Data to 1 Data to 2 Data t



# EXPLORING THE ROLE OF MOBILE MARKETING AS A BLESSING OR CURSE: A CASE STUDY OF PAKISTAN

### AASIR ALI<sup>1</sup>, NOSHEEN NAWAZ<sup>2</sup>, NAIN TARA<sup>3</sup>, NADIM RAFI<sup>4</sup>

### **ABSTRACT**

This study aims to investigate negative and positive effects of mobile marketing and to explore the opportunities to turn this channel more promising. Methodological paradigm adopted for this study was qualitative research design. Data were collected from 30 Smartphone users across Pakistan via face to face and semi-structured interviews. Findings shed light on positive and negative aspects of mobile marketing. Permission of client, brand acceptance, communication through application and determined time and frequency of messages were identified as key positive outcomes. Whereas annoyance, irrelevant messages, breach of privacy and risk and security threat were recognized as chief negative outcomes of mobile marketing. This research glorifies the pros and cons of mobile marketing. It reveals do consumers really want to engage in mobile marketing or not. So far, this issue has grabbed a little research attention. This study contributes to fulfilling the need for research evidence by exploring the phenomenon from various dimensions.

**Keywords:** Mobile marketing, Internet promotion, Consumer behavior, Interview

**JEL Codes:** M31, M37, M15

### I. INTRODUCTION

It's been just over a decade since mobile phone has become an integral part of society, therefore people feel incomplete without it (Lamberton & Stephen, 2016). Due to the overwhelming presence of internet, companies are implementing new form of communication that is engaging consumers directly. That's why mobile device has engulfed the whole world in its love (Hofacker et al., 2016: Yin et al., 2019). Similarly, from business point of view, increased use of mobile phone has given new tool of advertising for the companies (Fritz et al., 2017). Mobile channels have been transformed into fundamental marketing tactics. (Tong et al., 2020). Prior to the launching of smart phones, mobile marketing was limited to Short Message Service (SMS) and Multimedia Message Service (MMS) to engage the consumers. However, with the flavor of internet, it has become a major source of promotion to innumerable organizations (Choi, 2018: Farah et al., 2018). Likewise, in response to this rapid mobile mania, companies are spending hefty budgets on mobile marketing and this particular area of industry is growing swiftly (Berman, 2016). However, studies found poor outcome of these, mostly businessmen showed concerns on mobile marketing and did not found it correct strategy (Fritz et al., 2017). One factor which inevitable to understand the significance of mobile marketing is (Billore & Sadh, 2015) that consumer acceptance is the main factor to determine its success across globe. Moreover, this is the era of digital marketing. Marketers are updating their strategies with the innovation and technology with regard to customer acceptance. Most of the advertising is done through smart phones with the blessing of internet. Online shopping, video advertisements, digital catalogs, and pop up ads are a few examples of internet based mobile marketing (Persaud & Azhar, 2012). However, mobile marketing has its pros and cons equally. It is mandatory to understand the consumers' stance in this regard. Since, consumers are the key subject in this particular industry. It is also mandatory to understand consumer point of view as how they evaluate the merits and demerits of mobile marketing. Lastly, a lot of discussions are there on mobile marketing in context of consumer acceptance, push and pull strategy and implementation of internet based mobile marketing (Berman, 2016; Scholz & Duffy, 2018). Still, there are a lot of gaps to be bridged in this particular area. Therefore, this paper mainly aims at exploring positive and negative impacts of mobile marketing as this domain has been neglected throughout in the past even after a handful research articles available. Following objectives are deduced from the above discussion.

<sup>&</sup>lt;sup>1</sup> Lecturer, Noon Business School, University of Sargodha, Sargodha

<sup>&</sup>lt;sup>2</sup> Lecturer, Institute of Business Management and Administrative Sciences, The Islamia university of Bahawalpur

<sup>&</sup>lt;sup>3</sup> Lecturer in the Institute of Business Management and Administrative Sciences, The Islamia university of Bahawalpur

<sup>&</sup>lt;sup>4</sup> Research Scholar, Institute of Business & Management, University of Engineering & Technology, Lahore

### II. OBJECTIVES OF THE STUDY

To examine the positive aspects of mobile marketing. To investigate the negative aspects of mobile marketing.

