

### INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT CONTENTS

Sr.	TITLE & NAME OF THE AUTHOR (S)	Page
No.		No.
1.	RESPONSIBILITY ACCOUNTING IN SMALL AND MEDIUM SCALE INDUSTRIES MANUFACTURING AUTO COMPONENTS	1
	ANIRUDDHA THUSE & DR. NEETA BAPORIKAR	
2.	LIBERALIZED FINANCIAL SYSTEM AND ECONOMIC DEVELOPMENT IN NIGERIA OLOWE. OLUSEGUN	6
3.	AN INVESTIGATION ON HIGHER LEARNING STUDENTS SATISFACTION ON FOOD SERVICES AT UNIVERSITY CAFETERIA	12
Э.	SARAVANAN RAMAN & SUBHASENI CHINNIAH	12
4.	IDENTIFYING AND PRIORITIZING THE MAIN BARRIERS TO KNOWLEDGE MANAGEMENT	17
	DR. S. ALI AKBAR AHMADI, MOHAMAD ALI AFSHARI & HAMIDEH SHEKARI	
5.	PERFORMANCE EVALUATION OF PRIVATE AND PUBLIC SPONSORED MUTUAL FUNDS IN INDIA	24
	NOONEY LENIN KUMAR & DR. VANGAPANDU RAMA DEVI	
<b>6</b> .	TALENT MANAGEMENT PRACTICES IN IT SECTOR	36
-	DR. K. JANARDHANAM, DR. NIRMALA M. & PRATIMA PANDEY FREQUENT PATTERN MINING USING DYNAMIC PROGRAMMING	
<b>7</b> .	V. G. RAJALEKSHMI & DR. M. S. SAMUEL	41
8.	PRICE AND LIQUIDITY CHANGES AFTER STOCK SPLITS - EMPIRICAL EVIDENCE FROM INDIAN STOCK MARKET	45
ο.	DHANYA ALEX, DR. K. B. PAVITHRAN & EAPEN ROHIT PAUL	45
9.	THE IMPACT OF REVERSE CULTURAL SHOCK AMONG REPATRIATES	50
5.	N. PADMAVATHY & DR. N. THANGAVEL	50
10.	BRAND LOYALTY'S INFLUENCE ON WOMEN'S BUYING BEHAVIOR WITH SPECIAL REFERENCE TO PERSONAL CARE PRODUCTS	57
10.	R. SUNDARI & DR. M. SAKTHIVEL MURUGAN	57
11.	ANALYSIS OF COTTON TEXTILE INDUSTRY IN KARUR DISTRICT, TAMILNADU	63
	DR. N. RAJASEKAR & M. GURUSAMY	
12.	ANALYSING THE TRADING ACTIVITIES OF MUTUAL FUNDS TO IDENTIFY THE TREND OF THE INDIAN STOCK MARKET	69
	M. JEEVANANTHAN & DR. K. SIVAKUMAR	
13.	VIABILITY OF ORGANIC PRODUCTS' BUSINESS AMONG THE NON-ORGANIC PRODUCT CONSUMERS – A DESCRIPTIVE STUDY	75
