Role of Relevance in Acceptance of Mobile Advertising: A consumer approach

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Abstract:

Relevance is one of the most critical issues of mobile advertising because it has been proven that people are far more accepting towards mobile advertising when they perceive it as relevant. This makes relevance the key success factor in mobile advertising however; today we have acquired little about how consumers view relevance. This is why, it is worth discovering the answer to this question from a consumer point of view: “what makes consumer find mobile advertisement relevant?”

The purpose of this study was to investigate the role of relevance in acceptance of mobile advertising, through the drivers of relevance. This paper uses the Technology Acceptance Model and Relevance Theory as a basis for studying the place of relevance in acceptance of mobile advertising. Another aim was to find out the drivers of relevance in mobile advertising and to understand the most important drivers according to consumer perception. Finally, the answer to the question what makes an ad relevant, was examined in the study.

The empirical data of this qualitative research was collected in ten face-to-face interviews. The interview guide for these interviews was prepared by the help of a preliminary focus group study. Ten informants selected through purposeful random sampling and maximum variation sampling, were interviewed in a guided and open ended interview.

It was discovered that the role of relevance is to create attention, motivation and communication in mobile advertising. The results revealed that the most important driver for the consumers to find the mobile ad relevant was Trust followed by Informativeness and Incentives. It was also found that drivers of relevance could be grouped under three categories according to their facilitator: person, ad/brand, interaction. Drivers as Ad Characteristics, drive relevance via perceived ease of use whereas Interactional drivers influence perceived relevance directly. The relationship between relevance, usefulness and ease of use was discovered through understanding what kinds of constructs drive them, and presented in the Relevance Cycle, derived from Technology Acceptance Model2.

Keywords: Relevance, Technology Acceptance Model, Mobile Advertising, Mobile Marketing, Drivers of Relevance, Usefulness, Incentives, Personalization, Consumer Attitude, Opt-in.
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1. Introduction

Mobile devices are an inseparable part of consumers' lives. Going hand in hand with the usage of mobile devices (which include e.g. mobile phones, digital music players and hand-held Internet access devices), subscriptions to services offered through these devices are making their peak times as well. According to International Telecommunications Union 2008 records, “the number of subscriptions to mobile services grew at a compound annual rate of 24% from 2000 to 2008 with the number of mobile subscribers reaching 4 billion in December 2008.” (Shankar et al 2010:112) Mobile advertising, considered as mobile service here, is one of the most promising business areas and expected to be an important source of income for mobile operators in the near future. (Xu et al., 2007)

In comparison to conventional and Internet advertising, mobile advertising has the luxury of personalization. However, consumers accept mobile advertising only if the messages/services (in this case advertisement) are considered relevant. In general, it can be said that the less relevant the message is, the weaker the link between message and receiver will be. (Xu et al. 2007, Haghirian et al. 2005). Considering that tailor-made communication is the advantage and at the same time a “must have” ingredient of mobile advertising, it is worth discovering the answer to this question from a consumer point of view: “what makes consumer find mobile advertisement relevant?”

To date, however, we have acquired little about how consumers view relevance, therefore, it is crucial to know what relevance means to consumers. Consequently, understanding this is necessary in order to make services -especially mobile advertising- reach success.

1.1. Research problem

Relevance is one of the most critical issues of mobile advertising because it has been proven that people are far more accepting towards mobile advertising when they perceive it
as relevant. (Xu et al., 2007). This makes relevance the key success factor in mobile advertising and therefore it is crucial to know what relevance means to consumers.

Due to the developing technology and consumers adopting it, mobile marketing and mobile advertising constantly need more research especially on the consumer perceived issues such as relevance. Previous studies have viewed mobile data services and mobile marketing in terms of acceptance and consumer attitudes. (Roach, 2009, Kim et al., 2009, Lu et al, 2008, Hong et al., 2008, Tsang et al., 2009, Merisavo et al, 2007) Technology Acceptance Model (TAM) has shown that in a work context, job relevance is one of the drivers of perceived usefulness, which in turn affects behavioral intentions to accept and use new technologies (Davis & Venkatesh, 2000). Also in the context of mobile services, relevance directly influences perceived usefulness, one of the main drivers for adaptation of mobile services. (Kim et. al. 2009) Additionally, Relevance theory by Wilson & Sperber (2002) offers valuable insights to the understanding of relevance in a wider perspective. According to this theory relevance evokes attention, increases motivation and creates communication in the receiver of a message. Relevance contains not only the message itself but also the expectations mainly grouped as: Quality (Truthfulness), Quantity (Informativeness), Relation (Relevance), and Manner (Clarity). The acceptance of mobile marketing requires customer perceived relevance of the advertisement message, which however remains understudied.

Furthermore, there is incomplete knowledge about relevance in advertising from a consumer perspective. Wilson & Sperber's Relevance Theory (2002) proves that there are universal facts about how human mind works on relevance and how human behavior can be guided and even manipulated through these facts. However, applying this information to mobile advertising and its adoption by consumers has not been done before. By taking relevance into account and placing it in a technology acceptance model, as well as by exploring where relevance stems from, this study adds more consumer insight into the meaning of relevance and its contribution to acceptance of mobile advertising.

By adding relevance to the technology acceptance model, it is believed that many
shortcomings in traditional research can be overcome. For example, researchers in mobile data services (Kim et al., 2009; Turel et al., 2007) emphasize that the theory of reasoned action (TRA) which claims that behavior results from intention driven by attitude and subjective norms surrounding it, is not sufficient to fully explain user acceptance of MDS. Furthermore, neither Technology Acceptance Model, or TAM (Davis & Venkatesh, 1989) which is an adaptation of Theory of Reasoned Action, and which proposes that perceived usefulness and perceived ease of use determine the user intention; nor the innovation diffusion theory (Rodgers, 1995) that categorizes individuals according to where they stand with respect to innovations i.e., innovators, early adopters, early majority, late majority, laggards, take into account the importance of perceived relevance. These models aim to bring an understanding into the user adoption of new technological trends but neglect the role of relevance in consumer acceptance. It is crucial to understand what relevance in mobile advertising is from a consumer perspective and what makes consumers perceive mobile advertising as relevant, because relevance increases acceptance of mobile advertising by consumers.

1.2. Aim of study

The main research question is, “What makes consumers find mobile advertisement relevant?” The aim is to understand the role of relevance in acceptance of mobile advertising, through the drivers of relevance and acceptance. Researching into what makes consumers perceive mobile advertising as relevant, in other words investigating the drivers of relevance and/or acceptance, this study will shed light into what relevance is and what its role in acceptance of mobile advertising is.

In order to understand what relevance means to consumers, the thesis will place “relevance” in the Technology Acceptance Model with its main drivers. Basically, the questions that will be answered are:

- What makes consumers find mobile advertisement relevant?
- What is the role of relevance in acceptance of mobile advertising by consumer?
What are the drivers of relevance in mobile advertising context?

Which drivers are perceived as more important than others, why?

What are the drivers of acceptance?

1.3. Delimitations

This study focuses on mobile advertising through mobile phones. Although mobile is a term that refers to the mobile medium, device, channel, or technology such as mobile phones, digital music players and hand-held Internet access devices (Shankar et al. 2010) from which communication can be delivered in the form of text audio or video; the focus will be on mobile phones.

Secondly, in this paper relevance is considered as the relevance between the advertising message and the receiver. When it comes to advertising, relevance could exist not only between message and receiver but also between product and medium, medium and target, product and message as well. Relevance is a crucial bridge for the whole advertising campaign to be held together as one piece. However the focus will be on relevance between the advertising message and the receiver.

Thirdly, many of the mobile marketing applications require consumers' permission, in other words customers to have opted in. The subscribers who agreed to participate in the specific communication are considered to have opted in. However, some consumers may receive messages from their operators even though they haven't opted in. Since the latter could be perceived as “spam messaging” and there are different regulations for spamming in each country, this paper leaves this version out of the study and is delimited to customers who have opted in. Therefore the study is primarily interested in finding out: How can marketers make ads more relevant for those consumers who have opted in?

Focusing on the users who have “accepted” the mobile advertising technology does not rule out the importance of technology acceptance model, because mobile advertising is still a new topic where even the opted-in users are still continuously evaluating whether they will
stay opted-in or not. A user who has been introduced to the technology is not yet a full accomplishment, because every new incoming mobile ad might make the consumer re-evaluate his/her attitude towards the ad and/or to the sender. That is why, opted in users might show very similar characteristics to not-opted-in-users regarding their evaluation of mobile ads. Hence, certain patterns that emerge similarly for each type of consumer will be taken into the scope of this study as well.

1.4. The scope of study

The aspects of mobile advertising covered by this paper have also been discussed in studies concerning mobile data services and mobile marketing as well. (Kim et al, 2009, Lu et al, 2008, Hong et al, 2008, Tsang et al, 2009, Merisavo et al, 2007) The study focuses on mobile advertising but also discusses mobile marketing and mobile data services; since they are highly interrelated and may even overlap (e.g. mobile data received can be included in an ad).

Mobile marketing includes mobile advertising, mobile sales promotion, mobile entertainment and mobile shopping (Barutcü, 2008). One definition of mobile advertising has been given by Kotler: “Advertising is “any paid form of non-personal presentation and promotion of ideas, goods or services by an identified sponsor. Mobile advertising refers to the transmission of advertising messages via mobile devices such as mobile phones.” (Kotler, as cited in Haghiri et al. 2005:2) In conclusion, mobile advertising is a subset of mobile marketing, whereas “Mobile data services are wireless value-added pay-per-use services (...)” such as traffic information, gaming, mobile banking, and location-based information. (Kim et al., 2009) Mobile data covers a very wide area including mobile marketing since every mobile marketing act needs to use mobile data transfer, but not all mobile data transfers are done in the name of mobile marketing.

Furthermore, mobile advertising can use mobile data services as a medium to reach the target, just like mobile data services can be in the form of advertising e.g. an ad about a
bank can be embedded in mobile banking service; location based information can allow the interference of an advertisement that is placed by one of the location owners such as a restaurant. Similarly, a service can itself function as an advertisement of the provider company, as can mobile data service. (Kerchove, 2002)

Table 1: Sub-categories of mobile marketing and mobile data services

<table>
<thead>
<tr>
<th>Main elements of mobile marketing</th>
<th>Category of mobile data services</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Barutcu, 2008)</td>
<td>(Hong et al., 2008)</td>
</tr>
<tr>
<td>Mobile advertising</td>
<td>Communication</td>
</tr>
<tr>
<td>Mobile sales promotion</td>
<td>Information content</td>
</tr>
<tr>
<td>Mobile entertainment</td>
<td>Entertainment</td>
</tr>
<tr>
<td>Mobile shopping</td>
<td>Commercial transactions</td>
</tr>
</tbody>
</table>

Taking into account the close relationship between these concepts and the possibility of conducting very similar empirical studies on each; it is evident that mobile marketing, mobile data services, and mobile advertising are highly interrelated as they may contain one another. Therefore the results within these fields will be discussed jointly and no distinction will be made between them. Especially the fact that they are all customer related and require relevant targeting, this paper will take into consideration the findings in all three areas yet focus mainly on mobile advertising.

1.5. Structure of the thesis

The theoretical part of this thesis consists of two main chapters: Relevance (Chapter 2) and Mobile Marketing (Chapter 3). Outlining the main assumptions of relevance theory, Chapter 2 creates an understanding of the concept “Relevance” and discusses its importance to marketing and advertising before combining it with mobile advertising.

The following section, Chapter 3, explains mobile marketing, mobile advertising and technology acceptance models linked to these concepts, in order to present a theoretical view of consumer attitude/acceptance towards mobile marketing, mobile advertising, and
even mobile data services. This theoretical background employs the general research framework of Technology Acceptance Model (TAM) by Venkatesh & Davis (2002). According to TAM, attitude that turns into behavioral intention which leads to technology adaptation is driven both by perceived usefulness and perceived ease of use. The model will be illustrated later in the following sections together with the extended version of the model: TAM2 which includes the concept “Job Relevance” as an important factor of perceived usefulness.

Through combining relevance with the acceptance model and relevance with mobile advertising the theoretical part of the thesis proposes a model of the drivers of consumer attitude towards acceptance of mobile advertising. The method chapter (Chapter 5) explains the empirical part of this study where the reasons are justified, sampling and access matters are discussed. Following this, qualitative research and its analysis bring more light into the phenomenon of relevance in the context of mobile advertising.

Finally, in the discussion (Chapter 6), the key findings with respect to theory and their contribution to the theory are presented. The chapter also includes limitations of the study and future research suggestions by the researcher.
2. Relevance

Relevance is an important aspect of marketing in general. Customers have a variety of reactions to the marketing message that approaches them, depending on how the target will be reached. (World advertising research center, 2006) In pursuit of efficiency in mobile advertising, it is a crucial requirement to keep the end user, the consumer, in mind because the greatest benefit and at the same time a critical characteristic of mobile advertising is that it is highly personalized and direct. In addition to this there is direct relationship between consumer attitudes towards the ad and subsequent consumer behavior. (Tsang et al, 2004) For mobile advertising to reach its goals of acceptability and response, the studies should focus on the factors that positively affect consumer attitude and behavior resulting from mobile advertising messages.

In all areas of mobile marketing, relevance is one of the core issues that marketers have yet to fully explain or resolve. Relevance influences usefulness, which is one of the main drivers for adaptation of mobile services. (Kim et. al. 2009) Relevance increases user attention and motivation, as well as creates communication. (Wilson & Sperber, 2002) Before touching upon the concepts of mobile marketing and mobile advertising in-depth, it is appropriate to create an understanding of the main concept of this paper: relevance. As relevance is a fairly wide and subjective term, before combining it with mobile advertising, it is appropriate to first explore what the Relevance Theory has to say about the subject.

This chapter brings insights into relevance in mobile advertising by explaining relevance from a theoretical point of view, generally in the context of human mind. Each main principle is combined with examples from advertising practices in order to familiarize the reader with the topic of the study.
2.1. Relevance Theory

Consumers' expectations directly influence how the receiver understands the message. Additionally, the rational “hearer” also chooses the interpretation that best satisfies his/her expectations. These expectations are mainly grouped as: Quality (Truthfulness), Quantity (Informativeness), Relation (Relevance), and Manner (Clarity). “The central aim of Relevance Theory is that the expectations of relevance raised by an utterance [hereby, a message] are precise enough, and predictable enough, to guide the hearer towards the speaker’s meaning.” (Wilson & Sperber, 2002:250) According to relevance-rhetoric terms, “Any external stimulus or internal representation which provides an input to cognitive processes may be relevant to an individual at some time.” (Wilson & Sperber, 2002:250) There are two main principles of relevance: Cognitive effect principle and Communicative principle. These will be discussed in depth in the following sections.

2.1.1. Cognitive effect principle

Search for relevance is a basic state where messages evoke expectation of relevance. This general rule of relevance-rhetoric applies to mobile marketing messages as well. When it comes to understanding relevance, it contains not only the message itself or the other observable attributes but also experiences, memories, expectations, conclusions, thoughts regarding the message. In other words, “an input is relevant to an individual when it connects with background information he has available to yield conclusions that matter to him...” (Wilson & Sperber, 2002:251) This is called the cognitive effect principle of relevance.

For example, a mobile marketing message allowing information on top hotels in Vienna would be relevant to an individual who has booked a flight ticket to Austria for business trip, but not arranged his accommodation yet. Because it connects with his background information, which is the business trip plan, and the list of best hotels in the area is
something he can connect his situation to and come up with conclusions, in this case hotel choices, that matter to him for it saves him time from hotel search.

There are two main issues when detecting whether an input is relevant to an individual or not. What makes an input worth noticing among a number of other inputs is not only the positive cognitive effect but also the processing effort which simply refers to the easiness to derive the cognitive effect from the message. In different circumstances the same stimulus may create different cognitive effects and it might require greater effort to grasp this cognitive effect; in other words, it might take too much effort for the individual to build that relevance bridge between input and him/herself. To sum up, relevance is assessed both in terms of cognitive effect and processing effort. The greater the cognitive effect, the more relevant the input will be perceived by the individual. On the contrary, the greater the processing effort required, the less relevant the input will be perceived. (Wilson & Sperber, 2002)

According to the cognitive effect principle, “human condition tends to be geared to the maximisation of relevance.” (Wilson & Sperber, 2002:254) The tendency to maximize relevance is not caused by our choices but rather by means of how our cognitive systems have evolved. The crowd of stimuli around us individuals and pressure of making a choice, in a way, forces us to develop a cognitive selection system that is trained to pick up the most “potentially relevant” of all those stimuli. Consequently, our inferential mechanisms tend to process these relevant stimuli in the most efficient way possible. (Wilson & Sperber, 2002)

Knowing this tendency among individuals, it is possible to predict and even manipulate the mental process of others to some extent. Because the stimulus that is most likely to attract attention, is also the most likely to trigger the individual to possess and process it. The stimuli would lead to the desired contextual assumptions that drive the individual towards the intended conclusion. And the most important thing is that it would not require any evidence of stimuli having this intention. (Wilson & Sperber, 2002) A very good example would be someone leaving his empty wine glass visibly on the table. According to the
cognitive principle of relevance, the other person would tend to think that he put that glass for her to fill it, even if the person gives no evidence that he wants more wine.

Inferential communication is the kind of communication where evidence of the meaning is given so that the hearer infers the meaning from this evidence and context (Wilson & Sperber, 2002). In the case of advertising, inferential communication usually takes place and therefore, one cannot talk about the absence of evidence anymore. However the cognitive structure of individual brain remains open to manipulations that come with what lies “between the lines” as well as to rather obvious signs of inferential communication. In other words, cognitive structure gives tendency for the individual brain to infer meanings from evidences. For example, if a brand uses male models in their online advertisements, it creates a reaction on males to think that this product is for them. Even though there is no evidence saying that it is a male product, the fact that the banner includes male pictures using that brand, creates an assumption on the consumer's mind and manipulates him/her to think so. By this means, individual would be drawn to the intended conclusion without inferential communication.

