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Attitudes Toward and Behavioral Intentions to Adopt Mobile Marketing: Comparisons of Gen Y in the United States, France And China

Rebecca Wells

University of Dayton, rwells1@udayton.edu

Catherine E. Kleshinski

University of Dayton

Terence Lau

University of Dayton, tlau01@udayton.edu

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ATTITUDES TOWARD AND BEHAVIORAL INTENTIONS TO ADOPT MOBILE MARKETING: COMPARISONS OF GEN Y IN THE UNITED STATES, FRANCE AND CHINA

Rebecca Wells, Catherine E. Kleshinski, Terence Lau

Abstract:

The rapid global diffusion of mobile marketing makes it increasingly important to understand cross-cultural consumer attitudes and behavioral intentions toward mobile marketing as a promotional channel. By building on the previously published research of Altuna and Konuk (2009), this work investigates the attitudes and behavioral intentions toward mobile marketing of Generation Y consumers in the United States, France, and China. Based on this analysis, Chinese Gen Y have the most positive attitude toward mobile marketing, and their overall attitude is significantly more positive than the attitudes of French and American Gen Y groups. While American Gen Y's behavioral intentions are more favorable, their intentions to adopt mobile marketing are not significantly different from the other two groups. For American and French Gen Y, although not for Chinese Gen Y, it appears that positive attitudes toward mobile marketing relate to positive behavioral intentions to adopt mobile marketing.

Keywords: mobile marketing, Gen Y, attitudes toward mobile marketing, intention to adopt mobile marketing, cross-cultural analysis of Gen Y, adoption of an innovation, diffusion of an innovation

INTRODUCTION

As mobile marketing becomes an increasingly important channel for marketing organizations, it is imperative to understand consumers' attitudes and behavioral intentions toward its use as a promotional channel. Projections by eMarketer estimate annual spending on mobile advertising alone to reach \$2.55 billion in 2014, up from \$734 million in 2010 (eMarketer, 2010), a 71% increase in four years. Mobile marketing commands an increasing share of marketing budgets, and organizations must ensure that their mobile practices align with consumers' attitudes and anticipated behaviors. According to Forrester Research, 52% of companies say that their top priority for mobile marketing strategy is to increase customer engagement (Tsirulnik, 2010). Considering the rapid diffusion of communication technology, including smartphones (almost 50 million

people in the United States already own a smartphone) and tablets, this expectation of consumer adoption of mobile marketing is hardly surprising. Furthermore, as mobile devices gain technological capabilities, the lines between phone, tablet and laptop will continue to blur. While mobile marketing is relatively nascent, the market for Internet-based advertising is well established. If devices converge, consumer groups responsive to advertising on a Web browser laptop versus a smartphone will also lose distinction, further underscoring the importance of understanding how receptive consumers are to mobile marketing.

In 2009, Altuna and Konuk investigated consumer attitudes toward mobile advertising and their behavioral intentions regarding the offering presented in the mobile advertisement. Their comparison of United States and Turkish consumers demonstrated

cross-cultural attitudinal differences toward mobile advertising and, in both cases, positive correlation between attitudes and behavioral intentions. This study, along with studies investigating product diffusion or specifically the use and/or acceptance of mobile marketing in different cultures, has produced findings that provide insights for the design of marketing communication strategy (Dwyer, Mesak, & Hsu, 2005; Singh, 2006; Yalcinkaya, 2002; Yaveroglu & Donthu, 2002; Yenyurt & Townsend, 2003).

By building on the research of Altuna and Konuk (2009), this work is an effort to extend understanding of consumers' attitudes toward mobile marketing and their behavioral intentions to adopt mobile marketing. This extension provides additional insights into the design of the mobile components of marketing communication strategy. This research: (1) investigates attitudes toward the mobile marketing communications channel, as a set of techniques, including, but not limited to advertising; (2) considers behavioral intentions toward adoption of mobile marketing techniques; and (3) investigates consumers in the United States, France, and China. Specifically, this research looks at Generation Y (Gen Y) consumers across the three cultures and, like Altuna and Konuk, analyzes the attitudes and behavioral intentions of these consumers toward mobile marketing as a communication channel and its adoption. As in the Altuna and Konuk study, this research relies on an understanding of the diffusion and adoption of technology and on the fundamental thought and theory of the adoption of innovations to consider the adoption of mobile marketing as a viable channel of marketing communications. By understanding these dimensions, marketing organizations can better understand how to incorporate mobile marketing to reach targeted consumer segments.

