

# Communication Science 커뮤니케이션 과학

고려대학교 정보문화연구소

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## 차 례

#### 커뮤니케이션 과학

#### ■ Nexus between consumer satisfaction and pur- 04

chase intention in mobile advertising

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## Nexus between consumer satisfaction and purchase intention in mobile advertising\*

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#### Abstract

The purpose of this research is to understand the nexus between consumer satisfaction and purchase intention towards mobile advertising. Primary data was collected through an online structured questionnaire, and the statements in the questionnaire were drawn from existing literatures. SPSS and structural equation modeling were used to analyze the data that the questionnaire yielded. The results show the significant influence of monetary benefit, hedonic benefit, informativeness, and social pressure on customer satisfaction. In addition, this research discovers the positive relationship between consumer satisfaction and purchase intention that broadens the opportunity to achieve sustainable economic benefit from mobile advertising. The results revealed that most of the respondents have a positive attitude towards mobile advertisement and provide a useful guideline for in-

vestigating the effectiveness of mobile advertising. The study would substantially contribute to explorations of the country's mobile advertising sector by understanding the nexus between consumer satisfaction and purchase intention. Specifically, this study expands on past studies by demonstrating how developing context interacts with a variety of value drivers (informativeness, hedonic benefit, monetary benefits, and social pressure) at once. Researchers need to focus more on interaction effects of these on customer satisfaction and purchase intention, which have only recently received attention. Advertisers may focus on these aspects in their advertising to increase customer satisfaction and the likelihood that they will make a good purchase decision. By comprehending the underlying motives, marketers can create more relevant and interesting mobile ad experiences that connect with customers. Managers should put their efforts into making mobile advertising as effective as possible by offering relevant information and extremely pertinent advertisements.

#### Keywords: Mobile advertisement, monetary benefit, hedonic benefit, social pressure, informativeness, consumer satisfaction, purchase intention

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## **1. Introduction**

The way that businesses interact with customers in the digital age has been revolutionized by the emergence of mobile advertising via smartphones as an essential and significant marketing channel. Mobile advertising has an unmatched reach now that cellphones are so common and integrated into daily life, enabling marketers to target a variety of consumers based on their choices, activities, and location. Additionally, real-time tracking and analytics, along with the adaptability of mobile ad formats, give marketers the power to instantly optimize campaigns for optimum impact. In order for businesses to stay competitive and efficiently reach their target consumers, adopting smart mobile advertising tactics is becoming increasingly important as mobile usage increases and technology develops. With the blessings of information and communication technology, the smartphone is evolving into a magical device, making it seem as though everything is on one plate, resulting in a brief moment of inseparability between people and the device. This has prompted us to focus our current research on mobile advertising on smartphones.

In today's digital age, it is essential to understand the dynamics of customer behavior in mobile advertising. Therefore, the current research investigates the connections between purchase intentions, important motivators (monetary benefits, hedonic benefits, informativeness, and social pressure), and purchase intentions. We aim to further the theoretical understanding and practical implications of mobile advertising strategies by examining these issues. As a result, marketers are innovating new strategies to reach their target customers using mobile phone. It is a kind of technique for providing information, promoting goods and services on consumer time and location-based through a wireless medium as the form of short message service (SMS), multimedia message service (MMS), mobile video etc. (Scharl et al., 2005). The uses of mobile advertising are helping to reach target consumer very quickly, in which consumers become satisfied (Khalil et al., 2020), enhancing sales, building a good relationship with target consumers and give the motivation (Eshra & Bashir, 2019). The mobile advertising also allows advertisers to reach huge audience at the right time and in the right place, saving time because no one has a lot of time to watch all the traditional advertisements (Han et al., 2019). Even, it is significantly impacting on consumer purchase intention (Kim & Han, 2014; Martins et al., 2019).

Mobile advertisement is parted into two types: such as push and pull-based. Push-based mobile advertisement is where marketers send consumer information directly to the traditional advertisement; contrariwise, the pull-based mobile advertisement is where marketer sends advertisement on the consumer request basis. In the pull-based mobile advertisement, consumers can accept advertisements on their wish (Liu, 2008; Zhang, 2007; Tsang et al., 2004). However, the marketer is now focusing on mobile marketing because SMS are valuable tools that easily communicate with the target consumer of the marketer. The mobile advertisement may play a vital role in providing information to the consumer that potentially leads the purchase decision. Moreover, despite the tremendous benefits of using mobile advertising, still it is unexplored what motivates the people to see the mobile advertising and become inspired to purchase intention (Kim, 2020). More specifically, there has been very little diagnosis of the impact of mobile advertising on customer satisfaction and the impact of customer satisfaction on customer purchase intention. Addressing that research gap, this study has aimed to investigate the factors that effects

customer satisfaction on mobile advertising and subsequently creating consumer purchase intention. At the line of the research objective, this study basically has explored the benefits of using mobile advertising. Eventually, we have examined the monetary benefits, hedonic benefits, informativeness, and social pressure, which may have significant relation on consumer satisfaction of mobile advertising and tremendous effects on consumer purchase intention. The four independent variables in this research monetary benefits hedonic benefits, informativeness, and social pressure were used based on their importance in influencing consumer behavior and their relevance to the context of mobile advertising.

This research employed a quantitative method to collect data from respondent from the mobile advertising context. Given the current empirical discussions, and data from 405 respondents, this study is devoted to understanding the relationships between the motivations of accepting mobile advertising and consumer satisfaction as well as between consumer satisfactions to consumer purchase intention. With greater predictive ability of customer satisfaction and purchase intention through independent variables, our suggested model has been effectively validated, and all of the hypothesis results (H1, H2, H3, H4, H5) were accepted.