2.1.2. Communicative principle of relevance

It is essential to keep in mind that “despite the universal tendency to maximize relevance, an audience will only pay attention to a stimulus that seems relevant enough.” (Wilson & Sperber, 2002:256) Therefore an ostensive stimulus is needed to encourage the audience to consider a stimulus relevant enough to be worth processing. (Wilson & Sperber, 2002)

Ostensive stimuli create expectations of relevance not only because they are designed to attract attention but also because they create inferential communication. This kind of communication is either informative with a clear intention to inform the audience; or, communicative which means “the intention to inform the audience of one's informative intention.” (Wilson & Sperber, 1986a:29)

Additionally, it is considered optimally relevant to the audience if it is relevant enough to
be worth processing; and if it complies with audience abilities and preferences. This shows that not only the message content but also the state that the message receiver is in, directly effects the optimization of relevance because it is a determinant of what the message receiver expects from processing this message. Given the circumstances, optimization of relevancy encourages the audience to presume that the message is worth processing.

Consumer's responsiveness to marketing communication depends on the relevance of the message with target consumer. Consumer perceived relevance in marketing communication can generally be presented within two different groups: 1) “Focused relevance” that arises from consumer's commitment to a specific product brand or service provider; or 2) “information relevance” stemming from involvement to a specific area of activity (Heinonen & Strandvik, 2006). Relevant marketing communication content might be difficult to create since the understanding of relevance is consumer specific (Li et al., 2002). However, being aware of these universal rules about relevance and human mind, marketers can shape the communication more consciously. This will be discussed further in the managerial implications section after empirical analysis.

Before customer responsiveness which requires relevance, the main challenge is to make consumers accept mobile advertising, which again requires relevance and represents the main concern of this paper. The next chapter will go deeper into the concepts of Mobile Marketing, Mobile Advertising and acceptance of these activities using models from the previous literature.
In order to grasp the borders of mobile advertising and refine the concept it is appropriate to create an understanding of mobile marketing first. This chapter serves this purpose with its definitions, related constructs and examples. Links between mobile marketing and Technology Acceptance Model are demonstrated and the role of relevance is discussed. Finally, mobile advertising is explained under the “umbrella concept” of mobile marketing. Since there are several definitions and more importantly implications of mobile marketing, there are also many approaches to how it can be categorized and what area mobile advertising represents among these categorizations. However, as further review of literature will show in the following pages, the requirements of technology acceptance and the essential existence of relevance remains the same in each and every sub-category of mobile marketing.

3.1. Defining mobile marketing

“Mobile marketing is defined as the use of mobile phones to provide consumers with time and location specifics, personalized information, which promotes goods, services and ideas.” (Roach, 2009:132). “According to the Mobile Marketing Association (MMA), mobile marketing is generally defined as 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” (Guo et al. 2010:128). Hereby, mobile is a term that refers to the mobile medium, device, channel, or technology such as mobile phones, digital music players and hand-held Internet access devices (Shankar et al. 2010) from which communication can be delivered and/or received in the form of text audio or video. “Consumers cannot only receive information from firms but also initiate interactions, actively sending requests or information to the firms” (Shankar et al, 2010:111). The definition that sums up relevant information on mobile marketing and reflects each element
would be: “The two way or multi way communication and promotion of an offer between a firm and its customers using a mobile medium, device or technology.” (Shankar and Balasubramanian, 2009)

3.1.1. Applications of Mobile Marketing

“The basic applications of mobile marketing can be broadly classified as audio and visual. Within audio, the primary components are voice conversations and music. Within visual, the main components are text, data, picture and video. Different mobile devices offer one or more of these basic applications.” (Shankar et. al., 2010:112) In the mobile marketing arena, mobile content owners communicate with their customers, promoting personalization options like logos, ring tones whereas broadcast media owners and publishers reach their audiences by building interactivity into their programming. Some companies are interested in mobile marketing as a cost effective channel for customer communications, and some offer “infotainment” content services such as news, sports and games. (Keller, 2008:250)

Mobile devices represent a priceless opportunity to enter the consumer's world immediately and on the spot, because they are in consumer's hands at the point of sales. (Keller, 2008:250) Any kind of interaction happening from the company's side via a mobile device towards the consumer is under the coverage of mobile marketing. It can be service, information, help, advertisement, promotion, or even an invitation. (Barutcu, 2008) Before going into this categorization, it is crucial to touch one important point regarding consumer initiation in mobile marketing: opt-in.

3.1.2. Customer opt-in

Many of the mobile marketing applications require consumer permission and opt-in which means only the subscribers who agreed to participate would be subject to the specific communication. To opt-in means to give permission to receive mobile ads voluntarily.
Nevertheless, some consumers may receive messages from their operators even though they haven't opted in. As mentioned earlier, “Consumers cannot only receive information from firms but also initiate interactions, actively sending requests or information to the firms” (Shankar et al, 2010:111). This definition arises two questions: 1- “How can marketers get cellphone users to opt in?” (Keller, 2008:251) and 2- How can marketers make ads more relevant for those who have opted in? In both cases, solution lies in the content and relevance of the data. Previous research has reported that consumers who have subscribed to receive ads, in other words the ones who have given permission to marketers, and thus have control on the adverts they receive have more favorable attitude to mobile advertising. When consumers, who have not opted in, receive an advertising message they perceive value according to the message time and place. (Merisavo et al, 2007)

In other words, consumers who have not opted in, consider the incoming “stranger” message worth viewing, firstly, if it arrives at the right time and at the right place. After this stage, comes the content related evaluation where entertaining, informative and/or beneficial content upgrades the relevance to a higher step. (Tsang et al, 2004, Merisavo et al, 2007). This brings the question of whether relevance acts as a tool to approach consumer progressively. More clearly, relevant message has higher chance to be taken into attention, and thus the more relevant the message, the closer relationship would be built with the consumer resulting in higher levels of involvement. Following this, the involvement of a consumer with a response would result in the marketer gaining more information about him/her, (i.e. interactivity) and that would increase the possibilities of approaching the consumer even more relevantly, next time. This increasing ability to address the consumer can be represented as in Figure1.
In Figure 1, drivers that make the consumer evaluate mobile advertising message as relevant are given in order of appearance during the mobile communication. The progressive nature of relevance seen during the consumer’s encounter with the message is represented by “stairs” where relevance increases with each condition satisfied.

First comes the context i.e. time, place; followed by informativeness, motivation and/or communication. Finally consumer will give a response that creates communication between sender and the consumer. Therefore, it is useful to mention that, time and place are the primary requirements of this relationship. Because if the place and time of receiving the message is not right, the message would be ignored and/or not paid necessary attention to. Only after the requirements are met, the next step would be to provide the enhancers which in this case are represented by informativeness, entertainment and utility. The empirical part of the study is expected to bring more understanding about this assumption and investigate it through the answers of the respondents.

For instance, if Person A receives a message to his/her mobile phone when he/she is busy, there is no chance that he/she can take this message into consideration and therefore the
movement towards one stair up, would stop right there. If Person A gets this message in his/her free time and at the right place, for example when traveling in a train and looking for ways to keep him/herself occupied, he/she would start reading it. If he/she finds this message worth reacting due to perceiving it i.e. informative, entertaining, beneficial, he/she might even respond to it. His/her response would provide the marketer with more information about him/her, at least that he/she is interested in the offer, information etc. This would give the mobile marketer a chance to approach him/her better, in other terms with higher relevance the next time.

This happens just like two parties might be getting to know each other one step at a time. In the ideal world the more the parties get to know each other, the more likely it is that they communicate more correctly with each other. And the more “to the point” their communication is, the more chances they would have for getting closer, thus getting to know more about one another. This addresses the importance of interactivity, and thus gaining response to the mobile ad.

Additionally, as mentioned earlier in the Relevance Theory (Chapter 2) relevance increases attention, motivation, and communication. Figure 1 corresponds with this theory as consumer first notices, then evaluates and finally responses to the mobile ad. In more detail, attention is enabled by noticeability i.e. time and place; motivation is enabled by values such as informativeness, entertainment and/or utility and finally, communication is enabled by response.

To sum up, it is believed that getting to know the target customer is an ongoing process that is highly likely to develop in three main steps as in Figure 1. The elements that take mobile marketing message closer to the consumer are the factors that drive relevance and the aim of this study is to address them. Eventually, knowing what drives relevance of an advertising message will help increase the acceptance of mobile advertising as well. As mentioned above; time, place, entertainment, informativeness and utility factors mentioned in Figure 1 will be confirmed in the empirical part of this study and new factors will be added to the list in order to detect relevance in a mobile ad.
3.2. Mobile advertising

This section discusses mobile advertising by examples and aims to establish a link with the relevance concept in the precise borders of mobile advertising.

Mobile advertising is a key component of mobile marketing communication. There are two existing models for this system: Push and pull models. In the pull model user looks for the information him/herself. Push model sends the relevant messages to the user after obtaining the user’s information and permission. Push model saves consumers more time and money compared to browsing the content. (Barutcu, 2008)

MMS, SMS and videos are the main mobile advertising tools. The ways of advertising through a mobile phone is also dependent on the technological capacity of the mobile device and also the network provider. Ads might appear in forms of banners, videos, sound records or text messages. All of these except text messages can be grouped under MMS, multimedia messages. Since many of the cellphones have Internet browsing capability as of today, any kind of online advertisement can also be considered as mobile advertising because the fact that “receiver” gets the advertisement while he/she is mobile makes it mobile advertising. (Shankar and Balasubramanian, 2009) Therefore the scope of this study will cover all kinds of ads received through a cellphone, however limit itself to the opt-in concept.

Mobile advertising can start via another medium and continue via mobile phones as well. A very common example would be a brand making advertisement of its campaign but giving only contact information for the customer. The company leaves an SMS number on the print ad so that the customer who needs more information can send them a text message. This example of mobile advertising demonstrates an excellent way to enhance customer relationships and carry out direct marketing and promotional activities. (Frolick and Chen, 2004) This also represents a way to make customers opt-in.
As discussed earlier under Figure 1, the ad has to be location and/or time-wise relevant to initiate the interaction. For example, the print ad could be placed in the female toilets of an acting school and announce a big open air festival where open microphone performances were waiting for new female stand-up artists. The location catches the relevant crowd and the curious attendants would want to know how they could sign up for this event. The unknown part of this specific advertisement instructing how to sign up and perform that day is also a relevant part, but it does not exist on the poster. This represents the second step of the step-by-step interaction here because it triggers the user to send a text message. This way the user who is interested in learning more is tracked, and the information she entered to sign up is recorded for future communication possibilities when chances of building more relevance in the relationship occurs.

As mentioned earlier too, sustaining the perception of relevance between consumer and message is a progressive action that starts with small steps and develops in time, if applied correctly. Sustaining relevance requires understanding the customer and what he/she finds relevant to him/herself.

### 3.3. Technology acceptance

Technology Acceptance Model aims to explain how consumers become to accept technology, and it stems from the Theory of Reasoned Action which basically “proposes that beliefs influence attitudes, which in turn lead to intentions, and then generate behaviors”. (Lu et. al. 2003:206) According to TAM, user perceived usefulness and ease of use are the main and initial determinants of adopting a technology which consequently results in relevant attitude, intention and hopefully, actual use of technology. (Venkatesh and Davis, 1996)
“TAM theorizes that an individual's behavioral intention to use a technology is determined by two beliefs: perceived usefulness and perceived ease of use.” (Venkatesh and Davis, 2000:191) Perceived ease of use is the extent to which a person thinks that using a system would not require extra mental effort. In perceived usefulness, the person thinks using the technology would bring the benefits of enhancing his/her performance. Perceived ease of use is related to the specifications of technology, whereas in perceived usefulness consumer point of view has to be the core value to take into account. Additionally, many empirical tests of TAM prove that perceived usefulness has been a strong determinant of usage intentions; whereas TAM's other direct determinant of intention, perceived ease of use, has demonstrated a weaker effect on intention. (Venkatesh and Davis, 2000) If perceived usefulness is such a dominant determinant on user intentions, it is important to go deeper in the understanding of it, in particular as relevance is one part of perceived usefulness. (Kim, 2008) This will be discussed later under the TAM2 model.

In the extended TAM which is referred to as TAM2 by the founders of the theory, Venkatesh&Davis, the components of perceived usefulness, of which one is Job Relevance, are stated. TAM2 mainly discusses intentions to use Information Technology tools for work purposes. However, the model has been widely used as a framework in various technological contexts; to name some, web systems, e-commerce and electronic supermarket shopping. (Chen & Tan 2004; Lederer et. al. 2000; Moon & Kim 2001) Therefore, it can also be applied to this study where acceptance of a new technology in the form of mobile advertising is underfocus and relevance happens to be a highly important
issue as well.

As seen in Figure 3, perceived usefulness is driven by certain factors and one of these factors is Job Relevance. Job Relevance is defined as: “an individual's perception regarding the degree to which the target system is applicable to his/her job.” (Venkatesh and Davis, 2000) Kim states that “individual’s perception about the relevance of a mobile wireless technology to their “job” reinforces the relationship between perceived usefulness and behavioral intention toward the mobile wireless technology.” (Kim 2008:389) Results of the empirical study by Kim (2008) showed that out of all the components in TAM2, (see Figure 3) “job relevance” has a highly significant positive effect on perceived usefulness. Once more this finding emphasizes the importance and necessity of studying relevance, when it comes to understanding the acceptance of technology by consumers.

![Technology Acceptance Model 2](source: Davis & Venkatesh, 2000:187)

Figure 3: Technology Acceptance Model 2

In order to develop a deeper understanding of relevance and acceptance of mobile advertising, the extended model, TAM2 suits the purposes of this study better than TAM for
two reasons. Firstly, TAM2 includes the social aspects of technology acceptance. Secondly, TAM2 goes deeper into perceived usefulness, the concept that contains relevance, and introduces the terms voluntariness (in a mobile ad context opt-in) and job relevance that are in the area of interest for this study.

3.3.1 Technology acceptance in mobile marketing

Full bloom of mobile marketing depends on user acceptance as well as technology improvement. However, considering the fact that mobile phones are utterly personal, acceptance of mobile marketing is different from acceptance of technology. More specifically, the message delivered through mobile phone is with the consumer almost all the time. This means that the message comes to a personal handheld device and only the one who has the possession of this device has the immediate access to it. Once more, as mobile phones are personal accessories, users will have them adjusted in ways that fit their personal needs, in other words personalize them. (Xu et al, 2007) Due to the existing personal relationship between a user and his/her cellphone, mobile data services and mobile marketing adoption should be set apart from adoption of new technology in general, because not all technological devices are as personal as mobile phones. (Hong et al, 2008)

In addition to this, previous literature shows that acceptance of mobile marketing depends on perceived usefulness and perceived ease of use where perceived ease of use also affects perceived usefulness. (Venkatesh & Davis 2000) Image, job relevance, output quality, and result demonstrability have positive effects on accepting mobile technology, whereas complexity has an obvious negative effect. (Venkatesh & Davis 2000) Consumers see mobile marketing favorable if the communication includes incentives and compatibility (Roach, 2009); entertainment, informativeness and credibility represent other positive determinants on adopting mobile marketing. (Tsang et al. 2004) Last but not least, the possibility of controlling the mobile marketing communication via personalization of applications gives higher chances for mobile marketing technologies to be accepted and adopted. (Xu et al, 2007)
Furthermore, the recent empirical study conducted by Hong et al, which aimed to assess the factors that drive consumers' acceptance of mobile data services has come up with a new concept that affects attitude and thus behavior towards mobile technology. Apart from perceived ease of use and perceived usefulness mentioned in the earlier section, perceived enjoyment was stated as the third driver of the attitudes towards mobile technology. The studies showed that perceived enjoyment was a common predictor for three of the four categories of mobile data services, i.e, it had significant positive effect on making the consumer continue using mobile data services for communication, entertainment and commercial purposes. (Hong et. al. 2008) Similarly, perceived entertainment turned out to be the factor that had strongest effect on consumer adoption of mobile advertising. (Tsang et al, 2004) Both perceived enjoyment and perceived entertainment could be related and/or driven by the relevance factor as well. The study will take this as an input to consider while tracking the meaning for relevance in consumer's mind.

In the mobile marketing context, user acceptance requires deeper understanding of a consumer perspective. Although literature in mobile marketing is increasingly developing, there is still need for research, especially from the consumer perspective. The acceptance of mobile marketing is still a topic that has to be studied with all its elements one of which, a very consumer focused one, is relevance.

3.2.2 Acceptance of mobile advertising

The drivers of technology acceptance from a consumer perspective have been studied through variety of articles for mobile data services, for mobile marketing and finally for mobile advertising. The common denominator in all these studies is the application of the technology acceptance model and its variations.

Table 2 summarizes independent variables which are determinants that have significant effect on acceptance/adoption of mobile data services/mobile marketing/mobile advertising. Dependent variables represent the concepts that are affected by these determinants.
Plus/minus signs show the direction of relationship. For example according to the very last line, “trust” has positive significant effect on acceptance of mobile advertising. The more trust there is, the more accepting the consumer will be towards mobile advertising. However, as the additional note implies, the effect is not strong in comparison to the other determinants.

According to the table, perceived usefulness and perceived ease of use are the main determinants of technology acceptance. Regarding mobile advertising, entertainment has by far the strongest impact on acceptance of mobile advertising. This is followed by informativeness and irritation where irritation has negative effect on acceptance. Credibility has a weak positive effect on attitude in authorized messages. However when the message is not authorized, credibility becomes a very important issue, and actually the only determinant that effects attitude significantly. Users who gave their permission, in other words who have authorized the service provider to send them mobile advertisements have higher chance of positive attitude towards mobile advertising. Similarly, incentives directly and positively affect the consumers’ intention to receive mobile ads, without interfering with attitudinal issues, (Tsang et al 2004)

In addition to this, According to Merisavo et al, (2007) utility and context of the advert have the strongest effect on consumer acceptance of mobile advertising. These are both relevance related terms. Same part of the table shows that control and trust has positive effect on acceptance while sacrifice decreases the acceptance of mobile advertising for user.

Table 2, the summary table of empirical literature brings an overall insight to determinants of adopting this technology and creates a base for the empirical part of research as it makes one think; are they the sole determinants of the attitude towards mobile advertising? For ones who would have a quick overlook at this table, it would be helpful to mention that especially the first part of the table, where “perceived usefulness of the system” is measured by Venkatesh & Davis (2000) in TAM2, is the primary area of interest for this study. Because as can be seen on table, one of the independent variables is the Job Relevance and the empirical part of this study aims to find where relevance stems from.
The following section will bring more light on these terms and the models of technology acceptance.