	DR. R. DHANALAKSHMI	
14.	EMPLOYEES PERCEPTION TOWARDS ENVIRONMENTAL CHALLENGES: AN EMPIRICAL STUDY ON VEDANTA LTD. IN ODISHA	79
	DR. B. CHANDRA MOHAN PATNAIK, DR. IPSEETA SATPATHY & DEEPAK KUMAR SINGH	
15.	CASH CONVERSION CYCLE AND CORPORATE PROFITABILITY – AN EMPIRICAL ENQUIRY IN INDIAN AUTOMOBILE FIRMS	84
	DR. A. VIJAYAKUMAR	
<b>16</b> .	A STUDY ON BEST PRACTICES IN FINANCIAL SERVICES AT A PUBLIC SECTOR COMPANY AT BHOPAL DR. N. SUNDARAM & AJAY KUMAR SHARMA	92
17.	AN EMPIRICAL STUDY OF FIRM STRUCTURE AND PROFITABILITY RELATIONSHIP: THE CASE OF INDIAN AUTOMOBILE FIRMS	100
17.	DR. A. VIJAYAKUMAR	100
18.	PERCEPTION OF BANK EMPLOYEES TOWARDS ADOPTION OF INFORMATION TECHNOLOGY IN PRIVATE SECTOR BANKS OF INDIA	109
-0.	BINDIYA TATER, DR. MANISH TANWAR & NAVRATAN BOTHRA	200
<b>19</b> .	KEY SKILLS IDENTIFICATION AND TRAINING NEED ANALYSIS @ SMALL AND MEDIUM RETAILERS IN DELHI AND NCR	118
	POOJA MISRA, NEHA JOSHI & RAHUL GOYAL	
<b>20</b> .	STRATEGIES FOR MERGERS AND ACQUISITIONS – CASE STUDIES OF SELECTED BUSINESS HOUSES	127
24	DR. PREETI YADAV & DR. JEET SINGH	426
<b>21</b> .	MANAGEMENT OF NPAS IN DCCBS IN INDIA – AN EMPIRICAL ASSESSMENT DR. A. DHARMENDRAN	136
22.	IMPACT OF MOBILE MARKETING ON THE PURCHASE DECISION OF CONSUMERS: A STUDY OF JALANDHAR REGION	141
<b>~</b> ~.	HARENDRA SINGH, SALEEM ANWAR & SHUJA QAMMER SHAH	141
23.	A STUDY ON LEADERSHIP STYLE AND THEIR IMPACT IN PUBLIC SECTOR – TAMIL NADU	146
	N. PRABHA	
24.	PARAMETERS OF RATING OF INDIAN COMMERCIAL BANKS – A CRITICAL ANALYSIS	149
	DR. MUKTA MANI	
<b>25</b> .	IMPACT OF INTERNET BANKING ON CUSTOMER SATISFACTION: A COMPARATIVE STUDY OF PUBLIC SECTOR BANKS, PRIVATE	156
	SECTOR BANKS AND FOREIGN SECTOR BANKS	
	RITU SEHGAL & DR. SONIA CHAWLA	
	REQUEST FOR FEEDBACK	164