Additionally, a conceptual framework has been proposed, which has composed of monetary benefits, hedonic benefits, informativeness, social pressure, satisfaction, and purchase intention. The investigation of consumer satisfaction on mobile advertising may provide deep insight regarding the effectiveness of mobile advertising in the digital arena using the consumer mobile phone. Because previous studies showed that cell phone is becoming more popular and friendlier device because of its low-cost communication (Huq et al., 2015). Kim (2020) investigated that mobile advertising is an effective tool for generating revenues even though it relies on the usability of the marketers. Additionally, effective advertising has magnificent power to changing consumer attitude (Xu, 2006), which may substantially impact the company's reputation and brand equity (Noor et al., 2013). As a result, this current study may have significant implications for extending existing knowledge on promoting products and services thorough the mobile advertising.

The rest of this paper is framed as follows. The following section will review the literature and the factors that affect mobile advertisement. The next section describes the method used for data collection in this research. Then the empirical results are described. Finally, discussions and specific implications are presented along with the limitation of the paper.

## 2. Literature review

Many scholars have investigated the dynamics of mobile advertising over the years, emphasizing its growing importance in the digital landscape. They have highlighted the unmatched potential of mobile advertising to contact and engage with customers on a personal level as a result of the exponential development of smartphone usage and mobile internet adoption. Consumer satisfaction with mobile advertising has been connected to both purchase intentions and actual purchase behavior, according to past research (Adeline et al., 2023). Additionally, customized mobile advertisements with personalized content that offers positively impact purchasing decisions (Hajian et al., 2022) and high-quality and relevant mobile ads have been shown to significantly improve purchase intentions (Adeline et al., 2023). Tsang and colleagues (2004) state that, understanding the specific variables affecting satisfaction and their influence on purchase intentions in the context of mobile advertising. By analyzing the relationships between monetary benefits, hedonic benefits, informativeness, social pressure, consumer satisfaction and purchase intentions in the mobile advertising area. This research aims to fill this knowledge gap and contribute to a better understanding of consumer behavior and decision-making in mobile advertising.

#### 2-1. Monetary Benefit

Consumes are agreed to receive various promotional advertisement when the advertisement assemble some extra monetary benefit (Tsang et al., 2004). Monetary benefits such as discounts, online coupons, gifts, etc. works as consumers' purchase motivation (Chou, 2020; Souiden et al., 2019). The majority of consumers preferred rewards and also considered monetary benefit as a significant factor. Consumer attitudes on mobile advertisement were examined where the result reveals that consumer-like monetary benefits to receive the mobile advertisement and free talk time also attract more consumer attention to accept mobile advertising (Abdul & Muhammad, 2019). A further impact of online price discount creates a significant purchase intention if the product has a low price (Xu & Huang, 2014). Customer attitudes can be changed by monetary incentives, which significantly link consumer behavior (Goh et al., 2020). The monetary benefit of mobile advertising is an essential factor for attracting more customers (Li et al., 2019). Actual behavior has a positive intention to accept mobile advertising (Saleem & Mustafa, 2020) when the marketer sends a useful and relevant message to the customer who provides an extra benefit to the marketer (Van-Tien Dao et al.,2014). Krafft and colleagues (2017) show that monetary benefit has a positive likelihood of granting advertisement permission. Few customers have an intention to get monetary benefit from the marketer (Hussain et al., 2020). Discount of the product encourages buying large quantities (Belch & Belch, 2003). And people's minds can be changed for purchase by getting discounts, gifts, coupons, and special prices of the product (Pietz & Storbacka, 2007). Therefore, monetary benefit has a significant impact on consumer satisfaction, and the following hypothesis is proposed:

**H1:** Monetary benefits have a positive influence on consumer satisfaction.

#### 2-2. Hedonic Benefit

The hedonic benefit is used as an element of service and a determinant of satisfaction (Mano & Oliver, 1993). The hedonic benefit is the pleasure-based phenomenon. It refers to emotions of exhilaration, excitement, and experiential enjoyment (Chitturi et al. 2008; Strahilevitz & Myers, 1998), and consumers accept that advertisement which has more entertainment and pleasurable element. Enjoyment and application aesthetics are two major infrastructures of hedonic benefit (Xu et al., 2015). Shareef and colleagues (2015) state that hedonic benefit is significantly influences the customer to be persuaded by an advertisement. Sometimes consumer wants hedonic benefit through experience from receiving and sending the message and opens a reaction to the value of the advertisement (Shareef et al., 2019). Hedonic benefits influence the young generation, and it is positively related to satisfaction. Hedonic benefits ensure the enjoyment of an advertisement with a satisfying customer (Akel & Armagan, 2020). Entertainment in advertising creates more customer attention and increases the value of advertisement (Haider & Shakib, 2018). Hedonic benefits influence the consumer motivation to be optimistic about an advertisement (Alwitt & Prabhakar, 1992), and make consumer feels happy and excitement (Chitturi et al., 2008). Promotion may have a significant impact on the consumer memory to remind the brands through hedonic benefits (Sinha & Verma, 2020). Fun, arousal, a fantasy that attracts the consumer in the advertisement, and consumer behavior can affect hedonic value (Maehle et al., 2015). Aziz and colleagues (2008) stated that when an advertisement is enjoyable or creates an emotion, the consumer is given more attention. Hedonic motivation works as an emotional customer experience (Tyrvainen et al., 2020). Petrovici and colleagues (2007) argue that hedonic benefit has a positive relationship with the advertisement. Consumer attitudes can be linked by hedonic benefits resulting inspiration for positively changing the purchase intention (Rauschnabel et al., 2019; Han et al., 2019). Therefore, based on the interpretations of the above-mentioned relationships of hedonic benefits, it can be assumed that;

**H2:** Hedonic benefits have a positive influence on consumer satisfaction.

#### 2-3. Informativeness

James and colleagues (2016) defined informativeness as the set of information about the product or service to the consumer enabling to get satisfaction from purchasing that product or service. Informativeness has an excellent incentive for mobile advertising when providing a resource to consumers and valuable information (Fern et al., 2018).