LITERATURE REVIEW

The hypotheses for this research stem from an understanding of the thought and theory associated with the diffusion and adoption of innovations and the bases for cross-cultural differences. Also important to the development of the hypotheses are the results of previous research related to both Gen Y consumers and mobile marketing.

Adoption Theory and Mobile Marketing

As mobile devices dominate the consumer marketplace, it becomes increasingly important to target mobile users appropriately by understanding their attitudes toward mobile marketing (De Marez, Vyncke, & De Moor, 2007). Attitudes and behavioral intentions often predict adoption or diffusion rates (Van Ittersum & Feinberg, 2010). The pioneer of diffusion theory, Everett Rogers, defines diffusion as the process of the communication of an innovation through specific channels throughout time among members of a social system (Rogers, 2003). In effect, innovation diffusion creates a social change. The attributes of innovations influencing the perception of risk and thus the rate of adoption appear in Table 1 along with their association with the propensity to adopt.

According to theory, adopters of new products (including new technology) form segments reflective of their rate of adoption. Determinants of adopting a new product depend on culture, consumers' personalities, social status, education level, and risk aversion or risk acceptance, as well as the role within the family (Rogers, 2003; Wejnert, 2002). Adopter segments are determined in relation to other adopters and include innovators (first 2.5%), early adopters (next 13.5%), early majority (34%), late majority (34%) and laggards (last 16%) (Rogers, 2003).

For this research, an innovation is a communications practice (mobile marketing) perceived by individuals within the Gen Y cohort in the three countries as innovative.

Table 1: Attributes influencing adoption of an innovation

Perceived Attribute	Description	Correlation with Adoption
Relative advantage	Perception that the new idea/product/practice is better than the one it supersedes	Positive
Compatibility	Perception that the new idea/product/practice is consistent with existing values, experiences and needs of potential adopters	Positive
Complexity	Perception that an innovation is difficult to use or understand	Negative
Ease of trial	Degree to which an innovation can be tested by potential adopters during a limited time period	Positive
Ease of observation	Degree to which the results of an innovation are evident to others	Positive

Those in this cohort, as further discussed below, tend to perceive little risk with the use of mobile marketing and tend to fall in the early adopter or early majority segments.

Cross-Cultural Differences

This study involves subjects in three countries: the United States, France and China. In our research, we do not claim to consider any cross-cultural differences among the three subject countries other than geography and age. Within each of the subject countries, separate subcultures based on religion, race and/or socioeconomic status exist, and the unique impact of these subcultures on attitudes toward mobile marketing is not addressed. Thus, the use of the literature in cross-cultural understanding is limited to the broad categorization of American, French and Chinese Gen Y consumers.

Cultural differences are a central part of this study because they can explain adoption rates across countries (Steenkamp, Hofstede, & Wedel, 1999; McFarlin & Sweeney, 2011). Culture is the collective programming of the mind that separates one group of people from another with significant association with geographic, economic, demographic and political national elements (Hofstede, 2001; Yalcinkaya, 2008). Culture influences perceptions of an individual's situation (McFarlin & Sweeney, 2011). Hofstede's

cultural dimensions often appear in marketing studies to explain new product adoption and diffusion across cultures (Kumar & Krishnan, 2002; Soares, Farhangmehr, & Shoham, 2006; Yaveroglu & Donthu, 2002; Steenkamp et al., 1999; Tellis, Yin, & Bell, 2009; Yenyurt & Townsend, 2003).

Much research regarding the impact of culture on the rate of diffusion is available. For example, Tellis et al. (2009) identified three main factors that determine global consumer innovativeness: openness to new things and ideas (which has three elements: variety seeking, stimulus variation and habituation), enthusiasm for new products (which is a function of novelty-seeking, risk-taking and opinion leadership), and reluctance (which entails effort, nostalgia, suspicion and frugality). Many country-specific characteristics are also useful for encapsulating the differences across countries and innovations, such as culture, socioeconomics and politics (Helsen, Jedidi, & DeSarbo, 1993; Kumar, Ganesh, & Echambadi, 1998; Yalcinkaya, 2008). There is a link between cultural dimensions and new product acceptance with individual-level and socioeconomic variables that act as moderators (Steenkamp et al., 1999; Yalcinkaya, 2008; Yenyurt & Townsend, 2003).