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., Open J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A. Circulated all over the world & Google has verified that scholars of more than eighty-one 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

### 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

### <u>PATRON</u>

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



**AMITA** Faculty, E.C.C., Safidon, Jind

### 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. 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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT  $_{\rm ii}$ 

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

### **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 **PROF. A. SURYANARAYANA** Department of Business Management, Osmania University, Hyderabad **DR. ASHOK KUMAR** Head, Department of Electronics, D. A. V. College (Lahore), Ambala City **DR. JATINDERKUMAR R. SAINI** Head, Department of Computer Science, S. P. College of Engineering, Visnagar, Mehsana, Gujrat **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

## <u>FINANCIAL ADVISORS</u>

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories WWW.ijrcm.org.in

# 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, <u>infoijrcm@gmail.com</u> or <u>info@ijrcm.org.in</u>.

# **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

#### 1. COVERING LETTER FOR SUBMISSION:

THE EDITOR

IJRCM

#### Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Computer/IT/Finance/Marketing/HRM/General Management/other, please specify).

DEAR SIR/MADAM

Please find my submission of manuscript titled '

' for possible publication in your journal.

DATED:

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 anywhere.

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

#### NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address & Pin Code:

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

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

- 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

### IMPACT OF MOBILE MARKETING ON THE PURCHASE DECISION OF CONSUMERS: A STUDY OF JALANDHAR REGION

HARENDRA SINGH ASST. PROFESSOR SCHOOL OF MANAGEMENT LOVELY PROFESSIONAL UNIVERSITY PHAGWARA - 144 402

#### SALEEM ANWAR

**M.B.A. STUDENT** SCHOOL OF MANAGEMENT LOVELY PROFESSIONAL UNIVERSITY **PHAGWARA - 144 402** 

#### SHUJA QAMMER SHAH

**M.B.A. STUDENT** SCHOOL OF MANAGEMENT LOVELY PROFESSIONAL UNIVERSITY **PHAGWARA - 144 402** 

#### ABSTRACT

Innovation creates marketing opportunities and challenges. Mobile advertising, an area of mobile commerce, is a form of advertising that targets users of handheld wireless devices such as mobile phones and PDAs. It can reach the target customers anywhere anytime. The primary objective of this study is to gain an insight into the perception of mobile users, towards mobile marketing/advertising and their utility value in terms of impact on the purchase decision. Hence we are attempting to explore consumers' responsiveness to mobile marketing and their perception, taking into cognizance the impact of demographic factors. The study also aims to concretize some features enhancing the acceptability/ utility of mobile marketing/advertising and suggests an appropriate strategic initiative for the same. The major findings reveal that the perception of consumers towards mobile marketing is that they find it time consuming, always relayed at wrong time, too many ads creating a clutter and not suitable to their personal needs etc. Further results indicate that mobile marketing/ advertising (in its current format) does not have a significant impact on the purchase/brand decision of consumers. Mobile marketing is relatively at a nascent stage in India. Distinct preferences were expressed by customers regarding the desirable content of such messages.

#### **KEYWORDS**

Mobile marketing, Consumer perception, Consumer purchasing behaviour.

#### INTRODUCTION

obile marketing and advertising are coming of age. Seen as the most personal means of communication with consumers, mobile advertising is rallying to overcome the stigma of larger advertising markets - print, TV, radio and online. Despite scrutiny over advertising spending in an economic decline, mobile advertising has remained flat year-over-year and in some areas made minor gains. SMS and messaging continue to dominate as the vehicles able to interact with the largest portion of the installed base for mobile phones. Mobile games used to represent the total sum of in-application advertising, but not anymore. The surge in smart phone applications broadens the appeal for marketing messages inserted during program runtime. Location is the mobile marketer's best friend as it quickly becomes an integral component for precision audience targeting.

This study examines the expansion and growth of the mobile segment. The report defines mobile marketing, describes major ecosystem players and delves into a range of popular and emerging technology channels used to communicate directly with the mobile consumer, including: messaging, search, web, video and applications. The study also describes the role that Proximity Marketing and Location-Based Services have in reaching the actively shopping consumer. Mobile marketing can refer to one of two categories of marketing. First, and relatively new, is meant to describe marketing on or with a mobile device, such as a mobile phone (this is an example of horizontal telecommunication convergence). Second, and a more traditional definition, is meant to describe marketing in a moving fashion - for example - technology road shows or moving billboards. Mobile Marketing is a set of practices that enables organizations to communicate and engage with their audience in an interactive and relevant manner through any mobile device or network. Marketing on a mobile phone has become increasingly popular ever since the rise of SMS (Short Message Service). Over the past few years SMS has become a legitimate advertising channel in some parts of the world.

#### **REVIEW OF LITRATURE**

Godin (1999) found that new media in the digital economy had created potentially powerful tools for direct and interactive marketing. Traditional marketing communication strategies had been based on the interruption logic where the consumer was forced to momentarily pay attention.Krishnamurthy (2001) proposed a conceptual framework for managing online advertising using the permission marketing approach. Permission marketing requires the consumer to participate in the programme by giving the permission and the information for continuing the relationship. The interest in this participation arises from the balance of benefits (message relevance and monetary benefits) and costs (personal information, message processing costs, privacy costs) for consumers.

