

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 3480 Cities in 174 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE ROLE OF WOMEN ENTREPRENEURS IN SHAPING THE BUSINESS AND SOCIETY <i>DR. C. S. SHARMA & ANJU BHARTI</i>	1
2.	IMPACT OF FII ON S & P NIFTY INDEX <i>ABDUL HALEEM QURAISHI & H NANJEGOWDA</i>	5
3.	TRAINING AND DEVELOPMENT PROGRAM AND ITS BENEFITS TO EMPLOYEES AND ORGANIZATIONS: A CONCEPTUAL STUDY <i>DR. RAM KUMAR P.B.</i>	10
4.	DETERMINANTS OF THE PERFORMANCE OF NON-FINANCIAL FIRMS IN INDIA DURING THE PERIOD OF PRE AND POST GLOBAL FINANCIAL CRISIS <i>KANAIYALAL S. PARMAR & V. NAGI REDDY</i>	14
5.	IMPACT OF E-CRM ON LIFE INSURANCE COMPANIES OF INDORE REGION: AN EMPIRICAL STUDY <i>DR. ASHOK JHAWAR & VIRSHREE TUNGARE</i>	20
6.	COMBATING UNEMPLOYMENT: AN INDIAN PERSPECTIVE <i>PALAASH KUMAR & DR. ASHOK KUMAR PANIGRAHI</i>	24
7.	A RESEARCH PAPER ON MEASURING PERCEPTIONS AND IDENTIFYING PREFERENCES TOWARDS MOBILE ADVERTISING AMONG ADVANCED MOBILE USERS <i>KAUSHIKKUMAR A. PATEL</i>	30
8.	FOREIGN DIRECT INVESTMENT IN INDIA'S RETAIL SECTOR: AN OVERVIEW <i>LAVANYA KUMAR</i>	42
9.	MERGERS & ACQUISITIONS: A HUMANITARIAN PERSPECTIVE <i>DR. SMITA MEENA</i>	49
10.	A STUDY ON CORPORATE SOCIAL RESPONSIBILITY AND ITS APPLICATION TO HIGHER EDUCATION IN INDIA <i>ANJULA C S</i>	52
11.	SOCIAL SECURITY IN THE U.S.A AND INDIA: A COMPARISON <i>JOYJIT SANYAL</i>	55
12.	ANALYSIS OF INNOVATIVE TRADING TECHNIQUES IN FOREIGN EXCHANGE TRADING <i>VIRUPAKSHA GOUD G & ASHWINI S N</i>	59
13.	LEGAL OBLIGATIONS OF OFFICIAL DEEDS' ELECTRONIC REGISTRATION UNDER IRAN & FRENCH LAW <i>DR. MOHAMMAD REZA FALLAH, DR. GHASSEM KHADEM RAZAVI & FATEMEH SHAFIEI</i>	67
14.	A STUDY ON CAPITAL MARKET AND ITS RECENT TRENDS IN INDIA <i>K. RAJENDRA PRASAD, B. ANSAR BASHA, A. SURENDRA BABU & PURUSHOTHAM REDDY</i>	72
15.	A STUDY ON JOB SATISFACTION AND MOTIVATION OF FACULTY OF SELECTED COLLEGES IN HYDERABAD <i>RAKHEE MAIRAL RENAPURKAR, HRUSHIKESH KULKARNI & G. TEJASVI</i>	74
16.	CHANGING LANDSCAPE OF TEXTILES IN INDIA: A TECHNICAL TEXTILES <i>DR. ASIYA CHAUDHARY & PERVEJ</i>	83
17.	EFFECTS OF FINANCIAL PLANNING ON BUSINESS PERFORMANCE: A CASE STUDY OF SMALL BUSINESSES IN MALINDI, KENYA <i>OMAR, NAGIB ALI</i>	88
18.	XBRL AROUND THE WORLD: A NEW GLOBAL FINANCIAL REPORTING LANGUAGE <i>ABHILASHA.N</i>	98
19.	DYNAMICS OF COTTON CULTIVATION IN PUNJAB AGRICULTURE <i>DR. JASPAL SINGH & AMRITPAL KAUR</i>	103
20.	STANDING AND NOTWITHSTANDING: INDIA'S POSTURES AT GATT/WTO <i>JAYANT</i>	107
	REQUEST FOR FEEDBACK & DISCLAIMER	110

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

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

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

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. ANIL K. SAINI

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

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, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

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

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

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

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

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

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; 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; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour 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; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **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.

4. **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. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a 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.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. 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 every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
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 follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **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. 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 the 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, Nigeria.

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.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A RESEARCH PAPER ON MEASURING PERCEPTIONS AND IDENTIFYING PREFERENCES TOWARDS MOBILE ADVERTISING AMONG ADVANCED MOBILE USERS

KAUSHIKKUMAR A. PATEL
BUSINESS ANALYST
TATA CONSULTANCY SERVICES LTD.
GANDHINAGAR

ABSTRACT

Mobile advertising is a rapidly growing sector providing brands, agencies and marketers the opportunity to connect with consumers beyond traditional and digital media directly on their mobile phones. Mobile phones as a communication tool provide a unique opportunity for advertising to a marketer. The study describes perceptions, attitudes and preferences of advanced mobile users towards mobile advertising. The study covers advanced mobile users as target respondents as they are among high-end users of mobile. They are significantly aware of mobile browsing techniques and avenues regarding mobile advertising. The study aims to measure perception towards mobile advertising and identify preference towards different types of mobile advertising by advanced mobile users. The study measures attitude towards mobile advertising by measuring three attitude components viz. affective, cognitive and behavioral. With the help of 7 structured questions and online survey responded by 120 advanced mobile users the study describes which types of mobile advertisements are preferred by advanced mobile users. It also shows findings on whether advertisement composition and customized advertising has impact on response of advertising or not. Based on findings, implications are discussed along with future research directions.

KEYWORDS

Attitude, Mobile Advertisement, Online behavioral advertisement, Perceptions, Preferences.