**Table 2: Determinants of acceptance. (Summary of past empirical studies)**

<table>
<thead>
<tr>
<th>Scholar</th>
<th>Independent Variable</th>
<th>Effect</th>
<th>Dependant Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Venkatesh &amp; Davis, 2000 TAM2</td>
<td>Subjective norm</td>
<td>+</td>
<td>Perceived usefulness of system</td>
</tr>
<tr>
<td></td>
<td>Image</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Job relevance</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Output quality</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Result demonstrability</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Perceived ease of use</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Utilitarian</strong></td>
<td>+</td>
<td>Adoption of mobile data services</td>
</tr>
<tr>
<td>Kim et al, 2009</td>
<td>Hedonic</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social Values</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td>Lu et al, 2008</td>
<td>Perceived usefulness (PU)</td>
<td>+</td>
<td>Intentions to adopt wireless mobile data services</td>
</tr>
<tr>
<td></td>
<td>Perceived ease of use (PEU)</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Technology interface design</td>
<td>Indirect +</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Personal innovativeness factor</td>
<td>Indirect +</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Facilitating conditions</td>
<td>Indirect +</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social influences</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mobile trust*</td>
<td>+</td>
<td>*Security, privacy, reliability</td>
</tr>
<tr>
<td>Hong et al, 2008</td>
<td>Perceived usefulness</td>
<td>Indirect +</td>
<td>Intention to continue using mobile data services</td>
</tr>
<tr>
<td></td>
<td>Perceived ease of use</td>
<td>Indirect +</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Perceived enjoyment</td>
<td>Indirect +</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social influence</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Media influence</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Perceived mobility</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Perceived monetary value</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td>Roach, 2009</td>
<td>Relative advantage</td>
<td>+</td>
<td>Adoption of mobile phone marketing</td>
</tr>
<tr>
<td></td>
<td>Compatibility</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Complexity</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Product involvement</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td>Tsang et al, 2004</td>
<td>Perceived entertainment</td>
<td>+</td>
<td>Attitude towards mobile advertising</td>
</tr>
<tr>
<td></td>
<td>Informativeness</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Irritation</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Credibility</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Permission</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Incentives</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td>Merisavo et al, 2007</td>
<td>Utility</td>
<td>+</td>
<td>Acceptance of mobile advertising</td>
</tr>
<tr>
<td></td>
<td>Context</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sacrifice</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Content</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td>+</td>
<td></td>
</tr>
</tbody>
</table>
3.4. Mobile advertising vs. Relevance combined

This section combines the findings regarding mobile advertising and relevance together and represents the theoretical summary of this study. “Consumers regard mobile phone as a very private item. Mobile technologies are considered “personal” technologies; (...) they are very sensitive towards receiving from unknown persons or organizations.” (Haghirian et al, 2005:5) The word of emphasis here is “unknown”. Messages received from unknown persons or organizations have significantly higher probability of being irrelevant because the sender has no or very little user data to make these messages relevant to the receiver. Additionally, as previous studies show, the less relevant the message is, the weaker the link between message and receiver will be. (Haghirian et al. 2005) This means, if the message sent to the consumer is not relevant with him/her, he/she will possibly ignore it and the message will not succeed as an advertising medium. However, in the case of this study, opted in users are -or at least are expected to be- amongst the “known” group. Therefore there are higher chances of making the message relevant to the user as the user information and experience is in the records that can be followed through a customer database.

Relevance has a progressive nature that starts from indifference and keeps increasing with further knowledge of consumer. In mobile advertising, even though it is assumed as a one-way communication, progress is achieved when two-way interaction occurs. For example if the campaign subscriber does not provide his/her details, relevance would stop its progress. However the more interactive the consumer and advertiser are, the more the marketer can learn about consumer in the name of relevance and reach the consumer more efficiently. The interactivity is something that has to be facilitated by the advertiser and marketers, in a non-irritating way, while utility and context of the message is under consideration. (Merisavo et al, 2007, Tsang et al, 2994, Lu et al, 2008)

When mobile technology is concerned, most of the previous literature, stating determinants on how adoption and acceptance of technology develops, covers different scopes, measures
different determinants and comes up with variety of results as can be seen on Table 2. For example in mobile data services utilitarian and social values guide the consumers' value perception while the impact of hedonic values is the weakest. (Kim et al, 2009) However, in the adoption of mobile advertising perceived entertainment has by far the strongest effect (Tsang et al, 2004). Some researches (Merisavo et al, 2007) have stated that utility and context are the strongest positive drivers to the acceptance of mobile advertising.

These are valuable findings in the name of guiding future research towards understanding consumer perception of relevance. Nevertheless, all the different determinants of acceptance have a common denominator that clarifies how to reach them: They all require relevance. Whether the technology is opted in or not; whether it is permission based or not, relevance is always the issue of interest.

Considering the scope of this paper, the Table 3 shows more in detail how determinants that drive “acceptance of mobile advertising” relate to relevance. This is for understanding the importance of relevance in consumer's adoption of mobile advertising while hopefully creating some pre-understanding to be investigated with the empirical study. The drivers from the previous literature were taken from Table 2 as the independent variables of the last two sections, where the dependent variable was mobile advertising.
Table 3: Determinants of acceptance in mobile advertising VS. Relevance

<table>
<thead>
<tr>
<th>Determinants from previous literature</th>
<th>Connection with relevance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Perceived entertainment</strong></td>
<td>A mobile ad that is aimed to be entertaining, should include the type of entertainment that is relevant to the consumer</td>
</tr>
<tr>
<td><strong>Informativeness</strong></td>
<td>The information has to be relevant to the receiver in order to be considered informative</td>
</tr>
<tr>
<td><strong>Irritation</strong></td>
<td>Lack of relevance might be source of irritation</td>
</tr>
<tr>
<td><strong>Credibility</strong></td>
<td>Credibility has to be supported by relevance</td>
</tr>
<tr>
<td></td>
<td>Relevance results in acceptance of mobile advertising which increases potential for the consumer to give permission to more mobile ads in the future.</td>
</tr>
<tr>
<td><strong>Permission</strong></td>
<td>Incentives effect attitude towards mobile advertising positively however, incentives should be relevant as well</td>
</tr>
<tr>
<td><strong>Incentives</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Utility</strong></td>
<td>Relevance brings benefits that the consumer can make use of</td>
</tr>
<tr>
<td><strong>Content</strong></td>
<td>Mobile advertising has to include relevant content for the consumer</td>
</tr>
<tr>
<td><strong>Sacrifice</strong></td>
<td>An irrelevant message can result in sacrifice that has no return of value to the consumer</td>
</tr>
</tbody>
</table>

3.4. Summary

Before carrying the study to the next level where empirical research takes place, it would be appropriate to shortly summarize what we know about relevance in mobile advertising.

Mobile phones are inseparable part of consumers' lives and advertising is growing rapidly in this medium as well. To make the most of this development in the future, it is crucial to know how to succeed in mobile advertising, and how to make it relevant to the consumer receiving the mobile advertisement. Because as previous studies show, the less relevant the message is, the weaker the link between message and receiver will be. (Haghirian et al. 2005) and if the message does not have relevance for the receiver, it will not succeed as an
advertising medium.

User acceptance of a new technology depends on user's attitude towards that technology. Relevance directly influences usefulness which also influences this attitude. In mobile advertising and marketing, relevance is an extremely important factor thus has to be investigated furthermore. TAM by Davis & Venkatesh has inspired many studies in explaining attitude towards and acceptance of mobile advertising however role of relevance remains understudied.

The drivers from previous literature by Tsang et al. (2004) and Merisavo et al. (2007) are taken from the part of Table 2 where attitude towards mobile advertising and acceptance of mobile advertising are presented respectively. Accordingly, perceived entertainment, informativeness, irritation, credibility, permission, incentives, utility, context, sacrifice, and content are the drivers of acceptance in mobile advertising. Previous literature shows that all of these drivers of acceptance are interrelated with relevance. This relation is demonstrated in Table 3.

To sum up, Relevance Theory by Wilson & Sperber studies relevance from a wider perspective, whereas TAM2 helps us grasp acceptance of mobile advertising. It leaves an open door to study the relationship between these two drivers i.e. acceptance and relevance, mentioning Job Relevance as one of the drivers of usefulness.
4. Relevance from consumer's perspective

This chapter discusses the choice of method and aims to justify why it is the best way to answer the research question: What makes consumer find mobile advertisement relevant? The aim is to find out how consumers see relevance and what attributes in mobile advertising make the mobile advertisement “feel” relevant to the consumers. The chapter is followed by an overview of the research design.

4.1. Research Design

Research strategy refers to the general plan where the researcher decides how he/she will answer the research question. (Saunders et. al., 1997:86-112) In this paper the research strategy is to answer the research question through a qualitative survey conducted on the proper choice and size of sampling. Choice of sampling will be explained more in detail in the following pages.

In this study, I seek to understand the relevance of mobile advertising in a rather practical way i.e. by finding out what drives relevance from the consumers perspective. Consequently, the best way to search this is a qualitative study. Using a qualitative method is crucial to bring light into an understudied phenomenon. (Saunders et. al., 1997:86-112). Therefore an interview supported by phenomenological approach was deemed necessary. Phenomenology is an essential term in social science literature when qualitative research is concerned. This approach allows and commits the researcher to understand a social phenomenon through the actor's own perspective. The important reality here is what people perceive this phenomenon to be. In this study, relevance is the phenomenon under investigation and the actors are the consumers. (Gummesson, 2000) Choice of research method is explained in more detail in the following section.
4.1.2. Choice of method

The research method is interviews conducted with ten informants. The informants will be discussed more in detail in the following sections. The aim of qualitative research is to figure out the main drivers of “relevance” in consumer's mind and finally suggest further research areas on the findings. Although the empirical research in the existing literature has employed quantitative surveys in mobile advertising area, studying such a broad and unknown concept that lies in consumers' minds like relevance requires in-depth research and analysis to begin with. An interview and an analysis of the results would enable the researcher understand this phenomenon together with the dynamics relating to it and learn the deeper meanings that lies in consumers' minds more efficiently.

Conducting qualitative research based on the pre-understanding from literature review and own experiences will enable in-depth understanding and possibly result in many unexpected findings if analyzed thoroughly (Gummesson, 2000:38, 39). The best way to understand a broad concept like relevance, is firstly trying to understand different perspectives and the cause and effect relationships within these mechanisms of perception.

4.1.3. Data collection and Sampling

This section presents an overview of data sources and sampling in order to strengthen the credibility of the chosen method, Qualitative Interview.

The kind of sampling that allows researcher to choose a case because it possesses some feature or carries some characteristic that the researcher is interested in, is called Purposive Sampling. Purposive sampling is one of the non-probability sampling types. As Denzin and Lincoln state, researchers often use purposive sampling so that they reach situations, settings and/or individuals where the scope of the study is most likely to occur. (Denzin and Lincoln in Silverman, 2006:307) This is exactly the situation with this study and represents the most appropriate way to gather information that will satisfy the aim of this research.
Therefore it is evident that this research employs **Purposive Sampling**.

As the research is focusing on relevance in the context of advertising coming through mobile phones, the respondents will be selected among those who have access to this function. However, as mentioned before, even if the user does not possess the latest technology mobile phone with Internet connection, he/she can still receive ads via text messages and therefore consumers with both mobile Internet connection and a regular mobile phone will be included into the sample. Since the area of interest is consumers who have opted in for receiving ads via their cellphones, the sample selection will take this into consideration. There is no deliberate framing in this sample, and therefore it is a non-probability sampling (Saunders et al. 1997:126) However, as the informants are chosen randomly among the ones who have opted in for mobile ad services, the sampling method is also “**Purposeful Random Sampling**” which relates to samples created randomly within certain boundaries defined purposefully. Hereby, the purpose is credibility rather than representativeness.

The informants that are university students were selected randomly from a class in Middle East Technical University, after the accessibility was confirmed with the school management. Other informants were either selected from companies performing in IT sector and working in mobile services, or were selected through common acquaintances. Some of the informants were friends of the researcher whereas some were strangers found through testimonials. This shows that **convenience sampling** was employed as well.

Basically, the informants' age, gender, occupation, origin and educational background was taken into consideration during the selection. It was important to the purpose of this study to look at the studied phenomenon through different angles in order the get a wider perspective and strengthen the validity of the findings. Reaching to variety of perspectives would allow me to evaluate the findings within the informant's circumstances such as demographics and socioeconomic status; and, compare the informants considering these circumstances as well. The main principle was to select informants as equally distributed as possible e.g. half male, half female, from all ages, from as many nationalities as possible.
and from different areas of occupation. Because the perspectives, life experiences, social roles, prejudices, priorities, needs and many more characteristics would be different in each according to the background information that they carry. Therefore another sampling technique applied was Maximum variation sampling where a wide range of cases were picked in order to reach variation in the specific dimension. Hereby, the differences, similarities and common patterns that emerge among a variety of informants represent important findings. (Saunders et. al., 1997:112-134)

The informants are presented in Table 4. Five male and five female informants whose ages vary between 18 and 44 are from various origins i.e. Turkish, Spanish, British, American, Tunisian, and Greek. The Tunisian informant (number 8) lives in Helsinki, the Greek informant (number 10) lives in Istanbul and the American informant (number 1) lives in Copenhagen.

<table>
<thead>
<tr>
<th>#</th>
<th>Name</th>
<th>Sex</th>
<th>Age</th>
<th>Occupation</th>
<th>Nationality</th>
<th>Date of interview</th>
<th>Place of interview</th>
<th>Length of interview (pages)</th>
<th>Opted-in?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gary Horst</td>
<td>Male</td>
<td>40</td>
<td>Consultant</td>
<td>American</td>
<td>25. May. 2011</td>
<td>Copenhagen</td>
<td>7</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>Irina Olive</td>
<td>Female</td>
<td>28</td>
<td>Chemist</td>
<td>Spanish</td>
<td>11. May. 2011</td>
<td>Helsinki</td>
<td>7</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>Esen Akin</td>
<td>Female</td>
<td>19</td>
<td>Student</td>
<td>Turkish</td>
<td>8. Apr. 2011</td>
<td>Ankara</td>
<td>5</td>
<td>Yes</td>
</tr>
<tr>
<td>4</td>
<td>Vedat Uncuoglu</td>
<td>Male</td>
<td>18</td>
<td>Student</td>
<td>Turkish</td>
<td>8. Apr. 2011</td>
<td>Ankara</td>
<td>6</td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>Seda Aslan</td>
<td>Female</td>
<td>20</td>
<td>Student</td>
<td>Turkish</td>
<td>8. Apr. 2011</td>
<td>Ankara</td>
<td>5</td>
<td>Yes</td>
</tr>
<tr>
<td>6</td>
<td>Utku Bildirgen</td>
<td>Male</td>
<td>19</td>
<td>Student</td>
<td>Turkish</td>
<td>8. Apr. 2011</td>
<td>Ankara</td>
<td>6</td>
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</tr>
<tr>
<td>7</td>
<td>Onur Sencer</td>
<td>Male</td>
<td>30</td>
<td>Manager</td>
<td>Turkish</td>
<td>20. Apr. 2011</td>
<td>Istanbul</td>
<td>6</td>
<td>Yes</td>
</tr>
<tr>
<td>8</td>
<td>Aicha Manai</td>
<td>Female</td>
<td>25</td>
<td>Student</td>
<td>Tunisian</td>
<td>6. May. 2011</td>
<td>Helsinki</td>
<td>7</td>
<td>Yes</td>
</tr>
<tr>
<td>10</td>
<td>Ezgi Siva Christou</td>
<td>Female</td>
<td>32</td>
<td>Engineer</td>
<td>Greek</td>
<td>17. Apr. 2011</td>
<td>Istanbul</td>
<td>6</td>
<td>Yes</td>
</tr>
</tbody>
</table>

4.1.4. Access

The initial plan was to conduct a quantitative survey through a company providing assistance in mobile services to leading companies throughout the world. However due to unexpected access problems and discovering that the relevance phenomenon is not ready to be researched quantitatively, the execution of the empirical part of this study took an unexpected turn. The research problem was then decided to be investigated through interviews and as the interviews went on, it was clear that the best way to understand
relevance in consumers' mind was indeed qualitative interviews. After pre-interviews made through a focus group study among university students, the responses guided the interview design and the decision of which questions would be asked in the final study.

The initial plan to directly ask about relevance and centralize the questions around it, changed into a decision of asking about the mobile ads they liked and did not like, and make them talk about relevance in the meanwhile. Because when directly asked about relevance the conversation did not flow as naturally as desired, instead discomfort due to having heard an unusually abstract term was observed. However, when the informants were not directly asked about relevance but asked to reflect their opinions about relevance while talking about the mobile ads they liked or not, more willing and active participation was observed. They were more eager to give examples and share opinions as this broad and abstract term had found a concrete base through real events. Therefore interview guide was prepared accordingly. Despite the loss of substantial amount of time and effort, the process turned out to be most beneficial for the research question. This was a case where a major access problem changed the whole course of events, but however worked for the benefit of the study. Because in the end, it turned out that there was so much to discover about relevance and how consumer saw relevance in mobile advertising. The topic was not nearly ready to be quantitatively researched since grasping meanings needs qualitative research to begin with. This study will form the desired base on which further research with quantitative methods could be done.

As a result of the decision to make qualitative interviews with consumers, the access problem was overcome. Four of the informants were selected among university students. Access was provided by the management of Middle East Technical University where also the pre-interviews took place. Two of the informants were contacted through Hanken School of Economics student database. The rest were among close circle and therefore no access problems existed with them.
4.1.5. Planning the interview

“The quality of the information obtained during an interview is largely dependent on the interviewer” (Patton 2002:341). In this study, to bring out the most in consumers' minds and gather the most useful information regarding relevance, a guided but open ended interview was used. The interview questions were structured according to their usefulness for the study by the help of pre-interviews. During the pre-interviews it turned out that whenever the informants were asked to talk about relevance in mobile advertising, they all took the conversation to a point where they were explaining a mobile ad they had received and liked, what that mobile ad was, and why they found it good. As the discussions went on it became evident that they took relevant almost as a synonym to “good”. This was the main input that shaped the final interview questions. The new idea of relevant ad equals good ad that emerged from the discussions during the pre interviews, and got confirmed by the main interviews.