### III. LITERATURE REVIEW

Mobile marketing is defined as a marketing communication program sending and receiving direct response through wireless media (Lamberton & Stephen, 2016). According to Smith (2019), it is also defined as interactive marketing tool used in the promotion activities of goods and services or ideas through mobile phones in a manner that benefits the business and all of its stakeholders. After launch of Smartphone, more opportunities opened up for marketers in mobile marketing and now it has become multichannel campaign. It is defined as two-way communication and it includes advertising, promotion, customer support and relationship management (Yin et al., 2019). Mobile media are persuasive straight for marketers and advertisers due to their potential to support communicating (Tong et al., 2020). Müller et al., (2018) described that sending direct messages onto consumers' mobile devices is basically a kind of advertising (Zhan & Zhou, 2018). Likewise, Grewal et al., (2016) added that in this era, most of the consumers are using their smart phones usually for not only for communication, but for online shopping and E-Commerce related activities. Thus, they can be targeted through Smart phones for promotion and marketing of products.

Mobile marketing vehicle has turned into vital tool for advertising and communication with the passage of time. It enables marketers to contact customers regardless of place and time (Iovino, & Migliaccio, 2020). Another study done by Kannan (2017) has explained that sales through Internet based mobile marketing has accelerated in past few years. It comprises between 22% and 27% of online sales approximately. It is fastest emergent advertising set up which is expected to exceed \$82.8 billion in upcoming years. Similarly, Andrews et al. (2016) defined that Smartphone technology has given the leverage to the marketers to reach maximum consumers and at the same time it has changed the consumers' perception about the promotions they receive through internet marketing. These promotions are featuring shoppers' behavior. In order to get advantages in real terms from mobile marketing, it is inevitable to understand the positive and negative consequences of it. Scholz and Duffy (2018) explored that mobile marketing has various kind of effects on consumers. They might be interested to know the product as well as they can be annoyed due to promotional campaign depending on the situation. Likewise, another study revealed that understanding of consumers' routines and their circumstances of the need gives clue to determine their response to the promotion. Text messaging without their permission for example, could cause negative impression of the organization on customers (Huang et al., 2019).

On the same page, Iovino and Migliaccio (2020) examined in a latest investigation that some consumers are very conscious regarding brand and value they expect from promotion. If they perceive the brand worthy, only then they seek interest otherwise if unknown brands are promoted, they ignore the message considering irrelevant and spam. A study by Zhang et al., (2017) stated that out of 100 businessmen, almost 56 are aware of pros and cons of mobile marketing. Out of these 56 businessmen, less than half think that their mobile advertising might be a reason for breech of privacy of the customers and their mobile applications can cause a security threat for customers. Some other authors (Huang et al. 2019) concluded that developing a successful mobile marketing plan is much more challenging than developing a traditional program of trade promotion. Organizations need to assess merits and demerits of their campaign. A high budget promotional campaign can also go wrong due to not assessing the consequences on consumers. Customers might be disturbed, may consider it irrelevant, or even perceive it as privacy breech depending upon the message and context. On the contrary, some other researchers (Hua, 2019; Waheed & Yang, 2018; Ali, 2018; Ali & Audi, 2018; Audi et al., 2021; Alim et al., 2021; Alim et al., 2021) derived that various factors like, permission for communication, perception of value and brand identity and likeability are the most favorable consequences of ICT. Properly orchestrated promotional program might result in multiple other advantages as well.

### IV. THEORETICAL FRAMEWORK

# **Research Propositions**

- 1) Mobile marketing has some positive aspects as permission of consumer, consumers' time and frequency determined, trust and brand acceptance for marketers.
- 2) Mobile marketing has some negative aspects as annoyance, irrelevance, breach of privacy and risk and security threats for consumers.