INTRODUCTION

Mobile advertising is a form of advertising via mobile (wireless) phones or other mobile devices. It is a subset of mobile marketing. Mobile advertising refers to advertisements sent to and received by mobile devices. The mobile phone is one of the few devices, which people carry all day long. In the never-ending quest for a captive audience, advertisers are beginning to funnel money into mobile advertising. Mobile advertising is creating a new marketing and advertising channel and has the potential to reach millions of wireless devices at the right time, the right place and to the right consumer. Mobile advertising is perceived by many marketers to be more effective because it allows for a one to-one targeted interaction.

Mobile phones are being referred to as the "third screen" Hosseini M, Ghazizadeh M, Noroozi A & Goharpad M., (2010) because of the enormous potential to send targeted and personalized advertisements to consumers' on the move. The high penetration rate of mobile phones has resulted in the increasing use of handheld devices to deliver advertisements of products and services. One may expect mobile advertising to be even more appealing to consumers who use location-sensitive and time-critical m-commerce applications Xu D, Liao S & Li Q., (2008).

There are different types of mobile advertisements viz. Display ads, SMS ads, MMS ads, Application ads, location based ads, Rich Media ads.

CHARACTERISTICS OF MOBILE ADVERTISEMENT MEDIUM

REACH: As the penetration is expanding rapidly, this medium provides instant reach. In 2013, there are almost as many mobile-cellular subscriptions as people in the world, with more than half in the Asia-Pacific region (3.5 billion out of 6.8 billion total subscriptions). Mobile-cellular penetration rates stand at 96% globally; 128% in developed countries; and 89% in developing countries.

IMMEDIACY: With the possibility of building interactive features in mobile advertising, it may prompt a mobile user to act immediately/urgently. As a result it provides a chance to convert the message into transactions very fast.

MOBILITY AND UBIQUITY: Mobile is carried everywhere hence it provides unmatched mobility and access.

INTERACTIVITY: New generation of mobile phones have interactive capabilities which enable mobile advertising to build in such features for mobile user involvement.

INTIMATE AND PERSONAL: It is possible for a marketer to send personal, relevant and useful messages. It is very effective for promotional activities like sending m-coupons or special discounts.

MULTIPLE TOUCH POINTS: As newer generation of mobile phones and such similar devices offer multiple mobile delivery channels like web browsing, audio/video streaming, live audio/video and download, messaging, voice etc. multiple touch points can be used to reinforce message and lead user from awareness to action stage relatively quicker than traditional medium like advertising.

TARGETING: A marketer can undertake precision marketing or precise targeting by analyzing mobile user profiles through timely managed database Vyas Preeta H. (2011).

ATTITUDE TOWARDS MOBILE ADVERTISING

It is of extreme significance to determine consumers' attitudes towards mobile advertising. Attitude is the psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor. Attitude towards the ad can be defined as a "predisposition to respond in a favorable or unfavorable manner to a particular advertising stimulus during a particular exposure occasion". It is believed that negative attitude towards mobile advertising may have been due to annoying advertisements, given the personal, intimate nature of a mobile device.

The content (informativeness) and form (entertainment) of ads are important predictors of their value and are crucial to the effectiveness of mobile advertising. Along with entertainment and informativeness, irritation caused by advertisements also influences people's attitude toward them. This is consistent with earlier research findings that interesting and pleasing ads have a positive impact on consumers' attitudes toward a brand. Schlosser and colleagues reported that attitudes toward Internet advertising are affected by enjoyment, informativeness, and the ad's utility for making behavioral (purchasing) decisions Tsang Melody M., Ho Shu-Chun and Liang Ting-Peng, (2004). **Permission-based advertising** differs from traditional irritative advertising in that messages are sent only to individuals who have explicitly indicated their willingness to receive the message. Consumers often impatiently ignore the message when interrupted by an advertisement. By relying on the permission of the target audience, permission-based advertising focuses on **reducing the irritation**.

REVIEW OF LITERATURE

Perception and attitude are important concepts in research on marketing and information systems. Fishbein defined an attitude as "a learned predisposition of human beings". Based on this predisposition, "an individual would respond to an object (or an idea) or a number of things (or opinions)." Kotler stated that "an attitude is a person's enduring favorable or unfavorable evaluations, emotional feelings, and action tendencies toward some object or idea". Since researchers have been studying the subject for a very long time, there is a large body of literature dealing with consumer attitudes toward advertising in general and toward advertising on the Internet. Attitude is also an important construct for information systems research. For example, the technology acceptance model that predicts the use of information systems consists of five major constructs: perceived usefulness, perceived ease of use, attitude, intention, and use. The

relationships between attitude, intention, and behavior have been studied and confirmed in numerous studies Tsang Melody M., Ho Shu-Chun and Liang Ting-Peng, (2004).

Even though opportunity exists to advertise on mobile phones, it is essential for a marketer to understand the perceptions of mobile advertising and preferences thereof. The study carried out in New Zealand Carol Amy, Barnes Stuart, Scornavacca Eusebio, Fletcher Keith (2007) have adapted Barnes and Sconavacca model of mobile advertising acceptance. The study identified factors such as relevance of the content (whether the message is short, concise, funny, interactive, entertaining, relevant or not), context of the ad message, whether it is permission based, nature of control by wireless service provider, control of personalization and time and frequency of the message. Based on the above factors, mobile users formed perceptions leading to acceptance or rejection of mobile advertising. A study in Greece Dimitris Drossos, George M. Giaglis, George Lekakos, Flora Kokkinaki, Maria G. Stavradi, (2007) conducted experiment and attempted to seek relationship between attitudes towards mobile advertising leading to attitudes towards brand and its purchase intention. It identified factors such as location and time of an ad., interactivity, incentive, ad. Source, appeal used, product involvement and the impact of these factors on attitude towards mobile advertising. The study also looked at impact of mobile ads on brand recall, brand associations and purchase intent.