The interview approach was defined as a Guided Interview which is more flexible than the standardized open-ended interview but however more standardized than the unstructured interview. The Guided Interview was chosen because it was necessary to make sure that each respondent was asked the same questions in principal. (Patton 2002:343) Probing was made and follow-up questions were asked in order to get the most out of their answers. Many times altering questions or re-asking was undertaken according to the flow of the conversation but apart from that, interviews were all “loyal” to the guide i.e. no question from the interview guide was skipped during any of the interviews and the conversation always stayed within the borders of the framework. (See Table 5: Interview Guide on the following page)

In the end of the interview, informants were also asked to rank certain items. These items were the elements researched through literature that define whether an ad is relevant or not; in their words “good” or “not”. These elements were explained to each informant one by one to make sure they all understand the same thing out of them. The respondents’
utterances were also recorded while they were planning the ranking and thinking out loud because this was more like a brainstorming for them and it also gave very interesting insights on how they thought.

Table 5: Interview Guide

<table>
<thead>
<tr>
<th>TOPIC</th>
<th>QUESTION</th>
<th>-PROBING</th>
<th>AIM</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>Have you opted in for any mobile ad service?</td>
<td>-Why? -How do you choose which ones you opt in?</td>
<td>To understand consumer's knowledge and position towards mobile ads. To have information about their general attitude.</td>
</tr>
<tr>
<td></td>
<td>How often do you receive mobile ads in the form of sms/mms to your mobile?</td>
<td>-Why? -Why not?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Do you read those?</td>
<td>-Why? -Why not?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Do you act upon those?</td>
<td>-Why? -Why not?</td>
<td></td>
</tr>
<tr>
<td>Good ad</td>
<td>From the recent mobile ads you have received, can you think of any that you found good?</td>
<td></td>
<td>To understand consumer's perception of relevant mobile ad and relevant mobile ad and see if these match. To clarify what they like about a good ad and how they express it. Also to learn the changes on their attitude and behavior after receiving these ads.</td>
</tr>
<tr>
<td></td>
<td>When was that, what ad was it?</td>
<td>What did you think was good about this ad?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>What did you think was relevant to you in that ad?</td>
<td>What makes it relevant?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>What happened after you received the ad?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>In general, what makes a mobile ad relevant to you?</td>
<td>Why?</td>
<td></td>
</tr>
<tr>
<td>Bad ad</td>
<td>From the recent mobile ads you have received, can you think of any that you found “not good”?</td>
<td></td>
<td>To understand consumer's perception of irrelevant mobile ad and irrelevant mobile ad and see if these match. To clarify what they like about a bad ad and how they express it. Also to learn the changes on their attitude and behavior after receiving these ads.</td>
</tr>
<tr>
<td></td>
<td>When was that, what ad was it?</td>
<td>What did you think was NOT good about this ad?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>What did you think was irrelevant to you in that ad?</td>
<td>Why was that irrelevant?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>What happened after you received the ad?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>In general, what makes a mobile ad irrelevant to you?</td>
<td>Why?</td>
<td></td>
</tr>
<tr>
<td>Sorting*</td>
<td>Can you sort these according to their importance to you in telling whether a mobile ad is relevant to you or not?</td>
<td>Entertainment, Informativeness, Trust (to the sender), Permission, Content, Incentives, Utility, Sacrifice, Irritation, Time, Place</td>
<td>To find out which elements they perceive as more important while deciding if an ad is good/relevant or not. And to double check whether they perceive relevant as synonym with good when it comes to mobile ads.</td>
</tr>
</tbody>
</table>

*As per the reviewed literature suggested, the parameters that define attitude towards ads were listed as above. The elements were taken from Table 3 and time & place added.

4.1.6. The language

The informants of different origin know different languages therefore a language consistency could not be obtained. The informants, whose mother tongue is Turkish just like that of the interviewer, were interviewed in Turkish language. The Greek informant lived in Istan-
bul almost all her life therefore she spoke fluent Turkish as well. However, other informants who were not Turkish nor cannot speak this language were interviewed in English. Apart from the English native speakers, informants whose English skills were below excellent had some difficulties understanding the terms and expressing themselves in an original way e.g. Spanish informant Irina. Extra explanation was made in this case however self expression suffered due to the language barrier. The language issue was also touched upon in the Limitations section as well.

4.2. Analysis

According to Spiggle, there are seven ways to analyze data: Categorization, Abstraction from the categories, Comparison of differences and similarities , Dimensionalization of properties , Integration of theories, Iteration among stages and Refutation. (Spiggle 1994:491-495)

The interview is conducted according to the interview guide and probing is done when necessary. The answers are analyzed one by one and factors that drive relevance are listed. This technique of data analysis is called Categorization (Spiggle, 1994) “Categorization is the process of classifying and labeling units of data.” (Spiggle, 1994:493) The role of categorization is transforming text data into labels that are chosen among wider phenomena. Initial identification of categories might either proceed inductively or deductively. (Spiggle, 1994) In this study, inductive categorization takes place because emergent categories from the data are identified in order to reduce the volume of data and go further with the analysis.

Moreover, the categories are required to be labeled as a set of words that are related to the specific study. This way a well-structured analytical framework would form for conducting the further analysis. Moreover, it is beneficial for the research that these categories come from terms used in existing theories and past literatures. (Saunders et. al., 1997:247-310)
“It has to be important to me...” - Importance,
“It better not come while I am busy...” - Timing,
“If the message is about something that I need...” - Needs,
“When I am passing from a shopping area I get these messages...” - Location, and so forth.

Alongside refutation, deviant case analysis is conducted as well. Adopting a general attitude of skepticism toward one's developing ideas is needed throughout the analysis. (Strauss and Corbin, as cited in Spiggle, 1994) “Refutation involves deliberately subjecting one's emerging inferences -categories, constructs, propositions, or conceptual framework- to empirical scrutiny.” (Spiggle, 1994:496). This technique involves intentionally seeking out of specific cases that are not aligned with the other cases. When this is the situation, existence of deviating incidents occurring should be taken under consideration one by one as well. Deviating incidents are specific parts of a text that do not fit the conceptual scheme, even if the case does overall. (Spiggle, 1994) This study conveys deviating and unexpected cases which provide interesting analysis results.

Finally, the findings of qualitative research are double checked with the past research findings especially that of Venkatesh, Merisavo et al and Tsang et al. Drivers of attitude towards mobile advertising and their link to relevance provide the source for answering the research question. Aiming to come up with the main drivers that have influence on relevance, the empirical study eventually points out the strongest impacts so as to tell

“What makes consumer find the mobile ad relevant”

As Glaser & Strauss suggests, the goal of analytical techniques is to build theory that is grounded in the data (in Spiggle 1994:494). According to Strauss & Corbin (in Spiggle, 1994), one way of integrating categories and constructs is axial coding which refers to

“the process of relating codes (categories and properties) to each other, via a combination of inductive and deductive thinking. To simplify this process, rather than look for any and all kind of relations, grounded theorists emphasize causal relationships, and fit things into a
basic frame of generic relationships.” (Strauss & Corbin, 1990) Although coming up with a theoretical finding and/or disproving a theory was not initially planned, the integration of findings built a new theory in this study representing the relationship between acceptance and relevance in mobile advertising context i.e. the Relevance cycle.

4.3. Quality of the study

Qualitative research needs to be credible, transferable, dependable, conformable, honest (integrity) and useful, in order to be convincing and fruitful. In other words, social science is credible as long as it is critical and objective in its data handling and uses appropriate methods for it. (Silverman, 2006:311) A research is more convincing when researchers' theoretical claims are supported with evidence from informants' accounts. Including negative (deviant) cases and considering alternative interpretations strengthens this persuasiveness. (Silverman, 2006:271) Table below shows the methods used and how each of them contributes to the quality of this study.

<table>
<thead>
<tr>
<th>Methods Used</th>
<th>Indicated Quality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purposive sampling</td>
<td>Generalizability</td>
</tr>
<tr>
<td>Constant comparative method</td>
<td>Authenticity</td>
</tr>
<tr>
<td>Deviant case analysis</td>
<td>Credibility, Transferability, Confirmability</td>
</tr>
<tr>
<td>Falsifiability</td>
<td>Authenticity</td>
</tr>
<tr>
<td>Prolonged engagement and trust with respondents and safeguarding their integrity</td>
<td>Integrity</td>
</tr>
</tbody>
</table>

One of the sampling methods used in this study is purposive sampling which relates to

generalizability of the study. The sample cases of this study are chosen according to the
features they possess or characteristics they carry, as purposive sampling method suggests.
In this method, the degree of representativeness of the sample can be somewhat detected
and therefore broader inferences can be made. (Silverman, 2006:304) Despite the debate
about generalizability of a study in qualitative research, it is clearly stated that within the
limited number of cases, an important amount of links and relationships can be observed.
This represents a generalizably rich data when the purpose is to identify a certain
phenomenon. (Gummesson, 2000). Besides, limited number of cases carry crucial role in
the researcher's attempt to refute an initial hypothesis. (Silverman, 2006:305)

In qualitative studies, authenticity or credibility can be used instead of the term validity
which is a quantitative term. A very common indicator for authenticity is falsifiability.

“Falsifiability indeed is an excellent way to test the validity of any research finding.”
(Silverman, 2006: 302) This paper’s authenticity was captured through falsifiability as well
as the constant comparative method where the informants were compared among each other
and the responses of an informant were compared within other responses. As some of the
responses refuted initial hypothesis that were stated at the beginning of the study and
resulted in unexpected outcomes, it is evident that deviant case analysis took place as well.
Adopting a general attitude of skepticism throughout the analysis allowed detecting the
cases that differentiated from the expected findings. As the qualitative research was kept
open to disconfirming and when necessary disproving itself, it can be said that this study
conveys confirmability too.

Deviant case analysis also shows the credibility and transferability of the research.
(Silverman, 2006:276) In this study, identifying exceptions and using them to refine the
analysis was one of the most fruitful ways for reaching conclusions. Another way for
assessing transferability is data triangulation through purposive sampling. (Wallendorf &
Belk,1989:70) This criteria was satisfied by the a pre-focus group interview followed by the
qualitative interview.
Finally, the integrity of this study was achieved through prolonged engagement and trust with respondents and safeguarding the integrity by respecting their confidentiality principles. Another indicator for integrity and truthfulness is the “Limitations”. In this study all the limitations faced by the researcher are listed and explained one by one in section 6.2. Limitations.

4.3.1 Saturation

The actual number of cases in a study is generally determined by saturation. Saturation is the point where an additional case has zero marginal effect in terms of contribution to the study. At this point the researcher no longer feels the need to continue with additional cases because the data is already saturated. (Gummesson, 2000)

In this study according to the aim of research, saturation was achieved after the tenth informant. There was hardly any new information coming, the responses started to resemble and the findings started only to confirm one another.

The informants responded to the specific questions on the interview guide clearly and probing was done to understand their deeper motivation of why they responded in the manner they did. After the seventh informant, new information started to decrease and with the tenth informant there was hardly anything new. Same patterns started to appear and answers became somewhat predictable. The research continued to interview the tenth informant to make sure that the data was satisfactory.

4.3.2 Generalization

In qualitative business research, it is no longer obvious that a small number of observations would fail to result in generalizable findings, because the potential lies within the case itself and analysing the dynamics between the parts that form this case. (Gummesson, 2000) As
Normann (in Gummesson, 2000) puts it, with a good descriptive analytic view of events, the interaction between the parts and characteristics of the events can allow the researcher generalize the findings even with one single case. This kind of generalization might occur as such, “a system of type A and a system of type B together comprise a mechanism which tends to function in a particular way.” (Gummesson, 2000:89) What cannot be generalized here is how commonly these kinds of systems and interaction patterns occur. (Gummesson, 2000)

“Generalization is closely related to validity -that is, the extent to which the researchers are able to use their method to study what they sought to study rather than studying something else.” (Gummesson, 2000:91) This study aims to understand a phenomenon and the method is designed for this specific purpose. Therefore, validity was sought for. Hereby, the generalization is also made on the fundamental understanding of relevance, the process and the main driving forces of relevance, instead of testing correlations and cause and effect relationships and generalizing through these rather quantitative acts. Within the limited number of cases, an endless matrix of relationships can be observed and this represents a generalizably rich data in the name of identifying a certain phenomenon. (Gummesson, 2000)

To sum up, it is evident that the findings of this paper are generalizable for the papers aim and the fact that there is limited amount of cases does not constitute an obstacle for that.
5. Results and Analysis

In this section the results and analysis of the qualitative interviews will be presented under different topics. First the informants and their responses will be presented and grouped according to the emerging categories. The highlighted comments will be brought forward with direct quotes and analyzed. The section will include comparison among informants' responses with linkage to their backgrounds and characteristics in order to classify this information for generalizability. Then, emerging cases among informant responses will be discussed so as to perform deviant case analysis on the qualitative data.

The following section entails a thorough analysis of the constructs that are the drivers of relevance of a mobile advertisement. The eleven drivers identified through the literature review represent the expected drivers of relevance. However, the analysis aims to investigate whether these drivers apply and to find out new drivers if existing. In other words, newly emerging drivers will be searched for in the transcribed text. Comparing and contrasting among these constructs that are thought to be the drivers of relevance will enable positioning them with respect to one another. This will also help the researcher grasp these drivers better in a mobile advertising context, from a consumer perspective. Additionally, finding out which of those constructs are most frequently referred to and which are seen as the most important to the informants, interviews will shed light to the question: “What makes consumer find the mobile ad relevant?”

The analysis will relate codes to each other through a combination of inductive and deductive thinking. The process will be analytically simplified by emphasizing casual relationships and fitting constructs into a basic frame of relationships. The analysis needs to be evaluated under the light of one of the most important findings which will be discussed further in the coming sections: In mobile advertising, consumer perceives not only relevant ad as good ad but also good ad as relevant ad. Good and relevant was used almost as substitutes for each other during the focus group conversations and all of the ten interviews.
5.1. Presentation of results

Before starting the comparisons, each informant will be summarized and quotes will be given when necessary. This aims to help the reader have an overall view of the interviews and see how the thinking patterns emerge. Additionally, it helps to understand the comparison table among the informants presented in the following chapter (Chapter 5.2).

Important to mention that, the most efficient way to search for role of relevance in acceptance of mobile advertising is discussing about most and least favorite ads that had effect on their attitude towards mobile advertising; and, trying to investigate the role of relevance in those ads and their judgment about them. That is why the discussions are not merely about relevance but also about attitude towards mobile advertising so that the quest for relevance is bordered with this concept and the information that effects consumer perception about relevance is tracked.

Due to the chosen method of “guided interview”, the responses of the informants do not represent an identical form. However, this section aims to present these responses in the most parallel way possible to make it easy for the reader to follow. Therefore the responses are presented first by making a small intro about the informant’s background and attitude towards mobile advertising, then summarizing what the informant thinks about what makes an good/relevant. Informant Esen’s section includes an extra heading about good ad versus relevant ad because of the valuable contribution she made to this study by her distinctive comment. The final part introduces the important drivers that stand out in the ranking done by the informants in the “sorting” section.

5.1.1. Informant Gary

BACKGROUND AND ATTITUDE: Gary is an American businessman who lives in Copenhagen. He is in IT business and therefore he has a technical and a rather visual look at mobile advertising.
WHAT MAKES AN AD GOOD/RELEVANT: One of his favorite ads is one that includes a mini clip which makes him say “They added a new dimension to advertising. Even though I wasn’t interested in what they were advertising or mobile ads in general, it still caught my attention.” He admits that the ad felt relevant to him because it caught his attention and fit his interests, which is visual technology. In addition to this, he made positive WOM about this ad later on.

He is very excited about location-based advertising. Although he finds it a little irritating as if — he is literally being “followed”, he believes it is a chance for making ads much more relevant. He is willing to opt in to clothing stores but no one has asked him to do so.

IMPORTANT DRIVERS THAT STAND OUT IN RANKING: Gary places utility as the most important driver for relevance in mobile advertising. Another thing about Gary is that unlike some other informants, timing is not so important for him. He claims that the ads should be easy to understand by saying “If I’m not getting it, then they are not getting any of my time either.”

5.1.2. Informant Irina

BACKGROUND AND ATTITUDE: Irina is a Spanish au-pair living in Finland and studying at the same time. She referred to both her Finnish and Spanish cellphones when responding to the questions.

She has had problems with receiving frequently disturbing ads from a brand which opted her in without her knowledge. Her experience made her more cautious towards mobile advertising, and affected her attitude negatively towards that specific brand. She wants to know the sender and she especially wants to have asked for the information herself.

WHAT MAKES AN AD GOOD/RELEVANT: Irina claims that for her the most relevant ad
has to serve her needs at the time when the message arrives. She uses the words *needs* and *timing* very often but almost always together. “I never have enough credits on my cellphone; I don’t have money to spend on this. Sometimes it is good to have free credits. But if the free calls are advertised just when I bought some already, then it is not good timing with my needs.”

She requires respect as an individual; she wants to be treated uniquely and specially. Other important aspects to be taken into account in the mobile ads sent to her is her economic situation, her age and education level. She believes these affect people’s way of looking at life in every aspect, as well as it influences how people decide on their wants and needs.

**IMPORTANT DRIVERS THAT STAND OUT IN RANKING:** Irina places trust as the most important driver for relevance in mobile advertising. She places informativeness and content of the message on top her list as well. Needles to say, permission is very important for her due to her past experiences. “If it's not me asking for the information I do not want to waste time”, she says.

**5.1.3. Informant Esen**

**BACKGROUND AND ATTITUDE:** One of the four university students, 19 year old informant Esen has a neutral attitude towards mobile advertising and she actually benefits from the promotion campaign that comes via this medium. She is slightly embarrassed by the fact that she is attracted to the incentives in the mobile ads and this gives her positive attitude towards mobile ads.