# V. CONCEPTUAL FRAMEWORK

The model has been developed by keeping in mind positive and negative aspects that are expected to reveal in this exploratory study. Model simply elaborates the pros and cons of mobile marketing taken out of previously discussed rich literature and some factors demonstrated by consumers.

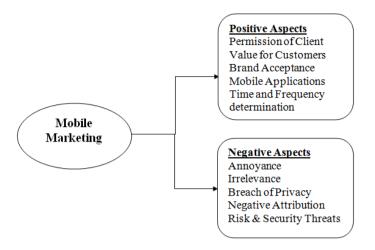


Figure 1. Framework of the study

### VI. RESEARCH METHODOLOGY

Case study design (Yin, 2017) has been adapted to explore this particular subject, as it is very popular and well-defined research approach to find out the myths of research. Qualitative exploratory research gives affluent, relative, and textual data to study the situation (Mason, 2017). Moreover, justification for selecting case study method as research paradigm is that case study research plays a vital role in proceedings of information when a phenomenon is difficult to understand and discover (Merriam & Grenier, 2019). Yin (2017) suggested a small sample size is appropriated for qualitative data collection therefore; data has been collected from 30 smart mobile users from different cities of Pakistan including Karachi, Hyderabad, Lahore, Faisalabad, Multan, Peshawar, Abottabad and Quetta. Semi structured (video and audio) interviews were conducted to dig out consumers' feelings, emotions and input during the 15 to 20 minutes interview. Rationalization for selection of these particular cities is their dense population and thus better representation of population of Pakistan. Justification for the sample size is suggested by Creswell (2013) in which it is advised that more than 25 candidates are enough for qualitative studies while interviewing individuals. Analyses were done through NVivo software, as it has room for multiple data analyses particularly qualitative data (Bonello & Meehan, 2019). Mobile users were the unit of analyses as it is all about them and they have better approach on mobile marketing, since they frequently come across mobile advertising.

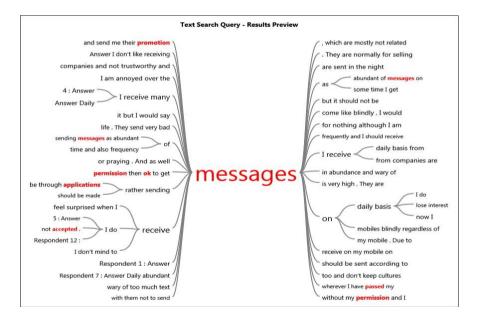


Figure 2. Word Tree

### VII. DATA ANALYSES

NVivo 11 has been applied to analyze the data because various researchers have utilized NVivo to organize, analyze and interpret qualitative data (Bonello & Meehan, 2019). The collected data were analyzed in several steps in NVivo. Firstly, recorded interviews were transcribed into textual form, then different themes were recognized from the textual transcribed data, and then all relevant transcribed data were further coded into multiple sub-themes. Muhammad, Ali, Lodhi, and Kalsoom (2020) were followed to conduct Thematic Analysis to draw themes. Different quires were exercised to originate findings.

# VII.I. WORD TREE

For the analyses of data, technique of Text Search query was adopted firstly. It presents the link of central word with different pattern of talking. The central word is "Messages" in this figure. Word tree map is used in exploring new themes along with their relation with other themes.

### VII.II. WORD TAG CLOUD

It is used to show various themes in different sizes according to their repetition frequency. Most repetitive and significant themes were highlighted later on. It is quite valuable in doing thematic analysis. Word tag cloud indicates themes of the study like;

abundant accepted access according activities although angry irrelevant anything application asked asking banking basis bazaar blindly chartered cheapness trust company annoyance mostly notification confident cultures daily depends discuss discussion disturb downloaded evening example feasible frequently friends negative information interest interference internet involved irritating laptop calls messages minimum permission morning moving never risk nothing notice noticed number offer online brand passed payment people peoples person personal praying priority product products promotions mobile purchase security rather Privacy marketing promotion related relevant reluctant remember reminder renowned research determination selling sender sending somebody sometime think Irrelevance

Figure 3. Word Tag Cloud

### VII.III. TREE MAP

Tree map portrays the extent of the several consequences in Mobile marketing. Below figure is demonstrating various factors such as annoyance, breach of privacy, irrelevancy, blind messaging and intrusion in terms of negative consequences. While, other section is indicating mobile application, convenience, permission, reminder of SMS and trust as positive outcomes of mobile marketing.