Consumer attitudes positively related with informativeness of advertising and information-based advertisement content create effectiveness. The consumer gets a slice of ample information about a product or service by advertisement. Primarily advertisements are to give information and reach consumers (Ducoffe, 1996). Informativeness is directly related to receiving benefits from publicity, and it has a direct potential influence (Kim, 2020; Kim & Han, 2014). Prevention-focused customers are benefited from the informativeness of advertising (Kim, 2020). Kim and Han (2014) stated that informativeness works as a significant predictor of mobile advertisement and it is considered a great predictor of advertising effectiveness. In addition to consumers, motivation plays a vital role in accepting mobile advertisements (Kim, 2020). Moreover, informativeness influencing power to affect advertising value and information significantly impact mobile advertisement (Goh et al., 2020; Tsang et al., 2004). The information has positive value on the e-commerce market, and the consumer of it has a positive reaction (Aitken et al., 2008). Decoffe (1996) describes that advertisement has two significant advantages information and entertainment; further, they illustrate that information volume is related to advertising. Marketers target consumers for advertising information who pursued that information on social media (Noguti & Waller, 2020). Informativeness is an essential factor of mobile advertisement effectiveness (Kim, 2020). So, it can be concluded that the informativeness of mobile advertisement has a positive influence on customer satisfaction and purchase intention as well. Considering the effects of informativeness on the consumer satisfaction established by the previous mentioned scholars, the following hypothesis could be proposed. H3: Informativeness has a positive influence on consumer satisfaction.

#### 2-4. Social Pressure

According to Ajzen (1991), social pressure comes from society, family, and friends that impact people to perform a particular behavior. The author also added that subjective norms are related to the feeling of social pressure influenced by the particular community. Therefore, social pressure is a prime factor that directly influences purchase intention. On the other hand, someone may be treated as antisocial when she or she is beyond the social rules and disobeyed towards the social pressure to purchase social undesired product (Kim & Srivastava, 2007). Some time, consumers like to buy environmentally friendly goods consent to society to adapt social pressure (Luo et al., 2020). Subjective norms reflect the social pressure, and consumer understanding of social pressure refers to engaging eco-friendly purchase intention (Perugini & Bagozzi, 2001). It also impacts on consumer behavior and encourages the consumer to accomplish certain instructions. Moreover, subjective norms play a significant role in understanding consumer behavior for repurchasing the products or services (Ajzen, 1998). In addition, purchase intention in e-commerce has been significantly impacted by social pressure (Halim & Karami, 2020). Mobile advertisement influences behavioral intention, and social anxiety impacts actual behavior (Makarim & Auliya, 2020). Mobile advertisement and subjective norms are great predictors of consumer purchase intention, and social pressure positively influences consumer intention as advertised in mobile advertising (Abbasi et al., 2020). So, social pressure could be continuously impact on satisfaction, and the following hypothesis is proposed.

H4: Social pressure has a positive influence on consumer satisfaction.

#### 2-5. Satisfaction

Exploring the significant aspect of consumer satisfaction through mobile advertisement is very important to execute some marketing approaches. The result may help the companies invest resources and achieve more good advertising that positively affects customers. (Hsiao & Chang, 2014). Moreover, mobile commerce is not a new idea as millions of people use mobile commerce regularly. Thus, the provider needs to satisfy the consumer for further purchase intention (Marinkovic et al., 2020).

Wu and colleagues (2011) noted that purchase intention is that consumers are highly interested in purchasing a product or service and willingly purchasing the same product or service repeatedly. Some of the motivation, entertainment, customer reception, and internal and external factors can also influence consumer buying intention (Keller, 2001; Maseeh, 2019). Hasim and colleagues (2017) state that when an advertisement has more entertainment, there may create a positive attitude to accept the mobile advertisement and ample chance to purchase intention from the consumer. The advertising value measures mobile advertising effectiveness and how consumers feel about advertisements is very subjective (Ducoffe, 1995). Deng and colleagues (2010) examined that consumer satisfaction in the mobile instant message context, state that trust and good quality service or product contribute positively to consumer satisfaction with mobile advertising. Past research indicates that perceived value and trust are the most critical variable of customer satisfaction. Therefore, trust plays an essential role in consumer satisfaction that likely to play role in building long term buyer-seller relationships (Okazaki et al., 2007). Chiou (2004) indicates that consumer trust is positively affecting total consumer satisfaction. Hsiao and Chang (2014) state that perceived value, usefulness, and satisfaction directly affect regular purchase intention, which also has the positive emotional result of mobile advertisement as well. Before purchasing a product, if a consumer finds comments indicating that the quality of a product or service is higher than expectation, then, their satisfaction becomes higher (Yeh & Li, 2009). Positive attitudes are directly related to purchasing intention through advertising (Goh et al., 2020; Abdul & Mahmood, 2019). Therefore, it could be projected that satisfaction has a positive impact on purchase intention and the following hypothesis is proposed.

**H5:** Consumer satisfaction has a positive influence on purchase intention in mobile advertising.

## 3. Research methodology

#### **3-1. Measurement instrument**

Our model consists of the six constructs namely purchase intention, consumer satisfaction, monetary benefit, hedonic benefit, informativeness, and social pressure. Each construct was measured using multiple items, and all questionnaire items were adapted from the previous studies with some minor modifications. The question items for monetary benefit are drawn from Hsiao and Chang (2014) and Saadeghvaziri and Hosseini (2011). Hedonic benefit questions are derived from Xu (2006) and Saadeghvaziri and Hosseini (2011). The measurement items for informativeness are taken from Xu (2006) and Saadeghvaziri and Hosseini (2011). The items of social pressure are taken from Izquierdo-Yusta et al. (2015). The questions for satisfaction are taken from Hsiao and Chang (2014). In addition, the questions about purchase intention are drawn from Xu (2006) and Izquierdo-Yusta et al. (2015). Our final questionnaire consisted of four questions for each construct, and a total of 24 questions. However, in order to achieve better reliability and validity, single item had to be removed from all constructs except social pressure (remove 2 items). A detailed view of the measurement questions is shown in Appendix A.