Li et al (2002) discussed how negative reactions like irritation arise through intrusion advertising. The channel influences consumer responsiveness to marketing communication by being perceived as either disturbing or acceptable (Abernethy 1991). If the consumer considers marketing communication via a channel as disturbing it may negatively affect the attention to and perception of the message. In contrast, the channel may also enhance the acceptance of the marketing communication if it is perceived as appropriate for the specific marketing communication. Also, some consumers may perceive the channels as neutral, i.e. it is neither disturbing nor accepted. Despite substantial marketing potential, research on mobile advertising and particularly through its most successful application, short message service (SMS) is still embryonic.

Marinova, Murphy and Massey (2002) Permission marketing was introduced as a new managerial approach in marketing communication. It had been argued that firms benefit from getting consumers' permission to be contacted Permission from the consumer would resolve the difficulties to get access to the

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT** 141 A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

consumer. Permission was, however, not necessarily a guarantee that the consumer pays attention; it was only a door opener and gives an indication of the consumer's potential interest areas. Barnes (2002) in his paper stressed the interactive nature of mobile advertising and the ability to use contextual information to target the messages to individual receivers, in other words to personalize the message. He further emphasized that location-aware advertising messages were creating five to ten times higher click-through rates compared to traditional internet advertising messages.

Heinonen & Strandvik (2003) showed that mobile channels were perceived to be more personal than traditional and e mail channels. This creates high expectations for the relevance of marketing communication messages. A consumer expects messages to be personal and of high interest and this makes the disappointment greater when they get undesired messages. Mobile advertising may even step over the line of discretion and invade consumers' privacy because of the personal nature of the mobile device. Trappey & Woodside, (2005) Although SMS suffers a limitation from the 160 character text-only format, innovations such as the ability to send barcodes improve opportunities for coupons, point-of-sale redemption, and ticket purchases (have opened opportunities for marketing via mobile phone.

Nysveen et al (2005) combined various theoretical fields (Information system research, Uses and gratification research; and Domestication research) and indicated that marketing managers should be aware of motivational variables, such as perceived expressiveness, perceived enjoyment, perceived usefulness, and perceived ease of use, in addition to consumers' attitude toward use, normative pressure, and behavioural control for future research. Baron, Patterson, and Harris, (2006) Text messaging was first developed in 1991 for GSM digital mobile phones, almost by accident). SMS was the triumph of the consumer - every generation needs a technology that it can adopt as its own to communicate with - and the text generation took up SMS. The fact that the entry barriers to learning the service were so high were an advantage because it meant that parents and teachers and other adult authority figures were unlikely, unable and unwilling to use the service. SMS is one of the few services in consumer history that has grown very fast without corresponding decreases in pricing.

Jim Bruene (2006) According to Jim Bruene online banking is the best thing to happen to personal finance management since the invention of the paper statement. In many countries, half or more of online users routinely visit their bank to check account activities, verify deposits, and just see if everything is in order. According to a report by Mintel International Group Ltd (June 1, 2006), the forces driving the growth of the Internet-increased broadband access, new innovations that provide a secure environment, and the coming-of-age of more tech-savvy people-will combine to propel online banking as well.

Mintel expected that online banking will continue to grow and become more profitable for financial institutions, particularly as the Internet matures and subsequent generations become more technologically literate. Factors impacting online banking include the trend within the industry and the socioeconomic forces behind changing demographics Yan et al. (2006) used TAM to measured user acceptance of short message service (SMS) in Hong Kong and China and recommended that in order to formulate a successful business strategy for a specific service in a specific market, a mobile operator had to conduct a comprehensive study and identify the key external factors that will affect the perceived usefulness, perceived ease of use, and subjective norms towards acceptance of that particular service in a specific market.

Baron et al. (2006) indicated the need of further research into the importance of text messaging as a social and cultural practice in everyday lives, with emphases on addictive behaviours, learning and the development of repertoires of communication skills by increasingly sophisticated consumers, and feelings of exclusion by non-participants through qualitative research approach that reflect upon consumer text message (short message service – SMS) behaviour. Heikki Karjaluoto(2004) enhance the knowledge about the role of mobile marketing medium in companies promotion mix and to cast light on end users experiences of mobile marketing channel.