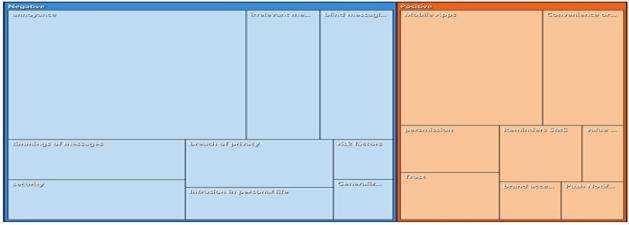


Figure 4. Tree Map

### VIII. FINDINGS

After conducting in depth thematic analyses and applying various quires, following findings in form of positive and negative outcomes of mobile marketing were deduced.

# VIII.I. MOBILE MARKETING: POSITIVE CONSEQUENCES, PERMISSION OF CLIENT

Mobile device is personal for the consumers and they wish permission to be sought before making any marketing activity. Therefore, it performs key role in success of mobile marketing (Aslam et al., 2017) and ultimately leads to customer satisfaction (Müller et al., 2010) which is crux of marketing. "Daily I receive many messages for nothing although I am reluctant to share my mobile number to strangers as should not pass to others, even then I feel surprised when I receive messages. They are normally for selling different things even it

Buttetin of Business and Economics, 10(4), 50-05.

is related or not related to me. I would be delighted if they seek appointment before interacting me" (Respondent 3)

### 1) VALUE FOR CUSTOMERS

Waheed and Yang (2018) proposed that marketers should aim to understand consumers' daily routine that will enable them to convey valued advertising to consumers. Moreover, entertainment and information are the two prominent value factors which drives customer acceptance in mobile marketing. "I am wary of too much text messages receive on my mobile on daily basis; they are mostly not relevant to me and send on awkward time. They sent irrelevant messages on odd times. I would suggest if companies contact with relevant and useful information only. A detailed message is more fruitful than a mere push to purchase the product straight away" (Respondent 10)

### 2) BRAND ACCEPTANCE

Ali, Muhammad, Rasheed and Lodhi (2020) suggested that brand loyalty is a pertinent-factors for customer acceptance of the product. Brand loyal customers are easy target for marketers. "I do receive calls on daily basis and I find sometime relevant information or find good deal on it but I do buy from brand of my choice eventually. It would be great if just my recommended companies could contact me, instead of everyone" (Respondent 15)

### 3) MOBILE APPLICATIONS

Some authors (Ali, 2019: Gulbahar & Yildirim, 2015) explored that mobile applications including social media have a strong impact on consumers. "I don't mind to receive messages as sometimes I get good deals through this but I think mobile applications are good idea and I do buy online but give priority to the renowned company or source" (Respondent 1). Another respondent stated that; would say website of the company or mobile app is ok as whenever I need, I would access myself and get what I want. But mobile app should be easy to run and make transaction on it, like 1, 2, 3" (Respondent 10).

# 4) TIME AND FREQUENCY DETERMINED

According to Kim and Jun (2008), mostly consumers respond to mobile marketing when they are available. Unlike, if they are engaged somewhere, mobile marketing would generate an unfavorable response (Hua, 2019). "Whenever I want to buy something, I go myself to bazaar and don't trust on internet. Yes I do banking online with my bank only as it is trustworthy and handy but they normally send me notice through their particular application, I see it whenever I have time; yes good thing is that they send me reminder or payment on time to time which are good" (Respondent 23). Another interviewee disclosed her opinion as; "I am wretched of receiving messages on abnormal times. It is completely unethical. Nevertheless, it is recommended to decide frequency and time of messages on an early stage" (Respondent 17).