“GOOD” AD / RELEVANT AD: Additionally, she has made a crucial remark that carries an important assumption for the analysis of this study and strengthens what was already found during the initial focus group interviews. Not good means not good according to my taste. Nothing in general... It is not good because it is not relevant to me. This remark further strengthens the preliminary finding of relevant equals good for oneself instead of
being good in general.

Esen’s remark indicates that relevance can indeed be interpreted as the same thing as “good” in the context of mobile advertising. Relevant ad is good ad and vice versa. She starts by saying “If it is not good”, but then adds that it is herself who makes that evaluation. According to her liking, the ad is not a good one. Therefore it can be said that relevance is not only closely related to an ad being found good, they are indeed the same things within the consumer evaluation. Since the main scope of this paper is how consumer sees it, it can simply be said relevant equals good. Another remark that feeds this analysis is “I tend to read mobile ads when there is something that gets my attention, or if I notice something about me in it. Otherwise if I notice that an incoming message is an ad, I never look at it”. This also shows that it is not the ad itself but the possibilities of it being relevant that makes the consumer pay attention to it.

WHAT MAKES AN AD RELEVANT: According to Esen, what makes a mobile ad good/relevant for her are the incentives such as discounts and promotions, plus the product that the incentives relate to. Esen also admits that the ads with high value of incentives easily create positive word of mouth, and that she shares the promotional ads with her friends. As per irrelevant ads, she does not have much to say because she does not read the whole message thus forget about them.

IMPORTANT DRIVERS THAT STAND OUT IN RANKING: Similar to Irina, Esen also places trust as the most important driver for relevance in mobile advertising. This is most probably due to her focus on incentives because she wants to be able to get those incentives when she acts upon the mobile ad. Therefore it is understandable that it is important to her that the promotion or discount is not a fake. On the other hand, the least important factor is permission. Because she says, “in the end, the message comes when it comes. It is the same level of disturbance to me.”
5.1.4. Informant Vedat

BACKGROUND AND ATTITUDE: Just like Esen, Vedat is an 18 year old university student who lives away from his parents. Mobile ads in general create a negative attitude on this consumer whereas good mobile ads are no longer characterized as mobile ads but an action of shopping. He even accepts the mobile ads that inform him about big discounts, and they not only make him go to the shop but also change his perception of affordability on the spot. “I don’t ’t have money to spend and I normally wouldn't buy but I get affected by those discount rates and just buy it!”

WHAT MAKES AN AD “GOOD” / RELEVANT: Regardless of his general attitude towards mobile ads, he finds ads that include incentives relevant and claims that what he finds relevant is the incentives in it. He admits that this is not just one case but something that happens to him quite often.

When we start talking about the ads he finds relevant, he starts telling about how much he likes to hear about discounts and goes for shopping each time he receives a message including one. Indeed, as he goes to those shops he gets carried away by the atmosphere and even ends up buying the non-discounted items.

Similar to the Informant Esen, the relevant part of a good ad is that the incentives are in line with Vedat’s needs at that moment. However, Vedat adds that timing is a very important driver t when needs are concerned. According to him, he has to be in need of the product advertised with incentives, at that time. The message gets deleted not only if he does not need the ad but also if he does not have time to explore it at that moment. That is why, just like informant Esen, he cannot remember any details about the ads that he does not like.

IMPORTANT DRIVERS THAT STANDOUT IN RANKING: Informant Vedat also sees incentives as one of the most important things and this makes him place trust on top as well, just as like in the case of informant ESEN. However it is also crucial to him to know
where the ad is coming from and whether he gave permission to it or not. For him, irritation and sacrifice are the least important drivers. Whenever an ad catches his attention, he gets so carried away by the discount rates in the ad that he does not even think about the sacrifice or the irritation. Therefore, he calls such an ad good and relevant.

5.1.5. Informant Seda

BACKGROUND AND ATTITUDE: Seda is one of the four university students living away from her parents. She has a positive attitude towards mobile ads in general and her attitude towards the brands was neutral in the beginning. However, on one occasion when she received an ad that she liked, her trust and loyalty to that company increased. “Ever since I received that message my trust and loyalty towards Avea has increased and now even if they don't send messages I go and check their website myself”.

Her positive attitude carries a disadvantage when she reads all the incoming ads with care, and when the ads turn out to be useless to her. She sees this as a waste of her time and she gets disappointed. She has opted out for this reason before.

WHAT MAKES AN AD “GOOD” / RELEVANT: She demands the mobile ad to be short but dense and rich in information. She also uses the word happy by saying “I should be happy when I read it”. She means that if the ad makes her happy, she makes the company/brand happy in return by saying “if the message has good effect on me, I make sure it has good effect on many people”, meaning that she sends/shows the message to her friends and/or makes positive WOM about the ad.

Seda always reads the mobile ads she receives and never deletes one before reading it. Just like her two classmates Vedat and Esen, she also finds discounts and promotional campaigns highly appealing in a mobile ad. To her, relevance means incentives that click her needs at the timing of the message. She explains this by saying “relevant to my
situation of being a student and living far from my parents.” which basically means, relevant to her economic situation.

All in all, the ad is relevant to her if the aim of the message fits to her needs or if it is useful to her at that specific time. When that is the case, she says she is happy to read those ads.

IMPORTANT DRIVERS THAT STANDOUT IN RANKING: She does not find permission a very important factor since she had past experiences when she received at least as useful mobile ads from places she has not opted in as from the ones she has. Indeed, she does not even know why she opts in at all. According to Seda, timing and content of the message are the most important drivers that make her find the mobile ad relevant to her. Sacrifice is the least important one since there are ways to find out how much effort that mobile ad will cost her and eliminate the message if it turns out to be a hassle. She admits that this attitude developed over time, with past experiences.

5.1.6. Informant Utku

BACKGROUND AND ATTITUDE: Utku is another young university student and he reads the mobile ads in order to be “informed” as he claims. His attitude towards mobile ads depends on the brand that sends it. Therefore it is not the mobile ad alone but the sender brand that creates the trust, attitude and expectations. He acts upon those ads sent from a reputable brand willingly.

WHAT MAKES AN AD “GOOD” / RELEVANT: Similar to his classmates, he is attracted to utility factors such as discount rates and percentages in the ad content. He classifies this not as incentive but as informativeness since the mobile ad informs him about the discount. In addition to this, the main criterion of an ad being relevant to him is that the discounted product is something that he is interested in: shoes. On the other hand, ads that have no relevance to his life style evoke no interest in him. When he sees the message sender, he realizes where it is coming from and if it is from a company/brand that is
irrelevant to his life style, he deletes them without reading. **In this case, consumer decision whether to delete or read the message and if necessary react to it is based on the sender of the mobile ad.**

**IMPORTANT DRIVERS THAT STANDOUT IN RANKING:** Utku puts trust and permission on the top of his importance list for a good mobile ad. “Famous brands are more trusted, because you know where they come from. And you give permission to the sender that you have trust in. They send you information because you want to hear from them.” However even an unknown sender has some chances if the content is useful to him. This makes him evaluate content on top of the importance list as well. For Informant Utku, the least important driver of a good ad is entertainment.

**5.1.7. Informant Onur**

**BACKGROUND AND ATTITUDE:** Onur is a young manager in his own company that provides assistance in mobile technologies to other companies.

He generally has a negative attitude towards mobile ads when he is the consumer, due to past experience. He has opted out from receiving mobile ads because one of the mobile ad senders was too aggressive and intrusive. They called and texted Onur up to 25 times a day and disturbed him to a great extent including breaking his concentration at work during crucial times. He is a manager in his own software company. He opted out by calling the service because there was no option to opt out through text messaging. Although Onur has a generally positive attitude towards mobile ads, a negative experience like this has given him unfavorable feelings especially against the brand that sent the messages.

**WHAT MAKES AN AD “GOOD” / RELEVANT:** According to Onur, the best and therefore the most relevant mobile ad would be one that comes from his friend i.e. an ad passed to him through someone from his close circle. “I believe in word of mouth the
most”. What makes these types of ads the best is explained by a quote: “The message is not sent to you with commercial concerns therefore it is more sincere. And it is interactive. I can always text back or ring my friend and ask more.”

When he is asked to give an example he can easily mention an ad forwarded from his friend but has hard time remembering the ads that he liked sent by the brand itself. However, he also admits that he downloads some applications that enable him to find out if there are any campaigns going on, using his own initiative rather than being sent messages.

IMPORTANT DRIVERS THAT STANDOUT IN RANKING: Timing of receiving the ad is very important to Onur. Whether the ad catches his attention or not, depends highly on when he receives the message. Moreover interaction should be supplied at least in the form of an opt-out option. He wants to be able to decide about when and what he wants to receive in the form of mobile ads. Additionally, place is a significant driver for Onur that defines whether the ad is a good one or not. He is not interested in incentives as much as the younger informants because Onur claims: “The time I waste to get the incentive can never be worth my time in terms of cost (translated by the author).

5.1.8. Informant Aicha

BACKGROUND AND ATTITUDE: Aicha is a half Tunisian student who lives in Helsinki. She also works in an insurance company as sales representative. Aicha has a relatively positive attitude towards mobile advertising. She has opted in to clothing shops because she is simply interested in fashion and wants to be informed about the discounts in her favorite shops.

WHAT MAKES AN AD “GOOD” / RELEVANT: She describes relevant as something that interests her and at the same time fits her lifestyle. Even though she is waiting for those discount messages, she does not bother to check them if she is broke. There she admits that due to her financial state, timing is crucial as well.
If the mobile ad comes at the right time for her needs she also considers it a good ad. She saves them, remembers to go and check them, and she even sets an alarm which reminds her to act upon the ad. When that is the case, she can remember the ad very clearly after months, almost word by word. Otherwise she cannot remember the ad since it is deleted right away. Regardless of the likability of the ad, she does not change her attitude towards the brand, as she says: “I’ve been a customer there for so long and they always have those different sale seasons so it’s nothing new.” On the other hand, “bad” ads annoy her and make her question her loyalty to the brand. And she adds: “In general terms, if I don’t know who the sender is it’s really annoying. Because it is like someone is reaching your … personal space. And then if it has no use to me, it's also irritating to get that message.”

Aicha does not like getting messages from firms she has not opted in to. On the other hand, she expects more from the companies she has opted in to receive messages, because she thinks they are supposed to know more about her as she has registered her details and purchases there.

IMPORTANT DRIVERS THAT STANDOUT IN RANKING: According to Aicha, relevant information content thus informativeness of an ad is the most important aspect that make her find the mobile ad relevant to her. Entertainment and permission are the next most important drivers whereas time and place matter the least to Aicha.

5.1.9. Informant Bora

BACKGROUND AND ATTITUDE: Bora is a businessman, oldest of the informants. Due to his age, he calls himself a “technology dummy” and generally starts the interview with a fairly negative attitude. It is hard to extract something from him but after some struggle he starts to realize and remember the usefulness of mobile ads.

WHAT MAKES AN AD “GOOD” / RELEVANT: He uses some financial data his bank
sends. “The data that is useful, is relevant for my business” he says. After being spammed by several banks, he has opted in to one of those banks to receive mobile ads because he finds the messages informative and useful. He says that he can make good use of mobile ads when they are relevant. He thinks following the foreign exchange rates and important news that carry potential to affect the stock exchange rapidly are useful for his business that relies on financial investments. This remark is in line with relevance driving usefulness as previously brought to discussion from reviewed literature. (Davis & Venkatesh, 2000)

The incentives, discounts and promotions are not in his field of interest and he does not even know how to follow these up. Indeed during the whole interview he continues to repeat that he wants to get rid of all the mobile ads. In the meanwhile he gives suggestions about a feedback mechanism. He claims that the return path of these ads should be provided “so that I can opt myself out if it does not interest me at all. And this would be valuable feedback to this brand any way”.

IMPORTANT DRIVERS THAT STANDOUT IN RANKING: During sorting the items in terms of how important they are to him in deciding whether a mobile ad is good one or not, he tells content includes everything. He puts all the items into content, which makes it fairly difficult to sort. Then I take out the content element and ask him to sort the rest of the 10 drivers again. He gets very confused because he claims that these elements are also interrelated. Then he comes to admit that informativeness, followed by trust are the two most important drivers for him to say a mobile ad is relevant to him.

5.1.10. Informant Ezgi

BACKGROUND AND ATTITUDE: Ezgi is a Greek engineer who has been living in Istanbul for many years. She has a generally positive attitude towards mobile advertising and even if the ads come at awkward times of the day, it is not the sender brand that disappoints her but the network operator. If the irrelevant messages come from them, she claims that she does not opt out but give warning. “Because the brand is responsible for its
core function not mobile advertising” she says. and adds, “I keep buying their clothes as long as I like the designs. Mobile ads cannot change that. However, it gives a clue that they are failing to sustain quality of their advertising activities.

WHAT MAKES AN AD “GOOD” / RELEVANT: Unlike the other informants, Ezgi decided to define relevant by talking about irrelevant. She defines irrelevant as “not in line with my life, social status or budget” and “does not fit my profile at all”. When asked what she means by these, she tells about an ad that has nothing to do with what she does for a living, how she spends her whole day, what kind of education she has had, nor how much money she earns. She explains the relevant ads as ads that have information she can make use of. For her it is a matter of time in the sense that she is a busy engineer and she needs to follow up information via informative mobile ads since she has no time to search for it herself. The information has to be delivered in a short and clear way and it has to be to the point. On the other hand, she finds spam text messages “creepy” because she feels uncomfortable when strangers happen to have her phone number.

Ezgi has opted in to receive ads from her favorite fashion brand and she is interested in the discount season notifications coming via mobile ads. Otherwise the irrelevant messages are skimmed quickly and deleted by her. Due to the old style mobile phone she uses, she can only receive mobile ads in the form of sms.

IMPORTANT DRIVERS THAT STANDOUT IN RANKING: For Ezgi, informativeness is the most important factor whereas the least important of all is “sacrifice”. Because she does not spend much time on irrelevant ads but rather deletes them right away. She also does not give much importance to location or location-based advertising.
5.2. Compare and contrast the informants through constructs

The tables (see Tables 7, 8 and 9) under this section show the summary of interviews through highlighted concepts and important questions. In this section, analysis will be made with references to these tables. The chosen questions on the first column are the basic questions made in the interviews which aim to provide an answer for the research question. Each column represents one informant and therefore comparisons can be made easily. The tables were created to contribute to the conclusion process by providing an overview. This way, not only horizontal comparison among informants but also vertical comparison among the responses of each informant will be possible. Finally, how the consumers perceive mobile advertising and relevance will be grasped easier.

5.2.1. Attitude influenced by relevance

The first table includes responses about attitudes towards mobile ads. It questions when the informant thinks a mobile ad is relevant/irrelevant, what makes them like the mobile ad they receive, and what their attitudes towards opting in and the opted-in messages as well as the not opted-in messages are. Respondents' experiences with opting in and spam messages are the center of focus. Here, spam messages refer to messages coming from an unauthorized brand.
Table 7: Attitude and opt-in

<table>
<thead>
<tr>
<th>Opted in?</th>
<th>GARY (1)</th>
<th>IRINA (2)</th>
<th>ESEN (3)</th>
<th>VEDAT (4)</th>
<th>SEDA (5)</th>
<th>UTKU (6)</th>
<th>ONUR (7)</th>
<th>AICHA (8)</th>
<th>BORA (9)</th>
<th>EZGI (10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acted upon spam?</td>
<td>No, never.</td>
<td>Deletes most of them according to the sender.</td>
<td>Yes.</td>
<td>First says no then turns out he actually did.</td>
<td>Yes. Made purchase and WOM</td>
<td>Yes.</td>
<td>No.</td>
<td>Yes.</td>
<td>Sometimes.</td>
<td>Yes.</td>
</tr>
<tr>
<td>Attitude towards spam?</td>
<td>It is ok as long as the ads are ok.</td>
<td>I don't want to waste my time on them.</td>
<td>It is okay if they are credible.</td>
<td>It is ok as long as they inform about big discounts.</td>
<td>I don't mind.</td>
<td>It is ok advertising as the sender is a reputable brand.</td>
<td>I don't want it.</td>
<td>Wants to know where the ads are coming from.</td>
<td>I don't care how they find my number, who provides this... It's just scary.</td>
<td></td>
</tr>
<tr>
<td>What makes a mobile ad relevant?</td>
<td>Has to catch attention, preferably with pictures.</td>
<td>That it fits my situation at that moment.</td>
<td>Incentives for me.</td>
<td>Incentives that fit my situation. Has to make me happy.</td>
<td>Incentives.</td>
<td>It is tailored to me and interactive.</td>
<td>If I am personally interested in it.</td>
<td>It carries information for my business.</td>
<td>I carry information I can use on something I am interested in.</td>
<td></td>
</tr>
<tr>
<td>When do you not like a mobile ad?</td>
<td>When it is irrelevant to me, and when it is sloppy.</td>
<td>As an individual, I want to be treated as one. If not, then it doesn't work for me.</td>
<td>When it is not credible.</td>
<td>When it is useless and empty content for me.</td>
<td>When it is not an unknown brand I think it does not evoke trust.</td>
<td>If it is too frequent and when you cannot opt out.</td>
<td>When it does not fit my needs nor personal life. When I don't know the sender.</td>
<td>I don't like it in general either than work related informative ones. Especially if it does not carry an opt out option.</td>
<td>Sometimes it is spam and it does not fit my life situation at all.</td>
<td></td>
</tr>
<tr>
<td>The good ad was among the opted in?</td>
<td>No.</td>
<td>No.</td>
<td>No.</td>
<td>Yes.</td>
<td>Yes.</td>
<td>Yes.</td>
<td>No.</td>
<td>Yes.</td>
<td>No.</td>
<td>Yes and no. (she has two examples.)</td>
</tr>
</tbody>
</table>

According to the table all of the informants have opted in to a mobile ad service, some without knowing. They all have acted upon a mobile ad at least once in their lives. The number of informants who have acted upon spam ads and authorized ads are almost equal. However, regardless of whether the message came from an opted in brand or not, their chances of acting upon this ad seems quite likely if they like the ad and find it relevant. As can be seen in the last question, almost half of the respondents claimed the ad they found relevant/good was among the opted in whereas the other half found the ad among the spam messages. This shows that there is no proof of relation between liking the ad and its permission status. An unauthorized ad can also be very relevant to the consumer and be appreciated by him/her. In some cases as in Gary's and Onur's the ad's relevance might trigger the consumer to act upon an unauthorized ad and even initiate positive word of mouth (WOM) about it -although the same consumer had never before acted upon an opted-in ad.
Gary, the American businessman, thinks the mobile ad feels relevant to him as long as it catches his attention. Irina, the au-pair- babysitter student, says mobile ad has to fit her situation at that moment. When asked to elaborate on fitting the situation, she explains it by “it should be according to my age, gender, education level and most importantly my economic situation at the time being.” She is more concerned on economic facts as she lives on a tight budget. Totally different than Gary's explanation and relatively closer to Irina's; Esen, Vedat, Seda and Utku who are university students think incentives are what makes a mobile ad relevant to them. In other words, they look for incentives in an ad to find it relevant. Similar to Irina, Seda also uses the words “Incentives that fit my situation.” and adds “It has to make me happy.” Seda is a 20 year old girl who is studying Psychology. In her responses, she has used words expressing feelings more frequently than the others. Happiness is among the feelings she has when she receives a mobile ad she likes. This also confirms the fact that she possesses positive attitude towards mobile advertising. In all the cases where respondents are students who are on a tight budget, incentives seem the most significant requirement for relevance.