The study indicated that mobile marketing is a growing two way marketing medium that was already today cost effective and more importantly interactive channel that can be utilize to derive the sales of myriad products and services. However the new channel had many challenges such as technological and legislatorial issues that must be taken into account in planning implementing mobile marketing campaign. The results of study provide several managerial insights into the role of mobile marketing medium today and in the near future.

#### **NEED FOR THE STUDY**

The mobile market is increasing day by day and also the mobile users are increasing. The most common media for communication in present era is mobile. Most companies are focusing on mobile marketing. So there is a need to study the consumer perception towards mobile marketing and what is the impact of mobile marketing on the purchase decision of consumers.

#### **OBJECTIVE OF THE STUDY**

- To study the impact of mobile marketing on purchase decision of consumers.
- To find out factors affecting perception and attitude of consumers towards mobile marketing.
- To find the impact of demographics towards mobile marketing.

#### METHODS OF DATA COLLECTION

#### SURVEY METHOD

Direct personal interviews were conducted with the respondents to collect information. Structured questions were asked to all the respondents. A questionnaire was prepared for that.

- Primary data: Primary data is collected from the respondents by conducting direct personal interviews by using structured questions.
- Secondary data: Secondary data was collected from the internet, journals and text books etc.
- SAMPLING DESIGN
- Target population: The collection of elements or objects that possesses the information sort by researchers. We have a wide range of target population that consists of all the mobile users.
- Element: In this study our respondents are our elements which will provide information needed by researchers.
- Sampling unit: It is an element or a unit containing the elements that is available for selection at some stage of sampling process. In this study sampling unit is same as an element alternatively the sampling unit might be all working and non working people.
- Sampling frame: It consists of a list or set of directions for identifying target population. Our frame consists of wide range of mobile users.
- Sampling technique: Convenience sampling technique has been used in this study.
- Sample size: a set of 150 respondents has been used in the study so sample size is 150 in this case.

#### **HYPOTHESIS**

- 1. H0: There is no significant impact of gender of an individual on his/her perception of mobile marketing.
- 2. H0: There is no significant impact of individual's occupation on his /her reactions towards mobile marketing.
- 3. H0: All age groups of the respondents have same response to mobile marketing.
- 4. H0: Effectiveness of mobile marketing and experience to purchase made on the basis of mobile marketing are the factors which has an impact on the attitude of the consumers towards mobile marketing.
- 5. H0: There is no significant impact of mobile marketing on purchase decision whether it provides sufficient information to purchase.

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

#### STATISTICAL TOOLS

For data analysis we had used SPSS to study the relationships and associations between the variables- Z test, chi-square test and analysis of variance is used.

#### DATA ANALYSIS AND INTERPRETATION

#### 1. Hypothesis

H0- There is no significant impact of gender of an individual on his/her perception of mobile marketing.

H1- There is significant impact of gender of an individual on his/her perception of mobile marketing.

#### Interpretation

Independent sample Z test is applied to test the difference in the means of two categories of the gender to check out whether an individual's gender has an impact on his/her perception of mobile marketing. The value of 2 tailed Significance comes 0.777 (table 1) which is greater than 0.05 (95% confidence Interval) which means that **null hypothesis is not rejected**. It means that gender has no impact on the perception of mobile marketing. All males and females have same perception about mobile marketing.

#### 2. Hypothesis

H0-There is no significant impact of individual's occupation on his/her reactions towards mobile marketing.

H1- There is significant impact of individual's occupation on his /her reactions towards mobile marketing.

#### Interpretation

Independent sample Z test is applied to test the difference in the means of two categories of the occupation to check out whether an individual's occupation has an impact on his/her reactions towards mobile marketing. The value of 2 tailed Significance comes 0.963 (table 2) which is greater than 0.05 (95% confidence Interval) which means **null hypothesis is not rejected**. It means that occupation of an individual has no impact on the reactions of people towards mobile marketing. All working and non working have same reactions towards mobile marketing

#### 3. Hypothesis

HO- All age groups of the respondent have same response to mobile marketing.