# VIII.II. MOBILE MARKETING: NEGATIVE CONSEQUENCES

# 1) ANNOYANCE

Aslam et al., (2017) investigated that consumer mobiles are for their personal use and messages or phone calls from companies can cause them to get annoyed. "Messages I receive from companies are not concerned to me mostly and I don't like them as they disturb me. I am often busy sleeping or praying. And as well messages come like blindly. I would say this is irritating. I would access whenever I want" (Respondent 1)

# 2) IRRELEVANCE

Scholz and Duffy (2018) suggested that contents delivered to consumers through mobile should be relevant, timeliness and useful. Also, Zhang et al. (2017) discovered that companies should avoid users with bombarding off-the-shelf and irrelevant messages. "I am fed up of too much text messages receive on my mobile on daily basis; they are mostly unrelated to me and are sent on awkward time. They are sent on my mobile without my permission, it is very annoying for me. Being a male, sometimes it's ridiculous to see the promotions of female and baby care products on my cell phone" (Respondent 10).

### 3) BREACH OF PRIVACY

Zhan and Zhou (2018) explained that mobile advertising inducing negative consequences and customers consider, it is breach of privacy and through previous research it has proved that privacy concerns keeps importance driving consumer behaviors. "I am very angry whenever I receive message on my mobile of some products asking to purchase good offer and other like. I never ask somebody or pass my number for this purpose specially as I don't like and they don't value for this. Mobile is my personal and I want to use it for my personal activities and feel interference in my life. And I don't shop through mobile as don't feel confident in that" (Respondent 3).

### 4) NEGATIVE ATTRIBUTION

Huang et al. (2019) cited that negativity of consumers may lead to negative marketing. On the similar note, Choi (2018) indicated that mobile marketing may lead to negative reputation due to excessive promotion. "Frankly speaking I am annoyed over the messages I receive on daily basis from unknown and not trustworthy companies. Messages are sent in the night and early morning, which is bluntly frustrating. I discuss this with my friend and we do comment negatively. This activity of over-promotion is creating negative word of mouth for these companies. Even if these organizations are providing quality products, they are spoiling their image in consumers' minds" (Respondent 11).

### 5) RISK AND SECURITY THREAT

Some researchers (Lamberton & Stephen, 2016: Zhan & Zhou, 2018) reported that consumers illustrate reluctance whenever there is involvement of risk or security in context of mobile marketing. "I do receive messages in abundance from these telemarketing companies. They do advertise anything they are asked for. It must stop as it is intrusion in our daily life. I did not give permission anybody to pass my number and send me their promotion messages on my mobile. Since, it is my personal number not commercial contact. Due to security reason I don't use online purchases sites, even if I know the brand" (Respondent 12).

# IX. DISCUSSION AND IMPLICATIONS

The examination was conducted to explore the various consequences of mobile marketing. Interviews of the consumers proved to be very fruitful in unearthing the phenomenon. The study was inevitable with regard to industry point of view. Findings of the examination will guide marketers about the response of customers to their promotional campaign. Findings indicated that mobile marketing has got thin line between "Blessing and Curse" as if messages are annoying or sent without permission to the consumers are not welcome and even causes negative attribution. Similarly, permission of when and how to contact customer for advertising is the key to success. Mobile marketing through website and mobile applications is showing positive node but the factor to emphasize here is mobile applications should not only be user friendly but secure and protected from viruses and bugs as most of the consumers are concerned with their privacy and security. Another interesting finding of the study is that brands have edge over the non-brands in context of advertising. Brand recognition and brand likeability are the two critical factors to make the promotional program successful. Unknown or disliked brands on the contrary, would cause undesirable impression on the user. As far as implications are concerned, it is worth noticing that even after over a decade, this area is still abandoned in many markets. Marketers need to exert tremendous efforts to streamline mobile marketing with other promotional tools like television and outdoor advertising. Although, mobile marketing is shifting on Internet based smart phone marketing, still it is not yielding considerable outcomes. After the breakthrough of epidemic Covid-19, it has become obligatory for marketers to have a paradigm shift in their promotional programs. Most of the consumers across the globe are limited to their homes and thus are spending much more time on mobile phones as compared to past. This is the right time to target the potential users. Not only manual phone calls or SMS, internet based promotional like social media, digital media and applications can play a vital role in this regard. In this particular situation of cut throat competition, marketers have to take quick decisions with immediate results. Mobile marketing can be used as a competitive advantage if implemented appropriately in the guidelines of this manuscript. Lastly, Marketing managers are suggested to use mobile marketing to create pull instead of push. Such promotional campaigns are needed to design which lure consumers. And in order to do so, internet based mobile marketing is the best partner for managers.