A mobile advertising study with 1000 mobile phone users, initiated by Barwise and Strong showed mobile advertising generated high levels of readership and advertising awareness, stronger brand attitudes, direct behavioral responses, and some unintended positive effects Xu D, Liao S & Li Q., (2007). In addition, 81% of those in the trial did not delete any of the text messages before reading them. Enpocket, the Intelligent Mobile Marketing Company, conducted an advertising study with more than 1200 mobile Internet users across the United States, Europe, and India, which revealed that consumers were far more accepting of mobile advertising when it was made relevant. The research showed that targeted mobile advertising was 50% more acceptable to mobile Internet users than were untargeted advertising. Moreover, 78% said they would be happy to receive mobile advertising that was tailored to their interests.

Mobile advertising provides a good platform for personalization since mobile devices usually carry the user's assigned identity. If marketers employ mobile devices for their advertising activities, they can use consumer feedback to customize their messages and collect information about consumers' preferences to improve future offerings of products and services.

Credibility in mobile advertisement is the important factor to increase the value of advertising. Credibility of advertisement refers to the customer acuity about the honesty and believability of advertisement (Mackenzie & Lutz, 1989). Perceived credibility is influenced by various factors but most prominently influenced by corporation own credibility (Goldsmith. et.al, 2000). Credibility also prejudiced by the medium through which the message is sent. Such as, the message on the internet has not as much of credibility unless the message is sent in printed form by a powerful brand. Perceived Credibility distinct cited as, "The believability of consumer about the advertisement that offerings of a company will satisfy their needs & wants and also has direct positive effect on respondents attitude towards any ad or brand" (Choi & Rifon., 2002).

Consumer experience of embarrassment being addressed by advertiser has an enormous impact on consumer attitude towards mobile advertisement (Haefner & Shavitt, 1998). Irritation can be distinct cited as the tactics used by marketers in advertisement that are annoying or against the consumer attitude or may insult consumer dignity. It is perceived negatively by customer or irritates consumer (Ducoffee., 1996 page.23).

Over the years, it has been suggested that attitudes toward advertising have become more and more unfavorable (Cheung, 2008). In a pioneering study concerning the development of perceptions over time, it was found that consumers tend to hold both positive and negative attitudes toward advertising (Bauer & Greyser, 1966). However, the study notes that while consumers criticize certain aspects of advertising, they do accept it as a part of life and on the whole they are favorable toward advertisements. Moreover, the study concluded that attitudes toward advertising on average have not changed considerably over time.

The survey of Bauer and Greyser (1968) conducted on American consumer concluded that consumer shows negative response to advertisement that or annoyance or cause the irritation. The effect of irritation can be decreased by taking permission from consumer for advertisement (Permission Marketing). This permission based strategy can overcome irritation and solve privacy issues because of control that consumer want in advertisement. We can differentiate the traditional irritation with the permission based on factor that only sends messages to those consumers that are keen to accept information about the product and services of a specific company (Tsang et al., 2004). Advertising is valuable only when it is permission based (De Reyck, 2003). Mobile ad should be brief to overcome the irritation effect (Scharl et al, 2005).

NEED OF THE STUDY

A descriptive study is one in which information is collected without changing the environment. Descriptive research answers "what is". There is less research done on psychological aspects of mobile advertising. This study explains preferences, attitudes and perceptions of advanced mobile users towards mobile advertising. It explains which type of mobile advertisement, under which situations are preferred by advanced mobile users.

STATEMENT OF THE PROBLEM

To measure Perceptions and Preferences towards Mobile Advertising among Advanced mobile users.

OBJECTIVES

1. To measure perception towards mobile advertising by advanced mobile users
2. To measure preference towards different types of advertisements by advanced mobile users

RESEARCH QUESTIONS

1. How is the attitude of advanced mobile users towards mobile advertisements?
2. Whether advertisement composition and customized advertising has impact on response of advertising or not?
3. Which types of mobile advertisements are preferred by advanced mobile users?

In order to fulfill 1st objective, research question 1 and 2 are taken into account. For 2nd objective, 3rd research question is taken into account.

HYPOTHESES

H₀¹: Advanced mobile users generally dislike mobile advertisement when it pops up suddenly during their normal mobile usage with population mean equals 2 on Likert scale for likability.

H₀²: mobile advertisement is extraneous information for advanced mobile users with population mean of 2 on Likert scale for perception

H₀³: When I receive a mobile advertisement I read it sooner possible, with population mean of 2 on Likert scale for behavioral measurement

H₀⁴: I respond to mobile advertisements which are displayed as per my needs with population mean of 3 on Likert scale for responsiveness

H₀⁵: For advanced mobile users size, design, color and placement of mobile advertisement are neutral to respond to it with population mean of 3 on Likert scale

H₀⁶: Consumers respond more to internet mobile advertising compared to SMS/MMS advertising

H₀⁷: low involvement product mobile advertising is more effective than high involvement product mobile advertising

H₀⁸: There is not significant relationship between advertising response range (out of 10) and size of mobile display

H₀⁹: Means of effectiveness of different types of Mobile advertisements are equal

RESEARCH METHODOLOGY

TYPE OF RESEARCH: Descriptive research

- **Explanation and justification:** A descriptive study is one in which information is collected without changing the environment. Descriptive research answers "what is". This study explains preferences, attitudes and perceptions of advanced mobile users towards mobile advertising. It explains which type of mobile advertisement, under which situations are preferred by advanced mobile users.

SAMPLING

- **Type of sampling:** Two stage sampling. Convenience sampling followed by simple random sampling.
- **Explanation and justification:** This study considers high-end mobile users who spend many hours weekly on mobile and are aware about know-how of browsing, messaging, using applications. As convenience I have used advanced mobile users working in my organization as target respondents because they fulfill all these requirements. Among advanced mobile users randomly 156 of them were selected and asked for response. Hence latter stage is simple random sampling
- **Number of respondents:** A structured online questionnaire link was sent to 156 advanced mobile users. Out of them 120 completed questionnaire and gave their response.