H1-: As the age of the respondent varies his response to mobile marketing varies.

#### Interpretation

Analysis of variance test is used to check out the differences in the means of dependent variable in several categories. Here dependent variable is the response of the people towards mobile marketing.

Here we find that the variation between groups which is variation in response related to the variation in the means of the various groups of the age, within group is the variation in response due to the variation in each category of age. Mean square is the sum of squares divided by appropriate degree of freedom. The value of 2 tailed Significance comes .119 (table 3) is greater than the .05 which means **null hypothesis is not rejected.** All age groups of the respondent have same response to mobile marketing.

#### 4. Hypothesis

H0- Effectiveness of mobile marketing and experience to purchase made on the basis of mobile marketing are the factors which has no impact on the attitude of the consumers towards mobile marketing.

H1- Effectiveness of mobile marketing and experience to purchase made on the basis of mobile marketing are the factors which has an impact on the attitude of the consumers towards mobile marketing.

#### Interpretation

The chi-square test is used to determine whether there is a significant difference between the expected frequencies and the observed frequencies in one or more categories. Here the chi square value or the calculated values for three variables are 12.667, 47.111 and 68.667 respectively. Df is the degree of freedom which refers to the number of values that are free to vary after restriction has been placed on the data, which is 4, 4 and 14 respectively so the tabulated values at .05 significance level according to the degrees of freedom of the variables are 9.488, 9.488 and 23.685 so the calculated values of all the variables are greater than the tabulated values which means that null hypothesis is rejected (table 4). So we can say that Effectiveness of mobile marketing and experience to purchase made on the basis of mobile marketing are the factors has an impact on the attitude of the consumers towards mobile marketing.

#### 5. Hypothesis

H0: There is no impact of mobile marketing on purchase decision whether it provides sufficient information to purchase.

H1: There is an impact of mobile marketing on purchase decision because it provides sufficient information to purchase.

#### Interpretation

Analysis of variance test is used to check out the differences in the means of dependent variable in several categories. Here dependent variable is the response of the people towards mobile marketing. Here we find that the variation between groups which is variation in response related to the variation in the means of the various groups of the source of information. Within group is the variation in response due to the variation in each category of age. Mean square is the sum of squares divided by appropriate degree of freedom. F statistic is a variable from which category means are equal in the population is tested based on the ratio of mean square related to dependent variable and mean square related to error. The value of 2 tailed Significance comes .078 (table 5) is greater than the .05 which means alternate hypothesis is rejected and **null hypothesis is not rejected.** There is no impact of mobile marketing on purchase decision whether it provides sufficient information to purchase.

#### RECOMMENDATIONS

Personalization: Marketers can personalize text messages based on the consumers' local time, location, and preferences.

Time: Less intrusive than phone calls, recipients can read text messages at their leisure and choose when to respond, if at all. Still, organizations must consider the best time and message frequency for the target group and topic.

Location: Mobile phones amplify two key arguments for electronic commerce, location independence and ubiquity. Consumers increasingly expect tailored and location-based services, thereby underlining the importance of personalized mobile marketing. Properly applied, location-based services can create or reinforce virtual communities.

**Preferences**: Personalizing messages increases their impact. Similar to traditional media, a personalized SMS campaign relies upon databases with enough active and potential clients to reach the target group probably. Such databases regularly contain personal information such as leisure activities, holidays, music and media interests, type of Internet access, occupation, marital status, car ownership and income.

**Consumer control, permission and privacy**: Gathering data required for tailoring messages raises privacy concerns. Corporate policies must consider legalities such as electronic signatures, electronic contracts, and conditions for sending SMS messages. Advertisers should have permission and convince consumers to "opt-in" before sending advertisements. A simple registration ensures sending relevant messages to an interested audience.