The model aims to test critical factors affecting consumers' continuous intention to use mobile advertising. This research shows the relationship between consumer satisfaction and purchase intentions in mobile advertising as well as investigates the impact of various factors such as monetary benefits, hedonic benefits, informativeness and social pressure. For empirical research, we collected participants' demographic data, including age, gender, marital status, education, occupation, and income level of participants. Survey items were measured on a five-point Likert scale ranging (from strongly disagree to strongly agree). The questionnaire was designed using a nominal scale and data were analyzed using the SPSS and AMOS version 24 software. Structural equation modeling was used to testing the research hypothesis, and establishing the proposed model fit.

#### **3-2. Data collection and sample**

Bangladesh is rapidly developing into a promising center for mobile advertising as a result of a number of important aspects that make it an ideal location for marketers and enterprises. The country has seen a tremendous increase in internet penetration, giving extensive access to digital information and online services, further increasing the potential reach of mobile ads. Additionally, as businesses compete for the attention and allegiance of consumers, the popularity of e-commerce and online purchasing has increased the demand for mobile advertising. Therefore, by conducting our study in this rapidly developing market, we aim to gain insights that are relevant and applicable to other emerging economies and regions undergoing similar advancements in mobile technology and advertising.

The online survey method was carried in Bangladesh, and the questionnaire was written in English and Bangla languages. We used both languages as Bangla is a mother language here which helps to understand properly, and English as medium of study in Bangladesh thus this also provide certain benefits those who are really comfortable in it. Convenience sampling technique is used in data collection. We used convenience sampling in order to keep data collection period short and easy access to the participants. Participants were restricted to take part this survey who had knowledge in mobile advertising. Participants were advised to submit responses only if they have experience on mobile advertising, otherwise leave from proceeding. The results from the pilot test showed that the instrument had an appropriate level of content validity, thus final survey was running. A total of 405 valid samples were finalized after discarding 36 invalid responses. According to the respondent demographic profile, 77% of respondents were over 20 years of age, 236 respondents were male and 169 females, 79% were unmarried, 90% of the respondents had received college education or above, 44% were business or others occupation and 58% of respondents had over 9000 (BDT) monthly income level. The demographic features are shown in Table 1.

Factor	Groups	Frequency	Percentage
Age	Up to 19	94	23.1
	20-24	160	39.5
	25-29	107	26.4
	30-39	25	6.2
	40-above	19	4.7
Gender	Male	236	58.3
	Female	169	41.7
Marital status	Married	90	22.2
	Unmarried	315	77.8
Education	Under SSC	23	5.7
	SSC	16	4.0
	HSC	70	17.3
	Graduate	249	61.5
	Post graduate/more	47	11.6
Occupation	Student	227	56.0
	Business	64	15.8
	Government job	27	6.7
	Private job	55	13.6
	Others	32	7.9
Monthly income	Dependent group	163	40.2
level	Up to 9,000	106	26.2
(BDT)	10,000-19,000	57	14.1
	20,000-29,000	33	8.1
	30,000-above	46	10.08

**Table 1** *Demographic characteristics* (n = 405)

#### **3-3.** Common method bias or variance

Since data is collected one source at a time, method bias inevitably becomes a problem in survey-based studies. In order to address common method bias or variance (CMB/CMV), we applied procedural approaches and statistical measures. As procedural approaches, (1) we adopted measurement items from established sources, (2) focus-group analysis and pilot study were conducted on targeted samples, (3) questionnaire randomization and two types of scales were used to stimulate participants' objective thinking before responding, thereby engender psychological separation in response. As statistical measures, (1) Harman's single-factor, (2) common latent factor, and (3) correlation method were used. Harman's single-factor test result shows that first factor explained 28.851% of the variance, which is below its threshold of 50% (Podsakoff et al., 2012; Hair et al., 2010). Common latent factor analysis is operated and the results reveal that no path difference between the standardized factor loads with latent factor and without latent factor is greater than 0.20 (Archimi et al., 2018). Furthermore, in the correlation method, the highest correlation value among the items is 0.67, which is less than 0.90. Overall, the statistical measures support procedural approaches to establish that CMB/CMV is not a serious issue in this study.

## 4. Empirical Results

Structural equation modeling (SEM) was used for data analysis. AMOS-24 software was used to perform the test as it provides real-time calculation of the measurement and structural model. Specifically, SEM significantly helps to assess reliability and explain theoretical relationships between constructs within the structural model. In this study, Figure 1 indicates the measurement model for assess validity in SEM, it further measures some model fit indices, which confirms its strength.

#### 4-1. Reliability and validity assessment

To test the reliability and validity statistics of the instrument, we examined convergent validity by using composite reliability (CR), average variance extracted (AVE), and Cronbach's alpha and factor loadings. In addition, we examined discriminant validity by using square roots of AVE, inter-item correlations and Maximum Shared Variance (MSV).

	Monetary benefit	Hedonic benefit	Purchase intention	Informativeness	Satisfaction	Social pressure
mone1	.785	.087	.135	.177	.118	.167
mone2	.843	.036	.104	.115	.113	.140
mone3	.777	.045	.232	.106	.071	012
hed1	.011	.816	.147	.046	.032	.102
hed2	.076	.827	.057	.027	.142	067
hed3	.065	.838	.063	.063	.061	.054
intent1	.226	.095	.705	.162	.102	.199
intent2	.104	.087	.823	.191	.123	.131
intent3	.162	.117	.833	.047	.060	.030
info1	.093	.051	.071	.800	.065	.097
info2	.126	.081	.209	.763	.046	.013
info3	.161	.007	.081	.780	.184	.155
sat1	.041	.103	.057	.010	.805	.066
sat2	.027	.115	.133	.145	.782	.108
sat3	.254	.018	.070	.145	.771	.105
sop1	.148	.017	.097	.082	.197	.874
sop2	.111	.070	.206	.169	.073	.861
Eigen value	4.90	1.93	1.55	1.35	1.30	1.14
Alpha value	0.80	0.79	0.78	0.74	0.75	0.81

 Table 2 Exploratory factor analysis

As shown in Table 2, the alpha value is ranged 0.74 to 0.81, revealing an acceptable level of reliability. This is assessed using Cronbach's alpha, with a value greater than 0.7 representing good reliability (Chin, 1998).