Onur thinks the messages have to be tailored to him and be interactive. He explains the term tailored as “Fit with who I am, what I do, where I come from, where I want to go.” This is his main requirement to find a mobile ad relevant other than interactivity. When I asked how interactivity can cause relevance, Onur replies: If I can make them stop sending me the messages then it is a feedback for them to send it to more relevant people. And if I can ask more questions about the ad, by replying to the message or something, it could also be helpful.” Onur is an engineer and a businessman who works for mobile ad solutions. However his responses were based on his past experiences as a consumer.

Another important condition for a mobile ad to be considered relevant was informativeness. Both Bora and Ezgi responded the question similarly by telling that the ad should carry information which can be used in business or a topic she is interested in. Therefore knowing what the consumer does for business and what the consumer’s interests are in life
would help the mobile ad be relevant.

### 5.2.2. Changes and consequences of relevance

The table below demonstrates consequences of relevance/irrelevance in mobile ads, more specifically it focuses on changes in the attitude towards mobile ads with respect to relevance. As well as directly questioning the attitudinal changes, it is also questioning whether the informant has opted out, or will opt in again, and points out the expectations based on the experiences.

**Table 8: Changes and consequences**

<table>
<thead>
<tr>
<th></th>
<th>GARY (1)</th>
<th>IRINA (2)</th>
<th>ESEN (3)</th>
<th>VEDAT (4)</th>
<th>SEDA (5)</th>
<th>UTUKU (6)</th>
<th>ONUR (7)</th>
<th>AICHA (8)</th>
<th>BORA (9)</th>
<th>EZGI (10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in attitude towards mob. ad.?</td>
<td>Yes, mostly towards positive.</td>
<td>Not so much if positive but yes, if negative.</td>
<td>Not really.</td>
<td>No.</td>
<td>Yes, I think it is good thing.</td>
<td>No.</td>
<td>No.</td>
<td>No.</td>
<td>Yes</td>
<td>No.</td>
</tr>
<tr>
<td>Change in attitude towards sender?</td>
<td>Not necessarily.</td>
<td>Yes, positively if it is a good one and negatively if it disturbs me.</td>
<td>Yes if it is good, I remember that.</td>
<td>No.</td>
<td>Yes, my trust to that company increased.</td>
<td>Yes, I check their ads more carefully now.</td>
<td>Definitely, I totally started to dislike that brand.</td>
<td>Yes.</td>
<td>Yes.</td>
<td>Yes.</td>
</tr>
<tr>
<td>More expectation from opt in ads?</td>
<td>Yes. That they know me better.</td>
<td>Yes. That they send me more relevant ads that suit me.</td>
<td>Yes they should be more personalized.</td>
<td>That they do not disturb.</td>
<td>That they send me useful stuff.</td>
<td>That they have good discounts.</td>
<td>They have to make use of their databases.</td>
<td>Yes. Has to be tailor made to my needs.</td>
<td>No.</td>
<td>Not really.</td>
</tr>
</tbody>
</table>

According to Table 8, after their experiences with mobile ads, most of the informants did not have any change in their attitude towards mobile ads. Gary's opinions towards mobile advertising would change mostly towards positive whereas his attitude towards the sender would not necessarily change. Gary's attitude towards new technologies, advertising, and shopping is mainly positive and open to adaptation. During the whole interview, his responses were much more positive than those of the other respondents. However, except Gary and Vedat, all the rest of the informants claimed that they would rather change their
attitude towards sender than towards mobile ads, as can be seen on Table 8. The ones who had a negative experience with the mobile ad now have negative feelings about the brand (e.g. Irina, Onur, Bora). On the other hand, the ones who had positive experience with the ad are more in favor of that brand thus the messages coming from it (-e.g. Irina, Esen, Seda, Utku, Aicha, Ezgi). All in all, change in attitude is observed more towards positive than towards negative.

Four of the informants have opted out whereas six have not made an attempt. Two out of that six who have not opted out were Bora and Gary. Contrary to Gary, Bora was the person who carried the most negative perception towards mobile ads all through the interviews. Although both Bora and Gary had reasons to opt out, neither of them bothered to. They are both very busy people in their business lives and they both claim that opting out takes more effort than deleting the incoming message. This shows that having opted out or not does not necessarily explain the attitude towards mobile ad. However as Onur says, “Yes I did everything to opt out and prohibit all the incoming ads too and I do not ever want to opt in again!” , an irrelevant and irritating ad could result not only in opting out but also in the consumer deciding not to receive any mobile ads at any time. This directly affects the other brands' chances of reaching the consumer via mobile ads. Additionally, except Onur all of the informants look positively to opting in again, which shows they would give mobile advertising a chance in the future. Even Irina who had some of the worst disturbing experience from mobile ads and Bora, the most negatively responding informant, say “yes” to opting in again.

Table 8 also demonstrates the expectations from opted in ads. Customers expect more from the opted in ads considering that they have registered for them and allowed the company to track their behaviors, interests as well as store their information. Eight out of ten informants have stated that they have more expectation from the opted in ads with reasons as seen on Table 8 (see last row). The opted in ads are supposed to make use of their databases and know their targets much better as the informants put it. Informants also have used the words “fit”, “personalized” and “tailored”, however when asked to explain what they mean by them, they end up coming to the same point where they are explaining relevance. To sum
up, consumers expect more relevance from the opted in ads.

5.2.3. Deviating incidents occurring

Refutation and investigation of deviant case analysis was made in order to be open to unexpected findings and sustain the credibility, transferability and confirmability of the study. (Silverman, 2006:311, Wallendorf&Belk 1989:69-84). Indeed, the responses drove the study to that direction naturally as one can see the quotes in Table 9.

Table 9 summarizes the deviating incidents occurring during the interviews that enriched the analysis with unexpected data and perspective. Quotes from respondents are given to represent these incidents, following, analysis is made accordingly.

Table 9: Unexpected and deviating incidents

<table>
<thead>
<tr>
<th>Informant</th>
<th>Quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>GARY (1)</td>
<td>Time and place are irrelevant to me. &quot;Even though I wasn't interested in what they were advertising or mobile ads in general, it still caught my attention.&quot;</td>
</tr>
<tr>
<td>IRINA (2)</td>
<td>...not good because not good to me. So it is nothing general but mostly about its relevance to me.</td>
</tr>
<tr>
<td>ESEN (3)</td>
<td>Even if it requires too much effort, if a mobile ad contains good incentives I call it a good ad. &quot;</td>
</tr>
</tbody>
</table>
| VEDAT (4) | "Famous brands are more trustworthy therefore given permission to."
| SEDA (5)  | "There is no incentive that would be worth the cost of the time I spend to go get it."
| UTKU (6)  | "I cannot judge time and place. It depends on how I am feeling. Even if it comes from an opted in place, it simply doesn't matter."
| ONUR (7)  | "I cannot judge time and place. It depends on how I am feeling. Even if it comes from an opted in place, it simply doesn't matter."
| AICHA (8) | All senders should supply their return path. So that I can get rid of them and it is a feedback to them that this is not a good media. For me."
| BORA (9)  | "Time and place doesn't matter for me, I am mobile and I read whenever I want to." |
| EZGI (10) | "Time and place are irrelevant to me. "Even though I wasn't interested in what they were advertising or mobile ads in general, it still caught my attention." |

In this study the theoretical framework (presented in Table 2, Page 27) proposes the context of a mobile ad to be one of the drivers of relevance in mobile advertising. Context is represented by time and place. However as the interviews showed, some of the informants do not think time and place carry any significant importance at all, as seen on Table 9. Aicha, Gary and Ezgi simply do not care about the time and place they receive the mobile ad. They explain their reaction by saying they can check it whenever and wherever they like to, since it is a mobile phone they receive the ad to. However when they are asked
“How about location based advertising?” it turns out that they did not take that into consideration at all when giving this response. This could be due to location based advertising being a new technology that is still not properly introduced in many countries yet. When explained, they all think it could be very useful, interesting, yet slightly disturbing as Gary puts it: “That would be great! Sounds very useful... but isn't it a bit scary?”

Moreover, rather than timing of the day another timing concept arose in the interviews from the responses of Irina and Vedat: “Timing of my needs”. Irina gives the example of a network provider company who sent her free calling units worth 20 Euro. This could be a great incentive to her, as she has put it, however it came at the wrong time. She had already spent money on buying units and she did not need any. Therefore, the mobile ad promoting the free units did not come at the right time for her needs.

A similar example was given by Vedat, when he received an ad about a discount in swimwear just when summer came and he needed new swimming shorts. In both cases the company is capable of following the timing of the needs for these users since certain needs repeat at certain times of the year. Irina thinks the network provider company should have known that she just bought 20 Euro worth of units, because the sender was her own network provider who possesses her registration information. Here, the incentive oriented consumers not only expect remarkable incentives but also correct timing for those incentives. Otherwise, the effort of the firm is not recognizable and the ad goes in vain.

Another deviating incident occurring by Gary is that he did not find the brand or the product that was advertised relevant to him. However the ad still got his attention, evoked interest in him and resulted in him making positive WOM for this campaign. Even if the consumer might not be interested in the sender company or the advertised item, the ad might still be considered relevant if the way it is designed relates to the consumer, just like in Gary's case. The ad would create positive attitude and even positive WOM if it succeeds to catch attention.
The findings regarding the importance of the driver effort/sacrifice were varying. One informant, Vedat, claims he does not mind about the effort if the incentives are worth it. On the other hand, an opposite reaction is given by Onur, when he says “There is no incentive that would be worth the cost of the time I spend to go get it.” It can be concluded that incentive oriented consumers are more open to make effort/sacrifice than the ones that do not care about incentives. This shows the compensating effect of incentives.

Interactivity is another aspect of mobile advertising that firms should pay attention to. Bora thinks brands should supply their return paths and allow an interactive relationship through the mobile ad. “So that I can get rid of them” he adds. Although this sounds quite negative, it is actually a constructive comment that draws attention to one point: Rejection is a feedback. Brands can make use of rejection or opting-out to quit wasting their resources on wrong targets and catch more relevant audience to their products.

Finally, as mentioned in the beginning of the analysis too, Esen claims that a good ad is “good to her taste, nothing general”. Therefore, the specific mobile ad is likable with respect to its relevance to her, i.e. it is good according to her subjectivity. This shows that not only relevant ads turn out to be presumed “good” in consumer’s mind but also being “good” for an ad is actually about its relevance to the user. And this makes one think, relevance is not only closely related to an ad being found good, it is indeed same thing with it in the context of mobile advertising.

5.3. Emerging Constructs

During the interview analysis, categorization of constructs was made through the responses. Each word used as a driver of relevance was listed down, (see Appendix 4) and frequency of that word was marked according to the informant who used it. The summary table where new drivers were added as well is shown below as Table 10. Group column represents the classification of this driver according to whose initiative creates that driver i.e. the ad / brand; the consumer, or the interaction between these two.
Table 10: Emerging constructs

<table>
<thead>
<tr>
<th>Group</th>
<th>Constructs</th>
<th>Frequency of mentioning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ad</td>
<td>Catching attention</td>
<td>xxx</td>
</tr>
<tr>
<td>Ad</td>
<td>Short</td>
<td>xx</td>
</tr>
<tr>
<td>Ad</td>
<td>Clear</td>
<td>x</td>
</tr>
<tr>
<td>Ad</td>
<td>Differentiating</td>
<td>x</td>
</tr>
<tr>
<td>Ad/Brand</td>
<td>Reputation</td>
<td>x</td>
</tr>
<tr>
<td>Ad/Brand</td>
<td>Honesty</td>
<td>x</td>
</tr>
<tr>
<td>Ad/Brand</td>
<td>Sincerity</td>
<td>x</td>
</tr>
<tr>
<td>Ad</td>
<td>Frequency</td>
<td>x</td>
</tr>
<tr>
<td>Ad</td>
<td>Non-insisting</td>
<td>x</td>
</tr>
<tr>
<td>Ad</td>
<td>Original style</td>
<td>x</td>
</tr>
<tr>
<td>Ad</td>
<td>To the point</td>
<td>x</td>
</tr>
<tr>
<td>Interaction</td>
<td>Trust</td>
<td>xxxxxx</td>
</tr>
<tr>
<td>Interaction</td>
<td>Incentives</td>
<td>xxxxxx</td>
</tr>
<tr>
<td>Interaction</td>
<td>Informative</td>
<td>xxxxxx</td>
</tr>
<tr>
<td>Interaction/Context</td>
<td>Timing of the day</td>
<td>xxx</td>
</tr>
<tr>
<td>Interaction</td>
<td>Utility</td>
<td>xxxxxx</td>
</tr>
<tr>
<td>Interaction</td>
<td>Interactiveness</td>
<td>xx</td>
</tr>
<tr>
<td>Interaction</td>
<td>Permission</td>
<td>xx</td>
</tr>
<tr>
<td>Interaction</td>
<td>Usefulness</td>
<td>xx</td>
</tr>
<tr>
<td>Interaction</td>
<td>Effort</td>
<td>x</td>
</tr>
<tr>
<td>Interaction</td>
<td>Entertaining</td>
<td>x</td>
</tr>
<tr>
<td>Interaction</td>
<td>Necessity</td>
<td>x</td>
</tr>
<tr>
<td>Interaction/Context</td>
<td>Place</td>
<td>x</td>
</tr>
<tr>
<td>Person</td>
<td>Interests</td>
<td>xxxxxxxxxx</td>
</tr>
<tr>
<td>Person</td>
<td>Need</td>
<td>xxxxxx</td>
</tr>
<tr>
<td>Person</td>
<td>Timing of the need</td>
<td>xxxxxx</td>
</tr>
<tr>
<td>Person</td>
<td>Want, Desire</td>
<td>xx</td>
</tr>
<tr>
<td>Person</td>
<td>Demographics</td>
<td>x</td>
</tr>
<tr>
<td>Person</td>
<td>Demand</td>
<td>x</td>
</tr>
<tr>
<td>Person</td>
<td>Economic situation</td>
<td>x</td>
</tr>
<tr>
<td>Person</td>
<td>Likes</td>
<td>x</td>
</tr>
</tbody>
</table>

As seen on the column represented by “Frequency of mentioning”, within the groups drivers are sorted according to how frequently they were used in the responses. Unlike the “sorting game” which is explained in the next section, there is no deliberate ranking among these drivers. However, it is easy to notice that the most frequently used constructs were also at the top of list in the sorting game as well.
The process of mobile advertising fundamentally consists of three main elements: the mobile ad, the person receiving the ad and the interaction between these two. (Xu et al, 2007) Without any of these three elements one cannot speak about existence of mobile advertising. Discussing the drivers of relevance, the initiators of those drivers should be known so that they can be improved. Therefore the drivers of relevance are gathered under these three groups of main initiators and facilitators: ad, interaction and person.

Also in line with the theory (Davis & Venkatesh 2000) constructs under Ad mostly refer to ease of use and drives relevance through this role. Interaction directly refers to relevance. Finally, the constructs in the Person group are the consumer characteristics that convey the necessary background information for building and sustaining relevance.

The purpose of grouping is to evaluate these constructs better by seeing their places in the big picture. This way it will be easier to understand what makes consumers find a mobile ad relevant. Additionally, for future research and managerial implication suggestions, knowing the drivers by their initiators will make it easier to address further improvements.

5.3.1. Ad Characteristics

From the interviews emerged a number of ad characteristics that would make an ad more relevant for informants. These included catching attention, short, clear, differentiating, non-insisting, original styled and to the point. Although these characteristics do not seem to explain what relevance is, they indirectly drive relevance by enabling another driver. They make the message more noticeable and understandable - i.e. perceived ease of use- and drive usefulness which as a result drives relevance between the consumer and the ad. These drivers occur with the facilitation of the message thus the advertised brand. Honesty, sincerity and reputation take place in the same group as well. All three are also initiated by the brand entity and result in driving relevance and sometimes directly enabling acceptance of the ad, as Utku says: “Famous brands are more trusted, because you know where the ads
come from. And you give permission to the sender that you have trust in. They send you information because you want to hear from them.”

Permission and Trust, both of which belong to the Interaction group, are closely related to honesty as two of the informants put it “I trust the brand if it’s an honest one. So it doesn't need my permission.” or “Famous brands are more trusted, so I can easily give my permission.” This means, permission and trust occur by default when honesty and/or reputation are supplied by the brand. Finally, when the permission thus trust conditions are satisfied consumer finds the mobile ad more relevant to him/her.

An additional finding regarding the drivers of relevance initiated by the ad is the importance of frequency. Although only one informant spelled the word “frequency” as a driver for relevance, it was observed that it affects the overall attitude towards mobile advertising. Frequency refers to how often consumer receives mobile ads in 1 month time. Informants, who are from countries like Turkey where people receive mobile ads very frequently such ad 5 times a day, perceive frequency of a mobile ad as how many times a day they receive mobile ads.