**Unsolicited messages**, Unwanted messages are illegal in some countries and annoy consumers regardless of the medium (e.g., fax, telephone, electronic mail, or mobile devices). Unwanted messages may work as the strongest negative influence on consumer attitudes towards SMS advertising

#### CONCLUSION

The objective of this study was to investigate the influence of mobile marketing as a communication tool on generating consumer purchase intention and to ensure consumers attitude towards such strategies. The findings of this empirical study show that all the formulated hypotheses were in the same direction as

### INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

was hypothesized in the study. It seems that consumers who were subjected to extensive advertising reacted negatively towards mobile marketing advertising and consequently had less intention to participate in permission-based advertising programs. There is also perception of respondents that mobile marketing is time consuming, relayed at wrong time and forms a clutter .There is also no impact of past experience and effectiveness of mobile marketing in purchasing decision.

It also appears to be a positive relationship between perceived usefulness and intention to participate, as consumers who believed that SMS advertising messages were useful and relevant to their interests expressed more readiness to participate in such programs.

However, there appeared to be a negative relationship between personal use and past reaction i.e. consumers who had negative attitudes towards direct advertisings were less inclined to receive wireless advertising messages. Moreover, consumers who were less likely to have intent to participate in a permission based advertising programs had the belief that mobile was for personal use.

As far as trust is concerned, there appeared to be a negative relationship between past reactions and trust i.e. consumers who expressed negative attitudes toward direct marketing were less likely to share their personal information via SMS advertising messages. Lastly, there appears to be a negative relationship between extensive advertising and trust i.e. consumers who were subjected to extensive advertising pointed out that they were less likely to trust firms using SMS advertising. Permission marketing requires the consumer to participate in the programme by giving the permission and the information for continuing the relationship. The interest in this participation arises from the balance of benefits (message relevance and monetary benefits) and costs (personal information, message processing costs, privacy costs) for consumers.