Cultures in the United States, France and China are particularly interesting for study because of their

differing economic statures. Each has a distinct national economy: France is a highly developed economic system characterized by increased privatization of companies, banks, and insurers; the United States has high national debt and a worrisome trade deficit (Central Intelligence Agency, 2012). China, on the other hand, can be distinguished as a rising economic power whose economy is predicted to grow larger than that of the United States (McFarlin & Sweeney, 2011; China, 2010). It has already surpassed all European economies and Japan to become the second largest in the world. Economic status, politics, history, and culture often influence each other (De Mooij, 2004).

Many past studies have articulated sets of cultural variables to describe attitudes and behavior. Here, the focus is on Hofstede's cultural dimensions, which include individualism, uncertainty avoidance, power distance, masculinity, and long-term orientation (Hofstede, 2001; Blackwell, Engel, & Miniard, 2005; De Mooij & Hofstede, 2010). Hofstede claims that a country's placement along these dimensions summarizes its culture. These indicators offer a rich background on attitudes and behaviors across cultures applicable to this study.

Countries that rank high on uncertainty avoidance will also rank high on imitation (Steenkamp et al., 1999; Yaveroglu & Donthu, 2002). Individualism has a positive correlation with innovation; cultures that rank high on individualism will also rank high on innovation (Steenkamp et al., 1999; Yaveroglu & Donthu, 2002; Yenyurt & Townsend, 2003). According to Hofstede, the United States is individualistic, has weak uncertainty avoidance, has small power distance, is masculine and is relatively short-term oriented. France is individualistic, has low uncertainty avoidance, has large power distance and is feminine. China, on the other hand, is collectivistic, has moderate uncertainty avoidance, has a cell phone. Gen Y uses their cell phone most often for texting. About 61% of this cohort feels that

avoidance, has moderate masculinity and is long-term oriented (Hofstede, 1991, 2001).

More recent studies suggest that the Chinese Gen Y segment is increasingly individualistic (Jiang, 2010; Parker, Haytko, & Hermans, 2009). The dimensions of masculinity and power distance have a positive correlation with the rate of cross-national product adoption. Low-power distance cultures tend to adopt new products faster because individuals are more independent and can exercise leadership and decision-making skills (Dwyer et al., 2005; Singh, 2006; Yaveroglu & Donthu, 2002). Additionally, long-term orientation correlates negatively with diffusion of technological products (Dwyer, et al., 2005).

Research and the Relevance of Gen Y

Generational cohorts provide a relevant basis for segmentation because of their educational, attitudinal and lifestyle differences. Several of the studies previously referenced have produced results that support the notion that a combination of demographic and psychographic characteristics can be effective segmentation criteria for new product and technology adoption (Wang, Dou, & Zhou, 2006; De Marez et al., 2007).

Gen Y, also known as the Net Generation or Millennials, were born after 1980 and came of age in the new millennium. In the United States, this generational cohort is on track to become the most highly educated generation. Education level is positively correlated with Internet adoption (Pew, 2010; Rogers, 2003; Rich, 2010), as well as adoption of new products and services generally (Rogers, 2003; Pew, 2010). Gen Y is the first generation to grow up with technology and the Internet. Consequently, Gen Y is more satisfied with the Internet and less risk averse than older generational cohorts (Pew, 2010). Gen Y has completely integrated their social lives and their electronic gadgets: the majority of all generations their generation has a unique identity when compared to other generations. Of this percentage, 24% say that

they are unique because of their heavy use of technology (Pew, 2010). Americans between the ages of 18 and 24 have a higher interest in mobile phone advertisements relative to their older peers. They are more likely to be constantly using their phone for social media purposes and enjoy mobile interactivity (Intel, 2010). With this research, insight into French Gen Y and Chinese Gen Y regarding these same attitudes and behaviors will be gained.