Among the informants of this study, it is observed that the tolerance level varies between different countries where there are different regulations for mobile ads. The informants who are more used to receiving mobile ads seem more tolerant compared to the ones who receive it less frequently. The more they receive mobile ads the more they seem to be able to distinguish between the ones to be read and ones to be deleted. However ones who receive mobile ads more rarely are more picky and skeptical on what they receive, why they receive it and where it comes from. This also results in permission gaining more importance as a driver for consumers who receive mobile ads rarely, in comparison to the cases where consumers receive mobile ads frequently and randomly from any source. An exception to this whole argument was seen in one of the extreme cases in this study where the informant was exposed to mobile ad by a specific brand 25 times a day including receiving phone calls, which ended up with the person opting out from every incoming mobile ad even in the future.
5.3.2. Interactional Drivers

The section highlighted with yellow on Table 10 represents the drivers of relevance where the ad and the person interact. Neither the ad/brand nor the person alone can facilitate these drivers without the contribution of the other. Interactional drivers influence relevance directly.

An important finding was that although none of the eleven drivers were mentioned to the respondents until the end of the interview, all of them except Content and Irritation was mentioned by the informants themselves. That is why they exist in Table 10 in italics, under Interaction group.

Content created some confusion during the sorting game because according to some informants it overlaps with other drivers such as informativeness, entertainment, incentives etc. because they simply are a subset of content. During the ranking task, content was explained to the informants as technical characteristics such as tone, clarity and length of the message (Merisavo et al (2007), all of which take place in the Ad group on Table 10. However the term content was still confusing for some of the informants. The effect can be seen on Table 10 as well, that it does not take place as “content” but in more specific forms as seen on Table 10, in the “Ad” group.

The justification of why Irritation is not among the drivers initiated by Interaction is that it is a negative construct and it was not seen as a driver by the informants during the interviews. State of irritation was explained by the term insisting, thus non-irritative by non-insisting which is included with the first driver group -drivers initiated by the ad.

Apart from the formerly discussed drivers, the new constructs that emerged as drivers of relevance within the Interaction group were Interactiveness, Necessity and Usefulness. Informants' responses showed that interactiveness between the consumer and the ad would create a better fit and higher relevance for the mobile ad, because it allows the brand to know more about the consumer through his/her reaction to the mobile ad. Similarly, the
consumer would be able to show more hints about themselves to the brand which would allow better relevance in the future attempts, as suggested in the theory section of this study as well. Moreover, as informants Bora and Onur put it, even rejection to receive ads from a brand is an important feedback supplied by enabled interactivity because it diverts the ads to a more relevant target audience.

Necessity was also mentioned by informant Bora when asked about his opinion on opting in to a mobile ad willingly. Bora also explained the term need by “necessary for business”. However need is initiated by the person only and that is why it is listed among the person-initiated drivers of Table 10. Unlike need, necessity is facilitated by the interaction thus, the fit between the message and the person i.e. what the person needs is necessary for the mobile ad to provide. In advertising it is believed that needs are created and imposed upon consumers and as Benjamin Barber states it, “we are spending money not on stuff we need, but on stuff we want.” (The Economist, 2007) This is an area of discussion that exceeds the limits of this study. Nevertheless, deeper meanings of need and want and how they overlap in mobile advertising context should be researched further in order to grasp this newly emerging driver of relevance better.

According to theory, relevance drives usefulness which affects attitude towards mobile ads (Davis&Venkatest, 2000). However one of the newly emerging drivers of relevance was listed as usefulness. (See Table 10) This shows that not only relevance causes usefulness but also usefulness enables relevance. This is a finding supported by one of informant Irina's utterances. When Irina was asked when an ad would be relevant according to her; her reply was: “Mobile ad is useful only if the customer asks for it.” Hereby she took useful as synonym to relevant and without even using the word relevant, she built her explanation on usefulness, being aware that she is explaining what relevant ad means to her. This once again shows how close relevance and usefulness are, and goes in line with the theory with an additional reminder again by Irina's words: “Useful things are relevant too.”
Finally, the remark “Mobile ad is useful only if the customer asks for it.” refers to one of the eleven drivers that was mentioned in the reviewed literature: Consumer initiation i.e. permission drives relevance. Considering that Irina had negative experiences and disturbance via mobile ads in the past, in her extreme case she simply does not find any mobile ad relevant unless it is herself asking for it: “If it's not me asking for the information I do not want to waste my time on any mobile advertisement”.

5.3.3. Person Characteristics

Drivers referring to the person involve Interests, Needs, Timing of the needs, Wants and Desires, Demographics, Economic situation, Demands and Likes (see Table 10). The constructs in this group contain information about consumers that brands need to acquire and use in order to facilitate relevance between the mobile ad and the consumer. These drivers were grouped under “person” because these terms are all inherent in the people, having no relation to the ad/brand or the interaction.

For example, timing of the needs depends on the consumer and it is the challenge the brand has to go through to track and use it correctly. Similarly, the age, economic situation and education level of the consumer is also purely about the people and a brand that keeps track of their customer database is expected to use this information correctly too. It is an advantage if the brand succeeds on that as it is demanded by the consumer just like informant Irina puts it “I am an individual and I would like to be known and treated as one.”

To sum up, “person” set contains the personal characteristics that influence the perceptions of relevance from a consumer point of view.
5.4. The Sorting

In the final part of the interview, informants were asked to sort the eleven drivers in order of importance to them. Their responses are in line with their ranking as can be seen when compared to Table 10 as well. The rank given to each element is also the point it gets. Therefore adding up the total amount of points gives the place of that specific element in the list. The smaller the number the higher importance it has. This is how Table 11 was formed.

Table 11: Sorting among the drivers

<table>
<thead>
<tr>
<th>DRIVERS</th>
<th>INFORMANTS BY NUMBER</th>
<th>SUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust</td>
<td>3 1 3 1 10 4 1 8 2 3 36</td>
<td></td>
</tr>
<tr>
<td>Informativeness</td>
<td>2 2 4 9 8 1 4 1 1 8 40</td>
<td></td>
</tr>
<tr>
<td>Content</td>
<td>5 3 1 2 2 8 2 5 10 4 42</td>
<td></td>
</tr>
<tr>
<td>Utility</td>
<td>1 5 7 4 5 2 5 6 4 7 46</td>
<td></td>
</tr>
<tr>
<td>Permission</td>
<td>9 1 5 11 6 3 10 3 3 2 53</td>
<td></td>
</tr>
<tr>
<td>Incentives</td>
<td>7 6 2 3 11 5 6 9 6 1 56</td>
<td></td>
</tr>
<tr>
<td>Time</td>
<td>7 4 6 8 1 6 8 11 8 5 64</td>
<td></td>
</tr>
<tr>
<td>Sacrifice</td>
<td>8 8 10 5 7 11 3 7 5 11 75</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td>4 10 9 6 4 9 11 2 11 9 75</td>
<td></td>
</tr>
<tr>
<td>Place</td>
<td>5 9 8 7 3 10 9 10 7 6 74</td>
<td></td>
</tr>
<tr>
<td>Irritation</td>
<td>6 7 11 10 9 7 7 4 9 10 80</td>
<td></td>
</tr>
</tbody>
</table>

For example, Trust was highly important for many of the informants therefore it took the number 1 for being on top of the list, 2 for being the second, and so on. The sum 36 being the smallest number placed Trust on the top of the total list, followed by informativeness with score 40 and content with 42. These three drivers have been the dominant topic of the conversations during the interviews as well. However, incentives that seemed like one of the most popular driver for some of the informants, it is the 6th on this list. It is possible that the informants were hesitant to declare incentives as the most important thing for themselves not to portrait an opportunist scheme. Another reason could be that incentives are far more important for those informants than relevance itself therefore were not considered as a term under relevance. It is possible that the segment differences among informants could have caused this result.
Time and place, although mentioned together like a package, do not carry the same importance since timing is very important for many people but since mobile phone can be read anywhere, the place seems to lose importance. That is unless the informants are aware of location-based advertising. Turkish informants were aware of the technology however others have either not heard about it or thought that was an upcoming trend, not something that is being done frequently in other countries of the world.

Irritation was the least important amongst all elements because informants mentioned that they eliminate the irritation factor from the beginning and it cannot irritate them anyway. This shows that they do not ignore it, just take precaution against it so it does not affect the likability of the ad. Similarly, as discussed earlier irritation was one of the two drivers that were not mentioned at all during the interview by the informants before the sorting part came up. This also confirms the weak importance given to irritation by the informants.
6. Conclusion

In this chapter the conclusions of this study will be presented together with the central outcomes and their contribution to the previous knowledge. Additionally, limitations of the study will be addressed. Afterwards, managerial implications of the findings will be presented. Finally, suggestions for future research will conclude the chapter.

6.1 Discussion

Earlier research has proposed relevance as the key factor that drives consumer's attitude towards mobile advertising (Merisavo et al., 2007). This study fulfills the research aim of finding what makes consumer find the mobile ad relevant, by underlining the role of relevance in acceptance of mobile advertising. The findings of this study offer a more thorough understanding of the term relevance and acceptance of mobile advertising by investigating the drivers of relevance. Last but not least, as the results lead the set of drivers to be divided under three main categories: Ad/brand characteristics, Person characteristics, Interactional drivers. This represents an original contribution to literature and a new understanding for ways to achieve relevance in mobile advertising.

In this section, the findings will be discussed in comparison to previous literature under two parts: Drivers of Relevance and Relevance Cycle.

6.1.1. Drivers of Relevance

Conclusions that can be drawn from this study are fundamentally similar to those presented by TAM2 and Relevance Theory (Wilson & Sperber, 2002). The main drivers of relevance as suggested in the previous literature and the drivers found in the empirical research are in line. The research supports the theory however new drivers are added, which is another
important finding of this study. Interaction, Necessity and Usefulness are strong drivers of relevance. The two way relationship between Relevance and Usefulness is another finding that will be discussed, in the following section (6.1.2 Relevance Cycle).

The drivers of relevance were discussed one by one, both in the sorting and the interview records. The most important driver was found to be Trust, followed by Informativeness, Incentives, Content and Timing. The interviews showed that place was one of the least important drivers among all. However, it should be taken into account that the informants were mostly unaware of location based advertising. The utilization of customer’s location has been suggested to be highly beneficial for building relevance in mobile advertising and no other marketing channels than mobile medium conveys this possibility (Xu et al., 2008). This addresses the necessity to communicate more to the consumer about location based advertising.

An important direction the study took regarding the drivers was the “Three group approach” presented in Figure 4.

<table>
<thead>
<tr>
<th>Ad Characteristics</th>
<th>Interactional Drivers</th>
<th>Person Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catching attention, Short, Clear, Differentiating, Frequency, Non-insisting, Original style, To the point, Reputation, Honesty, Sincerity</td>
<td>Trust, Incentives, Informativeness, Time, Place, Utility, Interactivity, Permission, Usefulness, Sacrifice/Effort, Entertaining, Necessity</td>
<td>Interests, Needs, Timing of the need, Wants, Desires, Demands, Likes, Age, Gender, Education level, Demand, Economic situation</td>
</tr>
<tr>
<td><strong>Perceived ease of use</strong></td>
<td><strong>Perceived relevance</strong></td>
<td><strong>Background information of consumer that influences consumer’s perception for relevance and ease of use.</strong></td>
</tr>
</tbody>
</table>

Figure 4: Three Group of Drivers

As seen in Figure 4 the drivers of relevance can be grouped in three categories according to the initiators/facilitators i.e. ad/brand, interaction, person. Drivers relating to Ad
Characteristics refer to perceived ease of use from TAM2. Interactional drivers refer directly to relevance. Personal characteristics influence the perception of ease of use and relevance from a consumer perspective. To put it more clear with an example; the consumer would find the mobile ad easy to understand if it has a short, clear text according to him, i.e. according to his age, education level and interests. In the end, it is his personal characteristics that influence the perception of what he perceives as short and clear text. Similarly, informativeness of a mobile ad makes the mobile ad relevant for the consumer only if the consumer perceives it as informative. This perception is also influenced by personal characteristics of the consumer i.e. his age, gender, education level, interests.

Additionally, the three group approach is also in line with Relevance theory which claims: Relevance increases attention, motivation, communication. (Wilson & Sperber, 2002) Important to take into consideration that Relevance theory is about principles of communication and the desired level to achieve between the parties with relevance is the ongoing communication. (Wilson & Sperber, 2002) In the context of this paper, communication will be replaced with “Value”. Because provided that relevance is sustained all through the interaction, it leads to the desired outcome where customer value creation takes place.

Three step relationship brought via empirical part of this paper and past literature combined can be represented with a simple table.

Table 12: Combining the Three Group Approach with Relevance Theory

<table>
<thead>
<tr>
<th>Groups of drivers founded in the empirical study:</th>
<th>Role of relevance is to create,*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ad Characteristics</td>
<td>Attention</td>
</tr>
<tr>
<td>Interactional Drivers</td>
<td>Motivation</td>
</tr>
<tr>
<td>Person Characteristics</td>
<td>Value**</td>
</tr>
</tbody>
</table>

* Derived from Relevance Theory (Wilson & Sperber, 2001)

**Originally, Communication. Transferred to this study as Value due to contextual necessities.
Table 12 demonstrates the modular logic of three group approach. The conclusion not only shows how precisely the drivers of relevance can be grouped in line with the knowledge from past literature and is better grasped when grouped; but also provides an understanding on the role of relevance in mobile advertising through each group of drivers.

In more detail; Ad Characteristics enable attention, Interactional Drivers create motivation for the consumer to react to the mobile ad, Personal characteristics define whether the consumer will create value out of this mobile ad. For example, an originally designed and attention-catchy mobile ad gets noticed and hereby, the role of relevance is to create attention in mobile advertising. Another example could be when trust in the advertiser evokes the motivation to further evaluate the mobile ad, which suggests that the role of relevance is to create motivation in mobile advertising. Similarly, consumer can create value out of the mobile ad if the incentives in the mobile ad are relevant to his needs. This is where role of relevance is to create value in mobile advertising.

Important to mention that although the Person characteristics also partly influence the perception on Ad Characteristics and Interactional Drivers as well, this conclusion represents the major influences between constructs.

6.1.2. Relevance Cycle

As proven by the previous literature (Davis & Venkatesh 2000; TAM2) relevance has direct effect on acceptance of new technologies. This paper concludes that it is also the case when mobile advertising is concerned. That is why drivers of relevance are the drivers of acceptance too. However, the new contribution to this old and generalized theory is that in mobile advertising each driver of acceptance has to be relevant to the consumer as well. If we call the main concept of relevance $R$ and the relevance of drivers $r$, $r$ drives $R$ as well which reads as relevance would be a driver of relevance. This finding is in line with the claim that relevance grows progressively and existence of relevance brings potential to
more relevance. (see Figure 1, page.18)

More clearly, drivers of relevance can make the mobile ad relevant—and increase its relevance, only if they are relevant too. So it would be wrong to discuss about one big main concept of relevance, but instead see it as relevance of different drivers e.g., relevance of the incentives, relevance of the timing, or relevance of the informativeness. Relevance is an empty concept when pronounced alone and it gains concreteness when mentioned, *relevance of what?*

This comes down to one basic conclusion: It is not the mobile ad that is relevant or not, it is the relevance drivers in the mobile ad that have to be relevant for the receiver in order to make the ad perceived as relevant as a whole, and mobile advertising accepted by the consumer. In the end, what makes the consumer accept the mobile ads also makes them find them relevant too. This is why the existence of a relevance cycle is speakable and the relationship can be presented in a cyclical manner. Figure 5 depicts the Relevance Cycle.

![Figure 5: Relevance cycle](image-url)
In this study, the main concern is acceptance of mobile marketing and the role of relevance in it, as the title of the paper suggests. Understanding this relationship through the findings is possible by understanding this figure where acceptance, relevance and the related factors are presented with their relationships among each other.

As seen in Figure 5, one important conclusion is that not only relevance but also ease of use and usefulness drive acceptance of mobile advertising. The relationship between relevance, usefulness and ease of use was discovered through understanding what kinds of constructs drive them. (See, Figure 4) For example, if the mobile ad is short, clear and to the point, this creates perception of ease of use which makes the consumer find mobile ad relevant. That is why there is a direct relationship between ease of use and relevance. According to TAM2 (Davis&Venkatesh, 2000), relevance is a driver of usefulness and ease of use effects the perception of usefulness as well. However, the findings of this study showed that in some cases ease of use not only indirectly i.e. through usefulness but also directly drives acceptance of mobile advertising as well. These cases should be further researched with a more diverse sample. Additionally, relevance drives usefulness, just like ease of use does. As mentioned earlier there is a two way interaction between these two, i.e. usefulness is also a driver of relevance, as the outcome of this empirical research suggests. (See Figure4)

Figure 5 can be explained case by case using the drivers in Figure 4. But the most important point here is, consumer perception takes this whole process as a cycle where all elements have constant interaction within each other. Not only that, but drivers also have cause and effect relationship amongst each other. For example honesty of the brand results in trust and trust enables permission. Reputable brands have higher chances of sending relevant ads because reputation evokes trust too, which is the most important driver of relevance according to this study.

Secondly, the study has discovered two distinct groups that refer to relevance differently. The groups have been identified according to their attitude towards a very important driver of relevance: Incentive (See Appendix 1, Definition of key terms) 1) Tight budget, incentive oriented consumer sees trust as an important driver even more than the incentive itself and
does not hesitate to make any sacrifice/effort to reach the incentive, i.e. compensating effect of incentives. 2) Busy professionals who do not have time or need for incentives but who see informativeness as an important driver, do not want to make any effort/sacrifice either. Another distinction was among groups that received frequent messages. Consumers who have received mobile ads at a higher frequency were more used to and thus more tolerant to mobile ads whereas the ones who received mobile ads on a relatively rare basis are more skeptical towards mobile advertising. Studying the phenomena of relevance with deeper meanings can be more fruitful if the consumers are segmented into groups according to their preferences in the future studies.