Data collection type of descriptive research method: Survey method

RESULTS AND DISCUSSION**HYPOTHESES TESTING AND DATA ANALYSIS**

In order to answer 1st research question, hypotheses H_0^1 , H_0^2 and H_0^3 are tested. To answer 2nd research question, hypotheses H_0^4 and H_0^5 are tested. To answer 3rd research question, hypotheses H_0^6 and H_0^7 are tested.

Hypothesis H_0^8 is tested to know whether there is significant relationship between mobile display size and advertisement response. In order to know whether effectiveness of different types of mobile advertisements are equal or not, hypothesis H_0^9 is tested.

TO MEASURE AFFECTIVE COMPONENT: HYPOTHESIS H_0^1

H_0 : Advanced mobile users generally dislike mobile advertisement when it pops up suddenly during their normal mobile usage with population mean equals 2 on Likert scale for likability

H_a : population mean is less than 2

Question asked to respondents for this hypothesis testing: Do you like sms/mms/internet/app advertisement when you are normally using your phone and it pops up suddenly?

- I never like it
- I mostly dislike it
- I like it only when I consented to receive it
- I like it sometimes
- I always like it

Z test is used to test this hypothesis. Black Ken, (2007)

Response: Responses are given in table no.1

Test calculations are given in table no.2

TEST RESULT

Null hypothesis is accepted

IMPLICATIONS

Since advanced mobile users mostly dislike the pop up advertisement, it should be avoided as marketing campaign unless demanded by users themselves. There are more chances that sudden pop up advertisement will not be liked by user and it may create negative image towards brand for which advertisement is being displayed.

TO MEASURE COGNITIVE COMPONENT: HYPOTHESIS H_0^2

H_0 : mobile advertisement is extraneous information for advanced mobile users with population mean of 2 on Likert scale for perception

H_a : population mean is less than 2

Question asked to respondents for this hypothesis testing: mobile advertisement be it sms, mms, internet or an application, for me it is

- Source of information about product/service to which I usually respond
- I am indifferent (unconcerned) about it
- An extraneous information
- Disturbance to my normal phone usage

Z test is used to test this hypothesis.

Response: Responses are given in table no. 3

Test calculations are given in table no. 4

TEST RESULT

Null hypothesis is accepted

IMPLICATIONS

Advanced mobile users perceive mobile advertisement as extraneous information and disturbance to their normal mobile usage. To make mobile advertisement more effective under this perception, advertisement should be displayed as per usage pattern. Since 15% of respondents perceive mobile advertisement as source of information to which they would like to respond and 15% respondents are indifferent to mobile advertisement, usage pattern based advertisement can be a better solution.

TO MEASURE BEHAVIORAL COMPONENT: HYPOTHESIS 3

H_0 : When I receive a mobile advertisement I read it when I get time, with population mean of 2 on Likert scale for behavioral measurement

H_a : population mean is less than 2

Question asked to respondents for this hypothesis testing: When I receive a mobile advertisement

- I read it right away
- Read it after accumulating too many of them
- Read it when I get time
- Delete without reading

Z test is used to test this hypothesis.

Responses: Responses are given in table no. 5

Test calculations are given in table no. 6

TEST RESULT

Null hypothesis is rejected

IMPLICATIONS

90% of respondents either delete the mobile advertisement as it is displayed or read it later. This shows negative behavior towards mobile advertisement by advanced mobile users.

HYPOTHESIS 4

H_0^4 : I respond to mobile advertisements which are displayed as per my needs with population mean of 3 on Likert scale

H_a : population mean is less than 3

Question asked to respondents for this hypothesis testing: I respond to mobile advertisements which are displayed as per my needs

- Customized advertisement based on my need is one I look for
- I respond to them as they are likely to provide me solution
- I sometimes respond to them
- I ignore them

Z-test is used to test this hypothesis.

Response: Responses are given in table no. 7

Test calculations are given in table no. 8

TEST RESULT

Null hypothesis is rejected as in one tail test, calculated value of Z statistic is less than critical value of Z statistic.

IMPLICATIONS

Since population mean is less than 3 and it covers 87.88% of respondents, advanced mobile users do not respond to mobile advertisements which are displayed as per their needs. This shows ignorance towards mobile advertisement even if it happens to be need based or general type of advertisement.

HYPOTHESIS 5

H_0^5 : For me size, design, color and placement of mobile advertisement are neutral to respond to it with population mean of 3 on Likert scale

H_a : population mean is not equal to 3

Question asked to respondents for this hypothesis testing: For me size, design, color and placement of mobile advertisement are critical to respond to it.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Z test is used to test this hypothesis.

Response: Responses are given in table no. 9

Test calculations are given in table no. 10

TEST RESULT

Null hypothesis is accepted

IMPLICATIONS

Aesthetics and placements of mobile advertisement do not urge advanced mobile users to respond to it. Advanced mobile users perceive most of the advertisements similar irrespective of how much "catchy" they are.

HYPOTHESIS 6

H_0^6 : I respond more to internet (mobile browser)/ application based advertising compared to SMS/MMS advertising

Question asked to respondents for this hypothesis testing: I respond more to internet (mobile browser)/ application based advertising compared to SMS/MMS advertising

- I agree
- I disagree

Findings about preference between sms and browser based advertising are given in table no. 11

HYPOTHESIS 7

H_0^7 : I respond more to low involvement products/services (apps, stuffs etc that do not require high decision making) mobile advertising than high involvement products/services (durable goods, financial services) mobile advertising

- I agree
- I disagree

Findings about whether low involvement product mobile advertising is more effective than high involvement product mobile advertising are given in table no. 12.

HYPOTHESIS 8

H_0^8 : There is not significant relationship between advertising response range (out of 10) and size of mobile display

Mobile sizes of different respondents are shown in table no.13.

In order to define advertising response range, following question was asked to respondents.

When I see the advertisements on 10 different occasions, how often do I click on it?

Low: 1-2 (times out of 10)

Moderate: 3-4 (times out of 10)

High: >4 (times out of 10)

Responses of different respondents with reference to advertising response range and mobile sizes are shown in table no. 14.