Research Related to Consumers of Mobile Marketing

As a new technological, social and marketing development, mobile marketing is the use of Web marketing, location-based services, Short Message Service (SMS or text) marketing, multimedia message service (MMS), social media marketing, and user-initiated marketing through mobile phones (Mobile Marketing Association, 2011). It is the most personal, targeted and immediate form of marketing. Additionally, mobile marketing is more actionable and direct in that it is much easier for marketers to reach their target segments and to gather information about them. According to a study by Comscore M:Metrics (2008), the most viable demographic segment to reach via mobile marketing is men between the ages of 18 and 34. Almost 20% of Gen Y in the United States owned a smartphone in 2009 (Krum, 2010).

This study analyzes the attitudes and behavioral intentions that precede the adoption of mobile marketing. Past studies on adoption of new products have emphasized the need for a product specific approach to analyzing adopter segments (De Marez et al., 2007). Altuna and Konuk (2009) and Tsang, Ho, & Liang, (2004) demonstrated that attitudes regarding mobile advertising correlate positively with behavioral intentions. Based on their research on attitudes and behaviors, Tsang et al. (2004) recommend that marketers not use SMS advertising without permission from consumers. Consumer antipathy toward

unsolicited SMS advertising indicates that it is important for marketers to develop and use marketing mechanisms that consumers appreciate. Consumer perceptions of different types of mobile marketing will determine the success of marketers who implement mobile marketing programs.

Marketers are looking for more ways to engage with consumers to create and maintain relationships that add value to consumers' lives. The mobile platform offers a plethora of ways to engage with consumers: branded entertainment, advertisements before and after mobile games, social media marketing through Facebook, Twitter and Renren, location-based marketing such as foursquare, Plyce and Jiebang, as well as mobile couponing and shopping applications such as Shopkick. For marketers to increase engagement, add value and ultimately increase their return on marketing investment, it is imperative to understand the attitudes and intentions toward mobile marketing held by Gen Y consumers.

RESEARCH DESIGN AND METHODOLOGY

Hypotheses

This study investigates Gen Y university students' attitudes toward mobile marketing and behavioral intentions to adopt mobile marketing in three different countries: United States, France and China. Based on the thought, theory and research discussed in the literature review and the objective of this study, these are the hypotheses:

H1: American Gen Y has more favorable attitudes toward mobile marketing than Chinese and French Gen Y.

H2: American Gen Y's behavioral intentions to adopt mobile marketing are more favorable than Chinese and French Gen Y.

Table 2: Items for the measurement of attitudes (all items measured using 5-point Likert scale where 1=strongly agree and 5=strongly disagree)

1	I feel that receiving mobile advertisements that relate to my interests is enjoyable and entertaining
2	I feel that receiving mobile advertisements that relate to my interests is pleasant
3	I feel that mobile marketing is a good source for timely information
4	Mobile marketing provides all the information I need about products
5	I use mobile marketing as a reference for purchasing
6	I trust mobile marketing
7	Overall, I like mobile marketing
8	Mobile marketing is fun to use
9	Mobile marketing is exciting
10	Mobile marketing is a good source of up-to-date product information
11	Mobile marketing allows for immediate access to information
12	Mobile marketing is useful (for me)
13	Mobile marketing results in better products for the public
14	Mobile advertising presents a true picture of the product or service advertised
15	I trust brands advertised by mobile advertising more than brands that are not
16	Mobile marketing helps raise my standard of living
17	Mobile marketing helps me find products that I'm interested in
18	Mobile marketing helps me to know which brands have the features that I'm looking for
19	Mobile marketing helps me buy the best value brand for a particular price
20	I am willing to pay more for a product advertised by mobile advertising
21	Most of the products perform just as the mobile ads claim
22	I am impressed by mobile marketing
23	Interacting with my favorite brands using my mobile device is fun
24	Receiving coupons on my mobile device is useful (for me)
25	I enjoy using location-based social networking (FourSquare/Plyce/Mobiluck/Jiebang) on my mobile device
26	I like using apps such as Shopkick as a reference for my purchases
27	Mobile marketing is irritating
28	Content in mobile marketing is often annoying
29	Mobile marketing is confusing

Adapted from Altuna and Konuk (2009)

H3: There are significant differences in attitudes toward mobile marketing among American, Chinese and French Gen Y.