#### REFRENCES

- Advertising Age. (2006). Special advertising section of Advertising Age. December 4, p. 20.
- Akaah, I. P., Korgaonkar, P. K., and Lund, D. (1995). Direct Marketing Attitudes. Journal of Business Research. 34(3), 211-219.
- Akhter, S. H., and Durvasula, S. (1991). Consumers' Attitudes Toward Direct Marketing and Purchase Intentions: An Empirical Investigation. Journal of Direct Marketing, 5(3), 48-56.
- Anckar, B., and D'Incau, D. (2002). Value creation in mobile commerce: findings from aconsumer survey. JITTA: Journal of Information Technology Theory and Application, Vol. 4, I, 43-65.
- Anderson, J. C., and Gerbing, D. W. (1988). Structural equation modeling in practice: A review and recommended two-step approach. *Psychological Bulletin*. 103, 411-423
- Andrews, J. Craig, Srinivas Durvasual and Syed H. Akhter. (1990). A Framework for Conceptualising and Measuring the Involvement Construct in Advertising Research. *Journal of Advertising*, 19 (4), 27-40.
- Balasubramanian, S., Peterson, R.A., and Jarvenpaa, S.L. (2002). Exploring the implications of m-commerce for markets and marketing. *Journal of the Academy of Marketing Science*, Vol. 30, 4, 348-361.
- Barutçu, S. (2007). Attitudes towards mobile marketing tools: A study of Turkish consumers. *Journal of Targeting, Measurement and Analysis for Marketing,* Vol. 16, 1, 26–38.
- Barwise, P., and Strong, C. (2002). Permission-based mobile advertising. Journal of Interactive Marketing, Vol. 16, 1, 14 24.
- Baron, S., Patterson, A., & Harris, K. (2006): Beyond technology acceptance: understanding consumer practice. International Journal of Service Industry Management. Vol. 17 No.2, 2006. pp.111-135.
- Abernethy, A.M. (1991) 'Physical and mechanical avoidance of television commercials: an exploratory study of zipping, zapping and leaving', in Holman, R. (Ed.): Proceedings of the American Academy of Advertising, The American Academy of Advertising, New York, pp.223–231.
- A.K. Dey, and G.D. Abowd, 2000, "Towards a Better Understanding of Context and Context-Awareness", in the Workshop on The What, Who, Where, When, and How of Context Awareness, as part of the 2000 Conference on Human Factors in Computing Systems, The Hague, The Netherlands, pp.304-307.
- Barwise P. & Strong, P. 2002. Permission-based mobile advertising. Journal of Interactive Marketing. Vol 16. No. 1, 14-24.
- Barnes, S.J. 2002b. Wireless digital advertising: nature and implications. International Journal of Advertising, Vol. 21, 399-419
- Barnes, S.J. & Scornavacca, E. (2004) Mobile marketing: the role of permission and acceptance. International Journal of Mobile Communications, 2(2), pp. 128–139.
- B. Schilit, and M. Theimer, "Disseminating Active Map Information to Mobile Hosts", IEEE Network, Vol. 8, No. 5, pp. 22-32, 1994.
- Harvey, Bill (1997). The Expanded ARF Model: Bridge to the Accountable Advertising Future. Journal of Advertising Research. March-April, 11-20.
- Heinonen, Kristina & Strandvik, Tore (2003): Consumer responsiveness to marketing communication in digital channels, FeBR2002 Frontiers of e-Business Research 2002, ed. M. Hannula, A-M. Järvelin & M. Seppä, pp. 137-152.
- Kenny, D. and Marshall, J.F. (2000) 'Contextual marketing: the real business of the internet', Harvard Business Review, Nov–Dec Vol. 78, No. 6, pp.119–125.
- Krishnamurthy, S. (2001) 'A comprehensive analysis of permission marketing', Journal of Computer-mediated-communication, January, Vol. 6, No. 2.
- Li, Hairong, Steven M. Edwards and Joo-Hyun Lee 2002. Measuring the Intrusiveness of Advertisements: Scale Development and Validation. Journal of Advertising, Vol. XXXI, No.2, 37-47.
- Mandelli, A. (2005) 'Banners, e-mail, advertainment and sponsored search: proposing a value perspective for online advertising', Int. J. Internet Marketing and Advertising, Vol. 2, Nos. 1/2, pp.92–108.
- Marinova, Murphy and Massey (2002). Permission email marketing as a means of targeted promotion, Cornell Hotel and Restaurant Administration Quarterly. February. 61-69.

#### APPENDIX

#### TABLE 1: INDEPENDENT SAMPLE T TEST

t-test for Equality of Means							
		t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	
Perception	Equal variances assumed Equal variances not assumed	.260 .247	133 81.154	.795 .806	.22002 .22002	.84672 .89254	

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

TABLE 2: INDEPENDENT SAMPLE T TEST								
		t-test for Equality of Means						
		t	t Df Sig.(2-ailed) Mean Difference Std. Error Di					
Response To Mobile	Equal variances assumed	047	133	.963	02430	.52158		
Marketing	Equal variances not assumed	046	123.428	.963	02430	.52653		

### 

#### TABLE 3: ONE WAY ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	52.816	3	17.605	1.988	.119
Within Groups	1160.221	131	8.857		
Total	1213.037	134			

#### TABLE 4: CHI SQUARE TEST

	Response to mobile marketing	effectiveness of mobile marketing	experience made on purchases through mobile marketing
Chi-Square(a,b)	68.667	47.111	12.667
Df	14	4	4
Asymp. Sig.	.000	.000	.013

#### TABLE 5: ONE WAY ANOVA

			î		
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	75.378	4	18.844	2.153	.078
Within Groups	1137.660	130	8.751		
Total	1213.037	134			



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 145 A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories www.ijrcm.org.in

# REQUEST FOR FEEDBACK

#### **Dear Readers**

At the very outset, International Journal of Research in Commerce, IT 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**