Chi square statistic calculation based on table no. 14 is shown in table no. 15.

TEST RESULT

Chi-square statistic with degree of freedom at 6 and confidence interval of 0.05 from chi-square distribution table is 12.53. Since, calculated value of Chi-square statistic is more than table value, null hypothesis is rejected.

IMPLICATION

Based on Chi-square test, it can be said that there is significant relationship between advertising response range (out of 10) and size of mobile display.

HYPOTHESIS 9

H_0^9 : Means of effectiveness of different types of Mobile advertisements are equal

H_a : At least one of the mean is different

Analysis of variance (ANOVA) method is used to test this hypothesis.

The responses of respondents are given in annexure no.1.

In annexure no. 1, magnitude of 1 corresponds to very low preference. Similarly magnitude of 5 corresponds to very high preference.

Test calculations for ANOVA single factor are shown in table no. 16

TEST RESULT

Since observed value of F is greater than critical value, null hypothesis is rejected.

IMPLICATIONS

There is significant difference between effectiveness of all 3 types of mobile advertisements. As per response sought, search advertisement has highest effectiveness of 4.29. Based on this, need based advertisement has highest effectiveness. Usage pattern based advertisement which is followed in app display advertisement has mean effectiveness of 3.58. Marketers can give emphasis on search advertisement and usage pattern based advertisement.

FACTOR ANALYSIS**NEED TO USE FACTOR ANALYSIS**

To reduce five variables which represent mobile users type to two main variables. Beri, G.C., (2011)

The table given in annexure 2 shows the data pertaining to five variables depicting mobile users' usage type. The researcher wants to reduce these five variables to two variables so that mobile users' type can be properly identified based on their mobile usage.

Initial variables before factor analysis application based on mobile usage type:

- no_of_websites_visited_for_different_purposes (per week)
- No_of_mobile_internet_advertisement_visits_per_week
- No_of_media_downloads_per_week
- No_of_times_social_media_websites_accessed_per_week
- No_of_times_mobile_apps_used_per_week

Communalities, Total variance explained, Component Matrix^a and Rotated Component Matrix^a tables are shown in tables 17, 18, 19 and 20 respectively.

^a Rotation converged in 4 iterations.

INTERPRETATION**COMMUNALITIES**

The Communalities tell us what proportion of each variable's variance is shared with the factors which have been created. In the Initial column these are based on all five factors (one per variable). Accordingly, the values in this column tell us how much variance each variable shared with all the other variables.

The researcher asked SPSS to create only two factors. The communalities in the Extracted column tell us how much variance each variable has in common with the two factors that the researcher has kept. Item 3 has a low value. If a variable does not share much variance with the other variables or with the retained factors, it is unlikely to be useful in defining a factor.

TOTAL VARIANCE EXPLAINED

The Total Variable Explained table shows us the Eigenvalues for our factor analysis. SPSS started out by creating 5 factors, each a weighted linear combination of the 5 items. The initial eigenvalues tell us, for each of those 5 factors, how much of the variance in the 5 items was captured by that factor. A factor with an eigenvalue of 1 has captured as much variance as there is in one variable. The Extraction Sums of Squared Loadings are interpreted in the same way that eigenvalues are. Component 1 and 2 together represent 87.43% of variance.

COMPONENT MATRIX^A

This table contains component loadings, which are the correlations between the variable and the component. Because these are correlations, possible values range from -1 to +1. From table 19 it can be observed that first four variables have magnitude wise low correlation with component 2 compared to fifth variable. Same way, first four variables have magnitude wise high correlation with component 1 compared to fifth variable.

ROTATED COMPONENT MATRIX^A

The Rotated Component Matrix gives the loadings after the rotation. From table no. 20 it can be observed that component 1 is heavily loaded on first four variables. So, high end mobile users having specific purpose to surf online is one of the two final factors. Component 2 is heavily loaded on fifth variable. So, mobile users with no specific purpose to surf online is second factor.

RESULT

After factor analysis application the final two variables are:

- high end mobile users having specific purpose to surf online
- mobile users with no specific purpose to surf online

KEY FINDINGS

- Mobile as an advertising channel has many appealing elements with immediacy i.e. increased engagement and reach as top priority benefits to respondents.
- The findings of this study show that if mobile advertisers can present mobile ads pleasingly, with appropriate information, consumers will not be annoyed and there is a fair possibility that they will gradually like the ads.
- According to the results, an advertisement's being entertaining, informative, reliable, personalized, and it's being sent with permission has a positive effect on creating attitudes towards mobile advertisements.
- Practical implications - Marketers should be cautious around factors that may determine consumer acceptance; focus on the relevance of the content, timeliness and frequency of the delivery of marketing messages.
- There remains a significant opportunity for marketers to improve how they use mobile technology to connect meaningfully with consumers. And because attitudes are mixed, having one monolithic mobile strategy will not work - marketers need a deep understanding of what different audiences are thinking, and tailor their approach accordingly.

RECOMMENDATIONS

From this study it can be recommended that consumers, as regards mobile advertisement is concerned look for following characteristics to respond to it.

- **Relevance:** Mobile content needs to be tailored well to target audience and the context in which they will most likely experience it.
- **Engagement:** Mobile can provide opportunities for deeper engagement when consumers have the time and advertisements are behavior based.
- **Surprise and delight:** Mobile advertisements should give pleasant experience to consumers for better response.
- **Exchange:** Consumers are looking for information as per their requirements. Mobile advertisements should be able to provide this exchange of information to consumers who respond to them.
- **Time and place:** Mobile content should be tailored to when and where it is most likely to be consumed.

CONCLUSION

From this study it can be concluded that advanced mobile users mostly have negative attitude towards mobile advertising. They consider mobile advertising as disturbance to their normal mobile usage. In this scenario, marketers can display usage pattern based advertisements or customized advertisements to get better response. Further, mobile advertisements' composition, situation in which it is viewed also affects its response. Overall, it would be better idea to campaign advertising when advanced mobile users demand them. In this scenario, there would be better response to mobile advertising.