### REFERENCES

- Ali, A. (2019). Revitalizing Brand Loyalty through Social Media Communication: A double mediation survey. *International Journal of Marketing, Communication and New Media*, 7(12), 57-82
- Ali, A., Muhammad, A. K., Rasheed, R. S., & Lodhi, R. N. (2020). Brand Loyalty versus Brand Switching: Revisiting the Concept from Young Consumers' Perspective. *Lahore Journal of Business*, 8(2), 129-154.
- Ali, A., & Audi, M. (2018). Macroeconomic Environment and Taxes Revenues in Pakistan: An Application of ARDL Approach. *Bulletin of Business and Economics*, 7(1), 30-39.
- Ali, A. (2018). Issue of Income Inequality under the perceptive of Macroeconomic Instability: An Empirical Analysis of Pakistan. *Pakistan Economic and Social Review*, 56(1), 121-155.
- Alim, W. Ali, A., & Farid, M. (2021). The Impact of Islamic Portfolio on Risk and Return. *Archives of Business Research*, 9 (11), 108-122.
- Alim, W. Ali, A., & Rauf, M. M. (2021). The Effect of Liquidity Risk Management on Financial Performance of Commercial Banks in Pakistan. *Journal of Applied Economics and Business*, 9 (4), 109-128.
- Andrews, M., Goehring, J., Hui, S., Pancras, J., & Thornswood, L. (2016). Mobile promotions: A framework and research priorities. *Journal of Interactive Marketing*, *34*, 15-24.

5. 2 Lances and 2 Continues, 10 (1), 00 CC.