Items	Constructs		. DeviationStd	l. Estimate	S.E.	C.R.	Р
info1 <	Informativeness	3.57	1.091	0.666			
info2 <	Informativeness	3.59	1.063	0.668	0.094	10.328	***
info3 <	Informativeness	3.52	1.080	0.774	0.106	10.850	***
hed1 <	Hedonic benefit	3.34	1.224	0.734			
hed2 <	Hedonic benefit	3.21	1.193	0.741	0.082	12.049	***
hed3 <	Hedonic benefit	3.26	1.231	0.763	0.086	12.131	***
mone1 <	Monetary benefit	3.44	1.158	0.785			
mone2 <	Monetary benefit	3.35	1.128	0.791	0.071	13.860	***
mone3 <	Monetary benefit	3.48	1.151	0.691	0.069	12.697	***
sop1 <	Social pressure	3.23	1.203	0.789			
sop2 <	Social pressure	3.34	1.261	0.854	0.108	10.484	***
sat1 <	Satisfaction	3.31	1.178	0.633			
sat2 <	Satisfaction	3.49	1.179	0.711	0.110	10.237	***
sat3 <	Satisfaction	3.31	1.171	0.766	0.116	10.385	***
intent1 <	Purchase intention	3.39	1.155	0.722			
intent2 <	Purchase intention	3.57	1.201	0.806	0.089	13.083	***
intent3 <	Purchase intention	3.93	1.074	0.712	0.075	12.290	***

 Table 3 Confirmatory factor analysis

Table 3 shows that factor mean and standard deviation are within their standardized limits, standardized factor loading of each item were loaded with value mostly greaten than 0.70 and corresponding t-value shows all items were loaded significantly. Results showed that, the alpha value (see Table 3) and the CR value (see Table 4) of each construct were above the cutoffs, representing that the scales were reliable (Hair et al., 2010). The AVE (see Table 4) indicates the ability of each measured variable to explain the mean variance of the latent variables. Furthermore, the results of satisfaction and informativeness are showing (CR=0.74, AVE =0.49) have got the lowest CR, whereas social pressure (CR=0.80, AVE =0.67) has received the highest level of CR. Therefore, all values of composite reliability are greater than 0.7. The AVE values in this study were greater than 0.5 and indicated the ability of each measured variable, which was thus in the acceptable range. Revealing that the initial steps for measuring convergent validity of measurement model is achieved.

Table 4 Reliability and validity statistics	l validity :	statistics											
	Mean	Std. deviation	CR	AVE	MSV 1 2	1	2	ω	4	S	6	Tolerance VIF	VIF
1. Satisfaction	3.372	0.958	0.74	0.49	0.16	0.70						0.816	1.22
2. Informativeness	3.559	0.877	0.74	0.49	0.21	0.41	0.70					0.808	1.23
3. Hedonic benefit	3.269	1.020	0.79	0.55	0.09	0.26	0.18	0.74				0.938	1.06
4. Monetary benefit	3.423	0.967	0.80	0.57	0.25	0.41	0.46	0.20	0.75			0.795	1.25
5. Social pressure	3.285	1.127	0.80	0.67	0.20	0.38	0.40	0.16	0.40	0.82		0.821	1.21
6. Purchase intention	3.630	0.959	0.79	0.55	0.25	0.37	0.46	0.31	0.50	0.45	0.74		

In discriminant validity assessment, results in Table 4 showed that the square root of AVEs were higher than the respective constructs inter-correlations. In addition, the AVEs were higher than the MSV for all constructs, representing good discriminant validity (Fornell & Larcker, 1981). Thereby, convergent validity is satisfactorily achieved. Therefore, our model has no issues discriminant validity. In addition, we examine multicollinearity among independent variables by considering the variance inflation factor (VIF). VIF values range from 1.06 to 1.25, which is far less from its acceptable limit of 10, revealing that there is no multicollinearity problem in the model (Hair et al., 2021). The tolerance value also less than 1, ranges from 0.795 to 0.938, which further reinforces the relevance of the model.

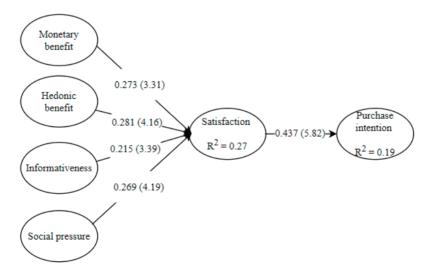
Model fit indices	Recommended value	Measurement model	Structural model
CMIN/DF	<3	1.61	3.31
GFI	≥0.90	0.95	0.89
AGFI	≥0.85	0.93	0.85
CFI	≥0.90	0.97	0.88
IFI	≥0.90	0.97	0.88
TLI	≥0.90	0.96	0.86
RMSEA	$\leq 0.08$	0.039	0.076

 Table 5 Model fit statistics

Table 5 presents the model fit statistics. This study examined seven frequently used fit statistics to measure the overall goodness of the measurement model: the ratio of chi-square to degrees of freedom (CMIN/DF), Goodness-of-Fit Index (GFI), Adjusted GFI (AGFI), Comparative Fit Index (CFI), Initial Fit Index (IFI), Tucker-Lewis Index (TLI) and Root Mean Square Error of Approximation (RM-SEA) were found to meet their respective critical value. In particular, CMIN/DF is 1.61 (less than 3) corresponded to a satisfactory fit (Hair et al., 2010), and it is recommended that GFI, CFI, IFI, and TLI equal or higher 0.9 to have perfect goodness of fit (Hair et al., 2006). Our research calculated that GFI 0.95, AGFI 0.93, CFI 0.97, IFI 0.97, and TLI 0.96 respectively. RMSEA is calculated 0.039, which is less than or equivalent to 0.08. All of the model's goodness-of-fit indices successfully overcome their cutoff value, which represents the good fit of the measurement model.