SCOPE FOR FURTHER RESEARCH

This study does not fully cover the scope of online behavioral mobile advertising (customized advertisements based on user's mobile usage). Further research can be undertaken to know the behavioral aspects of users with respect to online customized advertising.

ACKNOWLEDGEMENT

The author acknowledges fellow colleagues cum respondents who provided responses by taking some valuable time out of their busy work schedule.

REFERENCES

1. Beri, G.C., 2011. Marketing Research. 4th ed. New Delhi: McGraw-Hill
2. Black Ken, 2007. Business Statistics For Contemporary Decision Making. 4th ed. New Delhi: Wiley India
3. Caroll Amy, Barnes Stuart, Scornavacca Eusebio, Fletcher Keith, "Consumer Perceptions and attitudes towards SMS Advertising: Recent Evidence from New Zealand," International Journal of Advertising, 2007, 26(1), 79-98.
4. Dimitris Drossos, George M. Giaglis, George Lekakos, Flora Kokkinaki, Maria G. Stavrak, 2007. Determinants of Effective SMS Advertising: An Experimental Study. Journal of Interactive Advertising, [Online]. Vol 7 No 2,. Available at: <http://jiad.org/article90.html> [Accessed 13 June 2013].
5. Hosseini M, Ghazizadeh M, Noroozi A & Goharpad M., 2010. Marketing without Wires: Survey of Factors Affecting Mobile Advertising Effectiveness in Iran. International Conference on Business and Economics Research, [Online]. vol.1 (2011), 261- 266. Available at: <http://www.ipedr.com/vol1/56-B10076.pdf>[Accessed 4 April 2014].
6. Losada Helena. 2012. 6 types of mobile ads. [ONLINE] Available at: <http://www.helenalosada.com/MyBlog/2012/03/26/6-types-of-mobile-ads/>. [Accessed 15 July 14].
7. Tsang Melody M, Ho Shu-Chun and Liang Ting-Peng. 2004. Consumer Attitudes Toward Mobile Advertising: An Empirical Study. [ONLINE] Available at: [http://www.ecrc.nsysu.edu.tw/liang/paper/17-Mobile%20advertising%20\(IJEC%202004\).pdf](http://www.ecrc.nsysu.edu.tw/liang/paper/17-Mobile%20advertising%20(IJEC%202004).pdf). [Accessed 15 April 14].
8. Vyas Preeta H.. 2011. Perceptions and Preferences of Mobile Advertising in India. [ONLINE] Available at: http://www.aiim.ac.in/WorkingPapers/AIIM_WP_2011_03.pdf. [Accessed 14 May 14].
9. Xu D, Liao S & Li Q. , 2008. Combining empirical experimentation and modeling techniques: A design research approach for personalized mobile advertising applications. ScienceDirect, [Online]. Volume 44, Issue 3, 710-724. Available at: <https://fypwcoupon.googlecode.com/files/A%20design%20research%20for%20personalized%20mobile%20advertising%20applications.pdf>[Accessed 11 March 2014].

ANNEXURE

ANNEXURE1: ANOVA: RESPONSES IN SCALE OF 1 TO 5

Sr. No.	Web Display advertisement	Search advertisement	App Display advertisement
1	3	4	4
2	4	4	3
3	3	4	3
4	4	4	5
5	4	4	3
6	4	4	4
7	3	4	4
8	4	4	3
9	4	4	4
10	4	5	4
11	3	5	5
12	3	5	3
13	4	5	3
14	4	4	4
15	4	4	2
16	4	5	3
17	4	5	4
18	3	5	5
19	3	4	3
20	4	3	3
21	3	3	4
22	4	4	3
23	4	4	3
24	2	5	2
25	4	4	4
26	3	4	4
27	3	5	5
28	3	4	3
29	3	5	4
30	4	5	3
31	3	4	4
32	4	4	5
33	4	5	2
34	3	4	4
35	4	4	3
36	3	4	3
37	4	4	5
38	4	4	3
39	4	4	4
40	3	4	4
41	4	4	3
42	4	4	4
43	4	5	4
44	3	5	5
45	3	5	3
46	4	5	3
47	4	4	4
48	4	4	2
49	4	5	3

50	4	5	4
51	3	5	5
52	3	4	3
53	4	3	3
54	3	3	4
55	4	4	3
56	4	4	3
57	2	5	2
58	4	4	4
59	3	4	4
60	3	5	5
61	3	4	3
62	3	5	4
63	4	5	3
64	3	4	4
65	4	4	5
66	4	5	2
67	3	4	4
68	4	4	3
69	3	4	3
70	4	4	5
71	4	4	3
72	4	4	4
73	3	4	4
74	4	4	3
75	4	4	4
76	4	5	4
77	3	5	5
78	3	5	3
79	4	5	3
80	4	4	4
81	4	4	2
82	4	5	3
83	4	5	4
84	3	5	5
85	3	4	3
86	4	3	3
87	3	3	4
88	4	4	3
89	4	4	3
90	2	5	2
91	4	4	4
92	3	4	4
93	3	5	5
94	3	4	3
95	3	5	4
96	4	5	3
97	3	4	4
98	4	4	5
99	4	5	2
100	3	4	4
101	4	4	3
102	3	4	3
103	4	4	5
104	4	4	3
105	4	4	4
106	3	4	4
107	4	4	3
108	4	4	4
109	4	5	4
110	3	5	5
111	3	5	3
112	4	5	3
113	4	4	4
114	4	4	2
115	4	5	3
116	4	5	4
117	3	5	5
118	3	4	3
119	4	3	3
120	3	3	4