- Aslam, W., Ham, M., & Arif, I. (2017). Consumer behavioral intentions towards mobile payment services: an empirical analysis in Pakistan. *Market-Tržište*, 29(2), 161-176.
- Audi, M. Ali, A., & Roussel, R. (2021). The Advancement in Information and Communication Technologies (ICT) and Economic Development: A Panel Analysis. *International Journal of Innovation*, Creativity and Change 15 (4), 1013-1039.
- Berman, B. (2016). Planning and implementing effective mobile marketing programs. *Business Horizons*, 59(4), 431-439.
- Billore, A., & Sadh, A. (2015). Mobile advertising: A review of the literature. *The Marketing Review*, 15(2), 161-183.
- Bonello, M., & Meehan, B. M. (2019). Transparency and Coherence in a Doctoral Study Case Analysis: Reflecting on the Use of NVivo within a "Framework" Approach. *The Qualitative Report*, 24(3), 483-499.
- Choi, S. (2018). What promotes smartphone-based mobile commerce? Mobile-specific and self-service characteristics. *Internet Research*, 28(1), 105-122.
- Creswell, J. W. (2013). Research design: Qualitative, quantitative, and mixed methods approaches. Sage Publications.
- Farah, M. F., Hasni, M. J. S., & Abbas, A. K. (2018). Mobile-banking adoption: empirical evidence from the banking sector in Pakistan. *International Journal of Bank Marketing*, *36*(7), 1386-1413.
- Fritz, W., Sohn, S., & Seegebarth, B. (2017). Broadening the perspective on mobile marketing: An introduction. *Psychology & Marketing*, *34*(2), 113-118.
- Grewal, D., Bart, Y., Spann, M., & Zubcsek, P. P. (2016). Mobile advertising: a framework and research agenda. *Journal of Interactive Marketing*, *34*, 3-14.
- Gulbahar, M. O., & Yildirim, F. (2015). Marketing Efforts Related to Social Media Channels and Mobile Application Usage in Tourism: Case Study in Istanbul. *Procedia-Social and Behavioral Sciences*, 195, 453-462.
- Hofacker, C. F., De Ruyter, K., Lurie, N. H., Manchanda, P., & Donaldson, J. (2016). Gamification and mobile marketing effectiveness. *Journal of Interactive Marketing*, 34, 25-36.
- Hua, H. (2019). Mobile marketing management: Case studies from successful practices. CRC Press.
- Huang, L., Mou, J., See-To, E. W., & Kim, J. (2019). Consumer perceived value preferences for mobile marketing in China: A mixed method approach. *Journal of Retailing and Consumer Services*, 48, 70-86.
- Iovino, F., & Migliaccio, G. (2020). Mobile marketing and strategy by energy companies. *International Journal of Public Sector Performance Management*, 6(3), 310-326.
- Kannan, P. K. (2017). Digital marketing: A framework, review and research agenda. *International Journal of Research in Marketing*, 34(1), 22-45.
- Kim, M. J., & Jun, J. W. (2008). A case study of mobile advertising in South Korea: Personalization and digital multimedia broadcasting (DMB). *Journal of Targeting, Measurement and Analysis for Marketing*, 16(2), 129-138.
- Lamberton, C., & Stephen, A. T. (2016). A thematic exploration of digital, social media, and mobile marketing: Research evolution from 2000 to 2015 and an agenda for future inquiry. *Journal of Marketing*, 80(6), 146-172.
- Mason, J. (2017). Qualitative researching. Sage.
- Merriam, S. B., & Grenier, R. S. (Eds.). (2019). Qualitative research in practice: Examples for discussion and analysis. Jossey-Bass.
- Muhammad, A. K., Ali, A., Lodhi, R. N., & Kalsoom, U. (2020). Exploring the Antecedents and Consequences of Mal-Marketing in the Pharmaceutical Industry: A Case Study of Pakistan. *RADS Journal of Pharmacy and Pharmaceutical Sciences*, 8(1), 14-25.
- Müller, J. M., Pommeranz, B., Weisser, J., & Voigt, K. I. (2018). Digital, Social Media, and Mobile Marketing in industrial buying: Still in need of customer segmentation? Empirical evidence from Poland and Germany. *Industrial Marketing Management*, 73, 70-83.
- Persaud, A., & Azhar, I. (2012). Innovative mobile marketing via Smartphones: Are consumers ready? *Marketing Intelligence & Planning*, 30(4), 418-443.
- Scholz, J., & Duffy, K. (2018). We are at home: How augmented reality reshapes mobile marketing and consumer-brand relationships. *Journal of Retailing and Consumer Services*, 44, 11-23.
- Smith, K. T. (2019). Mobile advertising to Digital Natives: preferences on content, style, personalization, and functionality. *Journal of Strategic Marketing*, 27(1), 67-80.
- Tong, S., Luo, X., & Xu, B. (2020). Personalized mobile marketing strategies. *Journal of the Academy of Marketing Science*, 48(1), 64-78.

Saletin of Basiness and Economics, 10(1), 50 oc.

- Waheed, A., & Yang, J. (2018). The impact of mobile marketing on online consumer buying behavior: empirical evidence from Pakistan. *International Journal of Mobile Communications*, 16(6), 624-643.
- Warriach, U. A., Ahmed, B., & Hassan, S. U. (2016). Investigating internal marketing practices in banks: an application of multivariate statistical analysis. *Pakistan Business Review*, 18(3), 558-576.
- Yin, C., Ding, S., & Wang, J. (2019). Mobile marketing recommendation method based on user location feedback. *Human-centric Computing and Information Sciences*, 9(1), 14.
- Yin, R. K. (2017). Case study research and applications: Design and methods. Sage publications.
- Zhan, G., & Zhou, Z. (2018). Mobile internet and consumer happiness: the role of risk. *Internet Research*, 28(3), 785-803.
- Zhang, T., Omran, B., & Cobanoglu, C. (2017). Generation Y's positive and negative e-WOM: use of social media and mobile technology. *International Journal of Contemporary Hospitality Management*, 29(2), 732-761.