#### 4-2. Structural Model Assessment

Structural model (see Figure 2) shows the path coefficients between the variables, levels of significance, and squared multiple correlations. Figure 2 shows that all hypotheses are supported with a p-value greater than 0.001.



**Figure 1 Structural model** 

Table 6 summarizes the hypothesis results. Results show that the factors influencing the customer satisfaction with using mobile advertising; monetary benefits is ( $\beta = 0.273$ , p < .001) significance, hedonic benefits is ( $\beta = 0.281$ , p < .001) significance, informativeness is ( $\beta = 0.215$ , p < .001) significance, social pressure is ( $\beta = 0.269$ , p < .001) significance. Thus H1, H2, H3 and H4 are supported. Furthermore, customer satisfaction ( $\beta = 0.437$ , p < .001) has been found to have a significant influence on purchase intention with using mobile advertising, thereby H5 is accepted. To assess the projecting ability of the structural model, we required that the R-squared value of each dependent variable be greater than 0.1. The structural model explains 27% of the variance in consumer satisfaction and 19% of the variance in purchase intention. As shown in Figure 2, all R-squared values for the dependent variables exceed this level.

Hypothetical paths	Estimate	S.E.	C.R.	Р	Decision
H1 Monetary benefitSatisfaction	0.273	.046	3.310	***	Accept
H2 Hedonic benefit Satisfaction	0.281	.062	4.160	***	Accept
H3 Informativeness Satisfaction	0.215	.048	3.393	***	Accept
H4 Social pressure Satisfaction	0.269	.049	4.193	***	Accept
H5 Satisfaction Purchase intention	0.437	.088	5.821	***	Accept

 Table 6 Hypothesis results

## 5. Discussion and Implications

#### 5-1. Key discussions

The purpose of this study was to investigate the motivations that consumers have for following mobile advertising while determining how those motivations may relate to consumer satisfaction. The study also investigated the link between the consumer satisfaction on mobile advertising and purchase intention.

Our results revealed that four major factors, namely monetary benefit, hedonic benefit, informativeness, and social pressure are responsible for the customer satisfaction in mobile advertising. It is crucial to our research that we discovered these motivations as predictors of satisfaction since it stressed understanding the elements that drive contentment, and these motivations serve as key determinants in that context. These findings are consistent with the earlier studies on the motivations which have impact on consumer attitude toward a mobile advertising by Hossain et al., (2017), James et al., (2016), and Kim (2020). Specifically, firstly (H1), monetary benefits like a message regarding any discounts, offers, incentives, online coupons, gifts, etc. have direct significant impact on following mobile advertising. This result is also in line with the study of Souiden et al., (2019) and Van-Tien Dao et al., (2014), who have investigated consumers' purchase motivation following mobile advertising. Additionally, Abdul and Muhammad (2019) also discovered that free talk time message attract consumer attention to accept mobile advertising.

Secondly (H2), our results also revealed that hedonic benefits (entertainment and pleasurable base message) tremendously effects on following mobile advertising. Consumers are satisfied when they received any pleasurable messages from the mobile operators. Akel and Armagan (2020) showed that hedonic benefits ensure the enjoyment of an advertisement with a satisfying customer. Additionally, previous studies of Aziz et al., (2008), Haider and Shakib (2018), and Tyrvainen et al., (2020) also explored that hedonic benefits have direct connections with the consumer satisfaction whether following mobile advertising or not. Thus, our results are also in line with their findings. At the light of their results, we conclude that entertainment and emotional excitement message in mobile advertising can be satisfied the customers.

Thirdly (H3), the result of hypothesis three supports that informativeness has significant directs effects on satisfaction of mobile advertising. Our result reveals that consumer desired set of information regarding product and service may substantially impact on receiving mobile advertising. This result has the consistency with the prior studies of Fern et al. (2018) who have also examined that informativeness has an excellent incentive for mobile advertising when providing a resource to consumers and valuable information. Goh et al. (2020) showed that informativeness influencing power to affect advertising value and information significantly impact mobile advertisement. It has proven that our results of this hypothesis are also in line with the previous studies. The valuable informative contents of a mobile advertising may have enormous influences on consumer satisfaction of mobile advertising.

Fourthly (H4), our results on social pressure reveal that it also has significant relation on the satisfaction of mobile advertising. The issues that are related to the social movement such as environmental protection, green city, preventing pollutions, population size, sanitations, etc. and a mobile message associated with them may significantly influence on consumer satisfaction of mobile advertising. Luo and colleagues (2020) demonstrate that consumers like to buy environmentally friendly goods consent to society to adapt social pressure. Abbasi and colleagues (2020) showed that mobile advertisement and subjective norms is a great predictor of consumer purchase intention, and social pressure positively influences consumer intention as advertised in mobile advertising. Based on their results, it could be claimed that our findings are also in line with their results. Thus, mobile advertising associated with social issues has significant effects on consumer satisfaction.