ANNEXURE 2: FACTOR ANALYSIS RESPONSES TO 5 INITIAL VARIABLES

Respo ndent	No_of_websites_visited_f or_different_purposes	No_of_mobile_internet_adver tisement_visits_per_week	No_of_media_dow nloads_per_week	No_of_times_social_media_we bsites_accessed_per_week	No_of_times_mobile_a pps_used_per_week
1	14	5	5	7	15
2	10	1	4	2	13
3	7	0	7	7	10
4	2	1	1	6	0
5	9	0	3	5	9
6	20	4	8	12	11
7	10	2	8	8	9
8	5	3	7	7	5
9	4	2	1	1	5
10	15	4	5	12	15
11	2	1	1	3	1
12	6	1	8	8	8
13	10	3	8	4	11
14	6	3	1	9	5
15	3	2	0	3	2
16	8	3	1	2	9
17	16	8	7	9	18
18	14	7	8	14	12
19	11	9	3	3	10
20	1	0	4	4	1
21	12	5	11	15	16
22	14	4	12	13	12
23	3	2	2	2	5
24	13	1	15	15	16
25	1	1	5	5	4
26	5	0	0	1	8
27	16	4	9	19	14
28	2	2	6	6	0
29	22	6	13	23	20
30	8	1	0	0	6
31	5	1	2	7	3
32	14	9	10	10	17
33	3	3	2	1	3
34	10	0	6	7	12
35	7	2	5	8	7
36	2	0	4	4	4
37	8	1	6	6	8
38	21	7	6	17	25
39	7	1	4	4	6
40	11	9	12	12	13
41	4	0	4	4	8
42	15	2	13	12	15
43	8	0	0	1	8
44	6	1	2	1	8
45	20	9	13	12	18
46	11	1	7	12	9
47	3	3	6	6	6
48	5	3	1	1	5
49	14	6	6	6	18
50	2	2	2	0	6
51	5	0	6	6	8
52	6	3	2	2	4
53	14	8	17	17	17
54	1	2	3	3	1
55	10	3	12	12	9
56	2	2	1	6	3
57	9	0	3	11	9
58	16	4	9	15	15
59	20	5	10	13	18
60	14	2	15	15	18
61	22	8	17	20	25
62	1	0	0	4	5
63	7	0	3	1	9
64	8	2	2	5	11
65	21	11	14	19	21
66	3	2	0	0	3
67	14	3	5	10	18
68	10	3	9	9	14
69	11	7	10	10	15

70	8	0	6	9	11
71	6	1	5	1	5
72	14	12	12	15	12
73	3	0	2	3	1
74	7	3	7	7	9
75	12	8	7	7	10
76	3	1	5	5	1
77	4	1	3	3	7
78	1	3	0	4	1
79	5	1	3	5	5
80	9	0	5	6	7
81	8	2	1	10	8
82	13	5	8	8	11
83	2	3	2	2	1
84	12	6	14	14	14
85	3	3	0	2	6
86	6	2	3	4	9
87	7	3	2	2	8
88	18	9	6	19	16
89	14	2	17	17	17
90	9	2	5	1	13
91	6	1	2	0	8
92	20	7	7	20	21
93	14	7	5	12	17
94	17	2	4	15	21
95	3	2	0	0	5
96	5	2	3	2	3
97	9	1	7	10	9
98	3	2	2	1	4
99	21	5	13	21	20
100	10	0	10	4	8
101	4	1	2	2	7
102	11	10	9	12	12
103	20	5	7	19	20
104	5	1	0	1	4
105	9	1	5	3	8
106	3	2	2	3	2
107	12	6	11	14	11
108	17	5	14	15	20
109	5	1	2	0	8
110	4	3	2	1	3
111	6	2	1	6	5
112	2	1	0	0	5
113	9	1	3	9	12
114	8	1	2	1	7
115	6	3	5	2	8
116	10	3	6	12	12
117	12	8	13	13	15
118	15	4	9	18	14
119	11	10	12	12	15
120	8	0	5	6	9

TABLES

TABLE NO. 1: RESPONSES TO TEST HYPOTHESIS H_0^1

Do you like sms/mms/internet/app advertisement when you are normally using your phone and it pops up suddenly ?		
Answer choice	No. of respondents	Percentage
I never like it	51	42.50%
I mostly dislike it	36	30.00%
I like it only when I consented to receive it	7	5.83%
I like it sometimes	22	18.33%
I always like it	4	3.33%
Total	120	100%

TABLE NO. 2: TEST CALCULATIONS OF HYPOTHESIS H_0^1

Parameter	Value
x-bar	2.1
Standard Deviation	1.232610129
n	120
sqrt-n	10.95445115
s/sqrt-n	0.112521395
population mean	2
numerator	0.10
Denominator	0.112521395
Z_observed	0.888719871
Z_table	-1.645
Result	Null hypothesis is accepted

TABLE NO. 3: RESPONSES TO TEST HYPOTHESIS H_0^2

mobile advertisement be it sms, mms, internet or an application, for me it is		
Answer choice	No. of respondents	Percentage
Source of information about product/service to which I usually respond	18	15.00%
I am indifferent (unconcerned) about it	18	15.00%
an extraneous information	15	12.50%
disturbance to my normal phone usage	69	57.50%
Total	120	100.00%

TABLE NO. 4: TEST CALCULATIONS OF HYPOTHESIS H_0^2

Parameter	Value
Population mean	2
X-bar	1.875
Standard Deviation	1.149077087
n	120
sqrt-n	10.95445115
s/sqrt-n	0.104895907
numerator	-0.125
Denominator	0.104895907
Z_observed	-1.191657557
Z_table	-1.645
Conclusion	Null hypothesis is accepted

TABLE NO. 5: RESPONSES TO TEST HYPOTHESIS H_0^3

When I receive a mobile advertisement		
Answer choice	No. of respondents	Percentage
I read it right away	7	5.83%
Read it after accumulating too many of them	4	3.33%
Read it when I get time	54	45.00%
Delete without reading	55	45.83%
Total	120	100.00%

TABLE NO. 6: TEST CALCULATIONS OF HYPOTHESIS H_0^3

Parameter	Value
population mean	2
X-bar	1.691666667
Standard Deviation	0.797009466
n	120
sqrt-n	10.95445115
s/sqrt-n	0.072756677
numerator	-0.308333333
Denominator	0.072756677
Z_observed	-4.237869913
Z_table	-1.645
Conclusion	Null hypothesis is rejected