Third finding of this section is in contrast with previous research. Merisavo et al. (2007) claim that consumers, who have subscribed to receive ads, i.e. opted in have more favorable attitude towards mobile advertising. However the study showed that people who have opted in have higher expectations from mobile advertising and they are more likely to be disappointed, and consequently it is harder to surprise them, because they assume that companies already have the their background information. Another claim from Merisavo et al, (2007) was that when consumers who have not opted in receive an advertising message, they perceive value according to the message time and place. However, most of the informants in this study did not give remarkable importance to context, particularly to place.

Finally, one of the main conclusions was that not only relevant ad is perceived as good ad but also good ad means relevant ad for consumers. Whether a consumer likes an ad or not is up to his/her subjective perception, thus it is good or not according to his/her liking. In other words, not only relevant ads turn out to be presumed “good” in consumer's mind but also being “good” for an ad is actually about its relevance to the user.
6.2 Limitations

This study was conducted with ten informants and an initial focus group. Although the sample represented as diverse perspectives as possible, the generalizability of these results are limited. The possibility of a more diverse and larger sample offering more generalizable results should not be overlooked.

The language barrier represents a limitation because some informants had difficulty understanding the terms although explained. Results would be more reliable if the interview was made in the contributors’ native language and the words had the exact translation in those languages. Similarly, some of the non-English speaker informants had difficulties truly expressing themselves.

Most of the informants were unaware of the existence of location based advertising. This affected the popularity of the driver “place”, which is seen as the future of mobile advertising by many technology professionals. One informant was aware of this technology thoroughly due to his profession, and it was enough reason for him to place context on top of the importance list among other drivers. It is a must to communicate these technologies to the consumers in the future as they seem to be oblivious of them.

Another limitation was regarding to the different legislations across different countries e.g. opt in. This represents an un-even situation for the informants residing in different countries, and it that has to be taken into consideration. The study takes the country effect into consideration while comparing the informants but to a limited extend.
6.3 Managerial implications

The practical structure of the topic of this paper allows almost all of the findings to be managerially applicable. However, this section will highlight the most important ones.

Focused relevance and information relevance are two main types of relevance that the marketing communicators should take into consideration while assigning their strategies to build relevance in a mobile ad. By knowing whether the relevance will stem from consumers’ commitment to a specific product brand or a service provider, or from consumers’ involvement to a specific area of activity, marketers can shape the communication more consciously. This choice would differ depending on the advertised product and/or target audience.

Secondly, as one of the findings of this paper suggests, interactivity is a very important aspect in a mobile ad for gaining response to the ad. The information gained about consumer through this response will allow the ad-sender know the ad-receiver better thus approach more relevantly next time. Needless to say, even rejection is a feedback. Marketers and advertisers can make use of rejection or opting-out to quit wasting their resources on wrong targets and catch more relevant audience to their products.

Thirdly, marketers and advertisers should keep in mind that, incentives directly and positively affect consumers’ intention to receive mobile ads however the incentives should be relevant to the consumer as well. Consumers do not only expect remarkable incentives but also correct timing for those incentives. If the firms want the incentives they provide to be recognized by the customer, tracking the timing for customer needs should be a strategy to adopt.

It is important to take into account that especially the consumers who have opted in, require more relevance from the incentives they receive through mobile ads. Relevant incentive is another tool that can be used to reach consumers who have not opted in, because opt-in users are a potential source for positive WOM.
Additionally, marketing activities should focus on segmenting customers into groups according to their attitude towards incentives. Consumers show very distinctive characteristics in this matter and the compensating effect of incentives is different in each group of consumer. Therefore, different ways of approaching to these consumers should be strategically planned.

Fourthly, as stated earlier, it is not the mobile ad that is relevant or not, it is the drivers of the mobile ad that have to be relevant in order to make the ad perceived as relevant as a whole, and mobile advertising accepted by the consumer. Marketing communication strategies have to be in line with this information and professionals have to re-consider relevance in every step and ingredient of the communication. More precisely, the relevance has to be tested all through the interaction.

Sixth managerial implication is that location based advertising and its benefits need to be communicated well with the consumer. This way consumer will understand the benefits of location based advertising and will show higher acceptance towards this feature.

Finally, marketers need to store and control the information about the consumer in order to create relevant marketing communication in all areas of advertising. Especially in mobile advertising, as found by this study, drivers that relate to person characteristics such as needs, timing of the needs, wants and desires, demographics, economic situation, demands and likes contain valuable information about consumers that brands need to acquire and use for targeting.

The information that is all inherent in the people facilitates relevance between the mobile ad and the consumer if stored and used correctly. Interactional drivers can drive relevance if this information is well-researched by the advertiser firm through customer data and/or customer insight. That is why marketers who target relevance in their communication should pay extra attention to Customer Relationship Management. Information about consumers can be withdrawn from a variety of resources including social networking sites,
surveys, customer databases, marketing research reports etc. Interpreting this data correctly is another challenge the marketer has to go through. Because although the marketer sees the target audience as a mass, consumer wants to be seen and treated as an individual.

6.4. Future research suggestions

Firstly, and most importantly, the drivers listed in this study could be further investigated. It would bring valuable contribution to the literature if these drivers were tested with a quantitative study in the future. The impacts, effects and strengths could be researched and the strongest drivers could be detected.

Secondly, as mentioned in the conclusion section, ease of use can in some cases drive acceptance of mobile advertising directly. These cases should be further researched with a more diverse sample.

Thirdly, as stated in the analysis part, informants are divided into two diverse groups with respect to their attitude towards incentives. Studying the phenomena of relevance with deeper meanings can be more fruitful if the consumers are categorized and grouped in the future studies. This would allow more focus and possibility for a comparison study. Other distinction could be among people of different countries and regulations for mobile advertising or people who have opted in vs. not opted in. Distinction among different types of mobile ads could be further researched as well, e.g. entertainment based, information based, discount based ads.

Fourth suggestion for the future is about context. Context includes time and place in previous research regarding mobile advertising however it would be beneficial to detach time from place in future studies and evaluate them separately. Because this research showed that, time and place have very different levels of importance in consumer mind as drivers of relevance and acceptance. When this is the case, evaluating time and place together as “context” would be misleading.
Fifth suggestion is derived from the finding that existence of relevance brings potential to more relevance. In this case, it is likely that relevance increases exponentially and an accelerated increase can be observed. The studies could further investigate the relationship between overall relevance of an ad, R and relevance of drivers, r and present this relationship mathematically through coefficients. This way the finding can be represented as a formula, moreover with analytical tools. If the relevance graph/curve can be drawn with this formula, it would be easy to detect at what point the mobile ad lies. This information can be used for constructing and sustaining relevance in mobile ad, and also for comparing relevance measures between different ads.

Finally, the deeper meanings of need and want and how they overlap in mobile advertising context should be researched further in order to grasp this newly emerging driver of relevance better.
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Appendices

Appendix 1: Definition of key terms

Demographics: Demographics are the basic statistical characteristics of a population. Demographic profile includes gender, race, age, mobility, income, employment status, and sometimes location. Marketers use demographics to segment their consumers. For example, a hypothetical demographic profile of a consumer can be expressed as: Single, 24 year old, asian, male, student.

Incentives: In advertising, incentives refer to financial, product based or service based rewards. In incentive based mobile advertising, consumers who opt in to receive mobile ads receive these awards too. This way, the advertiser creates value for the advertising message and value for the consumer who receives the message.

Personalized: Personalized mobile advertising aims at sending mobile advertising messages to consumers based on their demographics, income level, preferences, and location. This way certain consumer groups are targeted and the mobile advertising accommodates their needs more efficiently i.e. according to their preferences (Xu, 2007). In other words, when the content of mobile advertising message is customized to the consumer's interests, marketers are able to reach their targeted consumers in the desired way: efficiently and individually.

Tailored: Advertisers use the data they gather from customers in order to identify specific segments of their markets. This way they target this market segment with advertising messages arranged according to their characteristics and preferences. This is called tailored advertising messages, and this practice is called market segmentation. Advertising messages can be tailored, in other words designed to fit, individually, as well as to a specific portion of a market. (Stair & Reynolds, 2009)

Utility: Consumers' choices are shaped by how to maximize utility within the borders of price and income. Consumers evaluate utility of a product or service by comparing what value is received and what is given for this product or service. As for mobile advertising and mobile services, Kaasinen (2005) concludes that perceived value of consumers can be
grouped into utility, fun or communication. (Pihlström, 2008) Therefore in this context the choices made are not only dependant on utility or utilitarian value but also other aspects listed i.e. fun or communication.
Appendix 2: Summary of the empirical analysis in bulletpoints

- Relevance is not only closely related to an ad being found good, it is indeed same thing with it in the context of mobile advertising.
- The evaluation of an ad can happen only after the person reads it all, which is possible if the ad is relevant to the reader.
- Ads with high value of incentives easily create positive word of mouth.
- For tight budget consumers such as students, incentives are what make the ad most relevant to them but the incentives have to be in line with their needs at that moment. Additional to the usual “timing” construct, “timing of the needs” was a new driver for relevance introduced by these group of informants.
- Trust is very important driver for relevance for incentive oriented consumers. Also good incentives make the consumer trust the brand more. Therefore there is a two way interaction between these two drivers.
- Irritation and sacrifice are the least important drivers in a goon/relevant ad, especially to ones who find incentives strong drivers for relevance. They are more open to make effort/sacrifice than ones who do not care about incentives. This is called the compensating effect of incentives.
- The relevant ads very often make the consumer act upon it however the irrelevant ones just get forgotten and/or deleted.
- Most of the times, consumer decides already by the sender whether to delete or react to the mobile ad.
- Consumers expect more relevance in mobile ads from the companies they opt in for. Because they are supposed to know more about the customer as they have registered their details and purchases into their database.
- Even if the consumer might not be interested in the advertiser company or what they are advertising, the ad might still be considered as relevant, create positive attitude and even positive WOM if it succeeds to catch attention.
- Time and place, although spoken together do not carry the same importance since
timing is very important for many people but since mobile phone can be read anywhere, the place seems to lose importance. That is true unless the informants are aware of location-based advertising.

- For some consumers context i.e. time and place do not have an effect on relevance. Location based advertising is not a fully introduced technology yet. And since the consumer does not know about its benefits for relevance, location is mostly ignored as a driver of relevance. This shows that companies should communicate the benefits better in order to introduce this relevance driver to the consumers. Being aware makes difference. (managerial)

- The perception of relevance in mobile ad context develops by the user experience. A user who had negative experiences and disturbance via mobile ads simply does not find any mobile ad relevant unless it is her, asking for it. (Irina)

- A relevant mobile ad allows the consumer make good use of it but at the same time a message is seen relevant if it is useful. Therefore there is a two way interaction between relevance and usefulness.

- Knowing what the consumer does for business and what the consumer’s interests are in life, would help the mobile ad be relevant.

- There is no proof of correlation between liking the ad and its permission status. Half of the respondents claimed the ad they found relevant/good was among the spam messages. However, if the consumer has opted in, an irrelevant and irritating ad could result not only in opting out but also in the consumer deciding not to receive any mobile ads at any time.

- Not having opted out does not necessarily show one’s attitude towards mobile advertising is positive. For some consumers, opting out takes more effort than deleting the incoming message.

- Due to past experiences, changes in attitude towards mobile ads are observed more towards positive than towards negative in all of the respondents.

- Rejection is a feedback. Brands can make use of rejection or opting-out to quit wasting their resources on wrong targets and catch more relevant audience to their products.

- Permission and trust occurs by default when honesty and/or reputation are supplied
by the brand. More reputable brands are trusted more and thus seen more relevant because trust is one of the most important drivers of relevance in mobile advertising.

- The more frequently consumers receive mobile ads the more they seem to be able to distinguish between which one to read which one to delete. In countries where consumer receives mobile ads more rarely, consumers are more picky and skeptical on what they receive. This results in permission driver gaining more importance in cases like these.

- A relevant ad is expected to be: Catchy, short, clear, differentiating, original, non-insisting and to the point. Its frequency has to be relevant. The sender brand is expected to be reputable and/or, honest, sincere. Although these characteristics do not seem to explain what relevance is, they make the message more noticeable, and thus drive relevance between the consumer and the ad.

- Regarding the interaction between customer and the ad/brand, relevance has 12 drivers: Trust, Incentives, Informativeness, Context, Utility, Permission, Effort, Entertainment, Usefulness, Necessity and Interactiveness. All of these drivers were previously brought by literature. Usefulness, Necessity and Interactiveness are the newly emerging ones with this study.

- For a mobile ad to be seen relevant, the brand has to know certain things about the consumer receiving the mobile ad. These are the drivers of relevance initiated by person: Interests, Needs, Timing of the needs, Wants, Desires, Demands, Likes, Education level and Socio-economical status.

- Informants’ claims showed that interactiveness between the consumer and the ad would create a better fit and higher relevance for the mobile ad.

- Trust and informativeness are seen as the most important drivers of relevance in this study, whereas irritation is the least important.
### Appendix 3: Comparison table

<table>
<thead>
<tr>
<th>GARY</th>
<th>IRINA</th>
<th>ESEN</th>
<th>VEDAT</th>
<th>SEDA</th>
<th>UTKU</th>
<th>ONUR</th>
<th>AICHA</th>
<th>BORA</th>
<th>EZGI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acted upon spam?</td>
<td>Yes, made WOM.</td>
<td>No.</td>
<td>Yes, and the sender has to be known brand.</td>
<td>Yes.</td>
<td>Yes. But the sender has to be known brand.</td>
<td>No.</td>
<td>No.</td>
<td>No.</td>
<td>No.</td>
</tr>
<tr>
<td>What makes a mobile ad good/ relevant?</td>
<td>Has to catch attention, preferably with pictures.</td>
<td>That it fits my situation at that moment.</td>
<td>Incentives for me.</td>
<td>Incentives for me.</td>
<td>Incentives that fit my situation. Has to make me happy.</td>
<td>Yes.</td>
<td>If it is tailored to me and interactive.</td>
<td>If I am personally interested in it.</td>
<td>If it carries information for my business.</td>
</tr>
<tr>
<td>When do you not like a mobile ad?</td>
<td>When it is irrelevant to me, and when it is sloppy.</td>
<td>As an individual, I want to be treated as one. If not, then it doesn’t work for me.”</td>
<td>When it is uncredible.</td>
<td>When it is uncredible.</td>
<td>When it is useless and empty content for me.</td>
<td>If it is an unknown brand I think it doesn’t give trust.</td>
<td>If it is too frequent and when you cannot opt out.</td>
<td>When it does not fit my needs nor personal life. When I don’t know the sender.</td>
<td>I don’t like it in general other than work related informative ones. Especially if it doesn’t carry an opt out option.</td>
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<tr>
<td>The good ad was among the opted in?</td>
<td>No.</td>
<td>No.</td>
<td>Yes.</td>
<td>Yes.</td>
<td>No.</td>
<td>Yes.</td>
<td>No.</td>
<td>Yes.</td>
<td>Yes.</td>
</tr>
<tr>
<td>Change in attitude towards mob. ad.?</td>
<td>Yes, mostly towards positive.</td>
<td>Not so much if positive but yes, if negative.</td>
<td>Yes if it is good. I remember that.</td>
<td>Yes, my trust to that company increased.</td>
<td>Yes, I check the ads more carefully now.</td>
<td>Definitely. I totally started to dislike that brand.</td>
<td>Yes.</td>
<td>Yes.</td>
<td>Yes.</td>
</tr>
<tr>
<td>Change in attitude towards sender?</td>
<td>Not necessarily.</td>
<td>Yes, positively if it is a good one and negatively if it disturbs me.</td>
<td>Yes if it is good. I remember that.</td>
<td>No.</td>
<td>Yes, if it is good, I trust the sender more.</td>
<td>Definitely. I totally started to dislike that brand.</td>
<td>Yes.</td>
<td>Yes.</td>
<td>Yes.</td>
</tr>
<tr>
<td>More expectation from opt in ads?</td>
<td>Yes. That they know me better.</td>
<td>Yes. That they send me more relevant ads that suit me.</td>
<td>Yes they should send me useful stuff.</td>
<td>That they send me useful stuff.</td>
<td>That they have good discounts.</td>
<td>They have to make use of their databases.</td>
<td>Yes. Has to be tailor made to my needs.</td>
<td>Yes.</td>
<td>Not really.</td>
</tr>
<tr>
<td>Attitude towards spam?</td>
<td>“It is ok as long as the ads are ok.” I don’t want to waste my time on them.</td>
<td>It is ok as long as they are not annoying.</td>
<td>It is ok as long as they inform about big discounts.</td>
<td>I don’t mind.</td>
<td>It is ok ad long as the sender is a reputable brand.</td>
<td>I don’t want it.</td>
<td>Wants to know where the ads are coming from.</td>
<td>No.</td>
<td>Don’t care.</td>
</tr>
<tr>
<td>Location based advertising</td>
<td>Did not use it so far but finds it great also little bit scary.</td>
<td>Did not know it existed but said “super cool” when she learned about it.</td>
<td>Finds it useful.</td>
<td>Gets attracted to it but finds it tricky.</td>
<td>Doesn’t know about it.</td>
<td>Find it useful.</td>
<td>It is the future of advertising. Sounds exciting at used correctly.</td>
<td>Not interested.</td>
<td>Does not matter where it comes.</td>
</tr>
<tr>
<td>Negative case remarks</td>
<td>“Time and place are irrelevant to me.”</td>
<td>“Mobile ad is useful only if the customer asks for it. Otherwise it can be presumed as pushing towards consuming”</td>
<td>“...not good because not good to me. So it is nothing general but mostly about its relevance to me,”</td>
<td>“Even if it requires too much effort, if a mobile ad contains good incentives I call it a good ad.”</td>
<td>“Famous brands are more trusted therefore easily given permission.”</td>
<td>“There is no incentive that would be worth the cost of the time I spend to get it.”</td>
<td>I cannot judge time and place. It depends on how I am feeling. Regardless, if it comes form an opted in place, it simply doesn’t matter.”</td>
<td>All senders should supply their return path. So I can get rid of them and it is a feedback to them that this is not a good media. For me.”</td>
<td>“Time and place doesn’t matter for me. I am mobile and I read whenever I want. It does not matter when or where it comes.”</td>
</tr>
</tbody>
</table>
# Appendix 4: Emerging constructs with frequencies

<table>
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<tr>
<th>Group</th>
<th>Constructs</th>
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