Furthermore, our findings reveal that consumer satisfaction on mobile advertising has enormous effects on creating purchase intention. The result of H5 supported that consumer monetary benefits, hedonic benefits, informativeness, and social pressure have significant influences on consumer satisfaction of mobile advertising, and subsequently they have impacted on fostering consumer purchase intention. This result of this hypothesis contributes to the study of Maseeh (2019), who have found that entertainment, customer reception, internal, and external factors in mobile advertising impact consumer satisfaction and purchase intention. Our study also contributes to the research of Deng and colleagues (2010) who examined that consumer satisfaction in the mobile instant message context, state that trust and good quality service or product contribute positively to consumer satisfaction with mobile advertising. Our study extends the motivations rather than customer reception, internal, and external factors, trust, and good quality service or product. Additionally, Hasim and colleagues (2017) showed that when an advertisement has more entertainment, there may create a positive attitude to accept the mobile advertisement and ample chance to purchase intention from the consumer, which is also consistent with our study.

Finally in a nutshell, in the age of technology, advertisers have to increase the advertisement budget for technology-based advertisement and get the advantage of changing the advertisement industry. The study has developed a model consisting of understanding consumer satisfaction and purchase intention on the mobile advertisement and analyzing how it's impacted the consumer. The result shows that all hypotheses are accepted and has an essential relationship between mobile advertising and purchase intention. Importantly, our result shows that consumers don't have any negative attitudes on a mobile advertisement, but they want relevant advertisement. At last, the results indicate that the five characteristics, hedonic benefit, monetary benefit, informativeness, social pressure, and satisfaction, positively affect purchase intention.

#### 5-2. Implications to theory

This current study has significant implications to extending the existing knowledge on mobile advertising. This study significantly adds to the body of knowledge with respect to previous studies on mobile advertising (Hossain et al., 2017; Huq et al., 2015; James et al. 2016; and Kim, 2019). Hossain et al. (2017) investigated the personalization, credibility, incentive, informativeness and entertainment as the motivations for influencing consumer attitude towards the mobile advertising. Huq et al. (2015) further examined the factors of entertainment, informativeness, irritation, credibility, and incentive which may influence to the customer's attitude towards mobile advertising. Our research provides insights that might help marketers create successful mobile ad campaigns by understanding the drivers of mobile advertising such as monetary benefit, hedonic benefit, informativeness, and social pressure. Advertisers may target these factors in their ads to improve customer satisfaction and raise the chance of favorable purchase intentions. Advertisers may design more relevant and engaging mobile ad experiences that connect with customers by understanding the underlying motivations. This research finds the significance of creating positive customer experiences in mobile advertising. Manager should focus on optimizing the mobile advertising experience by providing relevant content and providing very relevant advertainments. Enhancing the overall customer experience can significantly impact consumer satisfaction that can drive positive purchase intentions. Additionally, the influences of entertainment, informativeness, irritation, and credibility on consumer attitude towards mobile advertising and their impacts on consumer buying decision has been explored by the James and colleagues (2016). Last but not least, Kim (2019) has explored the impacts of information, entertainment, social norms and irritation on advertising value and its impacts on attitude towards mobile advertising. The current study has further established the influences of monetary benefits, hedonic benefits, informativeness, and social pressure on consumer satisfaction towards the mobile advertising and their subsequent impacts on consumer purchase intention. As a result, this study is one of the maiden studies, which investigated the new constructs and extended the existing knowledge on mobile advertising in the context of Bangladeshi consumers. Moreover, this study would facilitate the further scholars as part of their literature review and generate the study gaps. Furthermore, the scholars could truly realize the significance of studies on this new dimension of customizing advertising in which the domain of research will be improved. Additionally, the study has established a theoretical framework consisted of monetary benefits, hedonic benefits, informativeness, social pressure, customer satisfaction, and the consumer purchase intention in which each relationship in the model are deeply examined, which will co-operate further to generate a new conceptual model for new research simultaneously. First of all, with the increasing popularity of mobile devices and the fast-increasing mobile advertising market, marketers are now depending heavily on this medium to connect with their intended audience. To identify those factors helps to driving customers satisfaction with mobile advertising contributes to theoretical knowledge. It is essential to marketers and advertisers to understand customer behavior in this specific environment in order to establish effective strategies and enhance their advertising efforts. Secondly, although the connection between general satisfaction and purchase intention may be well-established, the environment of mobile advertising has unique characteristics and challenges. Compared to other traditional media, mobile devices provide a more customized and interactive advertising experience. Study about the specific customer personalized data tracking, ads, and data sharing practices to know about their privacy attitudes and trust. As a result, analyzing how customer happiness influences purchase intentions in this specific context might provide light on the efficacy and efficiency of mobile advertising. And finally, mobile devices provide a highly interactive and customized advertising platform which allows targeted and context-specific messages. As a result, consumers might respond to advertising on mobile platforms differently than they would in traditional media. Thus, the study has substantial contributions to the scholars with the latest research horizon in mobile advertising.

#### 5-3. Contributions to practice

It is a new trend in a marketing communication to promote the lucrative offers in mobile advertising and make the consumers up to date regarding the benefits of companies' products or services. Despite massively using mobile advertising, it is mysterious for marketers to discover the reasons for being satisfied with mobile advertising. However, they must measure the effectiveness of mobile advertising. As a result, a study that examined the nexus between customer satisfaction and purchase intention in mobile advertising is highly significant for the marketer. By exploring the relationship between customer satisfaction and purchase intention, the company could understand the significance of mobile advertising to satisfy the individual customer in promoting a product or service.

Additionally, analyzing the factors associated with mobile adverting liable to customer satisfaction provides deeper insight regarding the causes for the effectiveness of this customized advertising technique. The study evaluates the customer monetary benefits, hedonic benefits, informativeness, and social pressure as mobile advertising characteristics, which could influence customer satisfaction eventually to the customer purchase intention. As a result, these mobile advertising features are the guidelines for marketers to design mobile advertising. It would be conducive to categorize the advertising that should be placed through the customer's mobile. Furthermore, the organizations also receive instructions to fix up the contents of messages to be promoted by mobile advertising. Finally, the marketers are guided that consumers are aware of the advertising when it is full of relevant information, irrelevant and unnecessary messages dissatisfy and distort the customer. They also further learn that consumer purchase intention has changed due to the impact of the cognitive-behavioral model (CBM), which drives the consumer purchase intentions by the theory of planned behavior (TPB) and theory of reasoned action (TRA). The examined characteristics of mobile advertising can accomplish the consumer cognitive behavior and concern of social pressure as it is related with the environmental issues; hence mobile advertising is environment friendly, deliberately providing an opportunity to find the desired messages without spending much time on TV, newspaper, radio or other electronic or print media advertising. Therefore, the marketers would be benefited from this research receiving the guidelines to manage mobile advertising effectively.