TABLE NO. 7: RESPONSES TO TEST HYPOTHESIS H_0^4

I respond to mobile advertisements which are displayed as per my needs		
Answer choice	No. of respondents	Percentage
customized advertisement based on my need is one I look for	15	12.50%
I respond to them as they are likely to provide me solution	7	5.83%
I sometimes respond to them	29	24.17%
I ignore them	69	57.50%
Total	120	100.00%

TABLE NO. 8: TEST CALCULATIONS OF HYPOTHESIS H_0^4

Parameter	Value
x-BAR	1.733333333
STDEV	1.034963023
population mean	3
Standard Deviation	1.034963023
n	120
sqrt-n	10.95445115
s/sqrt-n	0.094478766
numerator	-1.266666667
Denominator	0.094478766
Z_observed	-13.40689263
Z_table @ .05, one tail test	-1.645
Result	Null hypothesis is rejected

TABLE NO. 9: RESPONSES TO TEST HYPOTHESIS H_0^5

For me size, design, color and placement of mobile advertisement are critical to respond to it		
Answer choice	No. of respondents	Percentage
Strongly agree	7	5.83%
Agree	41	34.17%
Neutral	47	39.17%
Disagree	7	5.83%
Strongly disagree	18	15.00%
Total	120	100.00%

TABLE NO. 10: TEST CALCULATIONS OF HYPOTHESIS H_0^5

Parameter	Value
X-bar	3.10
Standard Deviation	1.110681523
n	120
sqrt-n	10.95445115
s/sqrt-n	0.101390887
numerator	0.10
Denominator	0.101390887
Z_observed	0.986281929
Z_table : a .05, two tail test	1.96
population mean	3
Conclusion	Null hypothesis is accepted

TABLE NO. 11: RESPONSES TO TEST HYPOTHESIS H_0^6

I respond more to internet (mobile browser)/ application based advertising compared to SMS/MMS advertising		
Answer choice	No. of respondents	Percentage
I agree	69	57.50%
I disagree	51	42.50%
Total	120	100.00%

TABLE NO. 12: RESPONSES TO TEST HYPOTHESIS H_0^7

I respond more to low involvement products/services (apps, stuffs etc that do not require high decision making) mobile advertising than high involvement products/services (durable goods, financial services) mobile advertising		
Answer choice	No. of respondents	Percentage
I agree	73	60.83%
I disagree	47	39.17%
Total	120	100.00%

TABLE NO. 13: MOBILE SIZES OF DIFFERENT RESPONDENTS

Size of the phone	Size range in inches	No. of respondents
Small	<3.2	36
Medium	3.3-4	30
Large	4.1-5.5	40
Phablet	> 5.5	14

TABLE NO. 14: RESPONSES WITH REFERENCE TO ADVERTISING RESPONSE RANGE AND MOBILE SIZES

Range\Group	Small	Medium	Large	Phablet
Low	32	20	5	2
Moderate	4	7	25	5
High	0	3	10	7

TABLE NO. 15: CHI SQUARE STATISTIC CALCULATION

Observed	Expected	O - E	(O - E) ²	(O - E) ² / E
32	17.7	14.3	204.49	11.5531073
20	14.75	5.25	27.5625	1.86864407
5	19.67	14.67	215.209	10.940971
2	6.88	4.88	23.8144	3.46139535
4	12.3	8.3	68.89	5.60081301
7	10.25	3.25	10.5625	1.0304878
25	13.67	11.33	128.369	9.39055596
5	4.78	0.22	0.0484	0.01012552
0	6	6	36	6
3	5	2	4	0.8
10	6.67	3.33	11.0889	1.66250375
7	2.33	4.67	21.8089	9.36004292
Chi-square statistic				61.678647

TABLE NO. 16: TEST CALCULATIONS OF ANOVA SINGLE FACTOR

SUMMARY				
Groups	Count	Sum	Average	Variance
Web Display advertisement	120	427	3.558333333	0.299089636
Search advertisement	120	515	4.291666667	0.342787115
App Display advertisement	120	430	3.583333333	0.715686275

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	41.60555556	2	20.80277778	45.97085526	1.71937E-18	3.021011905
Within Groups	161.55	357	0.452521008			
Total	203.1555556	359				

TABLE NO. 17: COMMUNALITIES

	Initial	Extraction
No_of_websites_visited_for_different_purposes	1.000	.893
No_of_mobile_internet_advertisement_visits_per_week	1.000	.997
No_of_media_downloads_per_week	1.000	.761
No_of_times_social_media_websites_accessed_per_week	1.000	.859
No_of_times_mobile_apps_used_per_week	1.000	.861

TABLE NO. 18: 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	3.858	77.164	77.164	3.858	77.164	77.164	3.075	61.498	61.498
2	.513	10.267	87.431	.513	10.267	87.431	1.297	25.933	87.431
3	.368	7.359	94.789						
4	.193	3.850	98.639						
5	.068	1.361	100.000						

Extraction Method: Principal Component Analysis

TABLE NO. 19: COMPONENT MATRIX

	Component	
	1	2
no_of_websites_visited_for_different_purposes	.941	-.089
No_of_times_mobile_apps_used_per_week	.920	-.123
No_of_times_social_media_websites_accessed_per_week	.912	-.165
No_of_media_downloads_per_week	.855	-.172
No_of_mobile_internet_advertisement_visits_per_week	.751	.658

TABLE NO. 20: ROTATED COMPONENT MATRIX

	Component	
	1	2
No_of_times_social_media_websites_accessed_per_week	.878	.297
no_of_websites_visited_for_different_purposes	.866	.378
No_of_times_mobile_apps_used_per_week	.865	.337
No_of_media_downloads_per_week	.831	.263
No_of_mobile_internet_advertisement_visits_per_week	.338	.939

Extraction method: Principal Component Analysis

Rotation method: Equimax Rotation

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & 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-mail infoijrcm@gmail.com 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

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