## 6. Conclusions

Mobile marketing is now one of the popular ways of marketing channels. Know about consumer an attitude on mobile advertising is an essential factor for an advertiser to make a significant advertisement design. Primarily the research model was developed based on consumer satisfaction and purchase intention in mobile advertisement. According to the result, an advertisement is impacted by monetary benefit, hedonic benefit, informativeness, social pressure, and satisfaction. In this study, monetary benefit, hedonic benefit, informativeness, social pressure influence consumer satisfaction, and consumer satisfaction influences purchase intention. Marketers may follow these factors for managerial implication when marketers are designing the advertisement plan to be more relevant for the consumer. People get bored when watching irrelevant advertisements through traditional advertisement channels, and people can get everything only on-screen like one-to-one communication, television, video chat, and other facilities. People nowadays are not concerned about television and television advertisements because they think television and television advertisement is old traditional and the internet are a new tradition. Hence, people are more worried about the internet than television. Moreover, marketers always try to find the easiest way to communicate with their target location-based consumers, and mobile advertisement makes it easy for commercial communication.

#### 6-1. Limitations of the study

This research is done with hypothetically significant variables that are connected with mobile advertisement. So, it has come to light some obscurity that needs to study further. Firstly, the data was collected from few areas that might not be suitable for all rooms. Secondly, the marketer can design advertisement policy on the push-based or pull-based on the area basis. Thirdly, demographic characteristics show that most participants were graduates and students, so the majority of the data were collected from only two groups of people. And finally, in this research we did not use any theory but the TAM theory to mobile advertising may have focused on technology acceptance. This research cannot contribute directly to investigating this relationship within the TAM framework as well as while our research examined several motivations for following mobile advertising, there may be other variables that were not added in the analysis. Factors such as trust in mobile ads, perceived annoyance, and previous exposure to similar ads could influence consumer satisfaction and purchase intentions. Further research might be trying to understand the all-ages consumer expectation on a mobile advertisement, and research should know about the mobile advertisement impact on uneducated people. Research should be more specific on the topic and have to collect more valid variables for better results.

## 6-2. Scope for further research

Further, this research is done with hypothetically significant variables that are connected with mobile advertisement. So, it has come to light some obscurity that needs to study further. Firstly, the data was collected from few areas that might not be suitable for all rooms. Secondly, the marketer can design advertisement policy on the pushbased or pull-based on the area basis. Finally, demographic characteristics show that most participants were graduates and students, so most of the data were collected from only two groups of people. Further research might be trying to understand the all-ages consumer expectation on a mobile advertisement, and research should know about the mobile advertisement impact on uneducated people as well as it is essential to take some variables representing key element of mobile advertising such as immediacy and the one-to-one channel to gain a more understanding of consumer behavior, satisfaction and purchase intention in the mobile advertising. Research should be more specific on the topic and have to collect more valid variables for better results.

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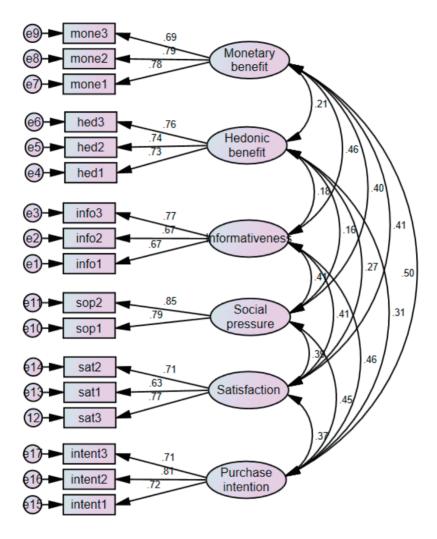
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Αρρ	endix A: ]	Appendix A: Measurement of items adopted
Constructs		Measure Items
	mone1	I can receive discount information from Mobile advertising.
Monetary benent (Hsiao & Chang, 2014: Saadeghvaziri& Hos-	mone2	I can receive location sensitive discount tickets from advertisers anytime, anywhere.
	mone3	The content provided in Mobile advertising is credible to money, because it provides time sensitive discount information.
Hedonic benefit	hed1	I feel that receiving mobile advertising is enjoyable.
	hed2	Receiving mobile advertising is amusing to me.
(Xu, 2006; Saadeghvaziri& Hosseini, 2011)	hed3	Receiving mobile advertising is pleasant to me.
Informativeness	info1	Mobile advertising is a good source of timely information.
	info2	Mobile advertising provides the appropriate information that I needed.
(Xu, 2006; Saadeghvazırı& Hosseini, 2011)	info3	Mobile advertising is a good source of new product/services' information.
Social pressure	sop1	I use advertising on mobile because my friends do.
(Izquierdo-Yusta et al., 2015)	sop2	My reference group thinks I should receive advertising on my mobile phone.
	How do you	How do you feel about you overall experience of mobile advertisement use
Satisfaction	sat1	Very dissatisfied/Very satisfied.
(Hsiao & Chang, 2014)	sat2	Very displeased/Very pleased.
	sat3	Very frustrated/Very contented.
Purchase intention	intent1	Mobile advertising influences my shopping behavior.
	intent2	I intend to use Mobile advertising for shopping after receiving it.
(Xu, 2006; Izquierdo-Yusta et al., 2015)	intent3	I will use Mobile advertising to take purchase decision whenever I have a chance.



Appendix B: Measurement Model