H4: There are significant differences in behavioral intentions to adopt mobile marketing among American, Chinese and French Gen Y.

H5: American, Chinese and French Gen Y attitudes correlate positively with their behavioral intentions to adopt.

Measurement of Attitudes Toward Mobile Marketing

The items used to measure attitudes in this study were adapted from Altuna and Konuk (2009). Altuna

and Konuk (2009) developed their scale using the Ducoffe measurement scale (1996). While the scale's original intent was to measure the value of online advertising, it has been adapted for use in several other studies. For this work, the scale from Altuna and Konuk (2009) was adapted and expanded to include items that refer to mobile marketing as well as specific mobile marketing techniques, such as social media, location-based networking, mobile couponing and applications. The variables used to measure attitudes toward mobile marketing appear in Table 2.

Table 3: Items for the measurement of behavioral intentions (all items measured using 5-point Likert scale where 1=strongly agree and 5=strongly disagree)

1	If I were in my favorite store, I would be willing to receive coupons for that retailer on my mobile device
2	I would be more likely to read a marketing message on my mobile device if it relates to my location
3	I would be more likely to use a mobile coupon if a friend sent it to me
4	If I received a mobile coupon that was relevant to me, I would send it to a friend
5	I would be more likely to read a text/SMS advertisement if it were relevant to my interests
6	A shopping app, such as Shopkick, is likely to influence my purchases
7	I would like to receive ads on my text messages
8	I would like to view ads when I use my mobile browser
9	I would like to view ads on social media (such as Facebook and Twitter) while using my mobile device
10	I would like to use location-based social networking, such as foursquare,/Plyce/Mobiluck/Jiebang, to keep in touch with my favorite brands and retailers
11	I would like to see ads on my apps if they related to my interests

Adapted from Altuna and Konuk (2009)

Measurement of Behavioral Intentions to Adopt Mobile Marketing

The scale to measure "intentions to adopt" models the logic of the scale used by Altuna and Konuk (2009) to measure behavioral intentions. Relying on the work of Zeithaml, Berry and Parasuraman (1996), Altuna and Konuk measured behavioral intentions using variables associated with favorable (sharing positive information with others) and unfavorable (switching to another product) intentions toward the object of the mobile advertising. This study differs, however, in that it refers to intentions to use (adopt) specific mobile marketing techniques, such as mobile coupons or location-based networking. While Altuna and Konuk (2009) used statements that reference the offering of the advertisement, this study uses statements that reference specific mobile marketing techniques. Because marketers are increasingly interested in these new mobile techniques, this study aims to measure the behavioral intentions to adopt these mobile tools. Table 3 lists the items that were used to measure behavioral intentions.

Survey Instruments, Procedures and Sampling Method

This study uses two separate sets of scaled items for measuring attitudes and behavioral intentions toward mobile marketing. The set of scaled items used to measure attitudes was adapted from Altuna and Konuk (2009), whose scales replicated those used in several other studies. The set of items used to measure intentions, though logically consistent with Altuna and Konuk (2009), investigate behavioral intentions toward mobile marketing techniques. The questionnaire consisted of four distinct sections: mobile device usage variables, attitudes toward mobile marketing, behavioral intentions toward the adoption of mobile marketing and demographic variables.

All questionnaires were in English with brand names identified in French and Chinese, as appropriate. A commercially available survey research website administered the questionnaire using a Web link collector to track respondents. The Web link collector tracked the IP address, start date and time, end date and time, and respondent numbers. While the Web link collector did not automatically record the

Table 4: Respondent profiles and type of mobile device used

Characteristic	Country						Total
	USA		France		China		
	Frequency	Percent	Frequency	Percent	Frequency	Percent	
Total	359	57.7	248	39.9	15	2.4	622
Female	252	61.2	151	36.7	9	2.2	412
Male	107	51.0	97	46.2	6	2.9	210
Use feature phone without wifi access	207	71.9	75	26.0	6	2.1	288
Use smartphone with wifi access	148	44.8	173	52.4	9	2.7	330
Use iPad or other tablet mobile device	15	46.9	15	46.9	2	6.3	32
Use iPod Touch or other MP3 player with wifi access	107	63.3	60	35.5	2	1.2	169
Use eReader	23	85.2	2	7.4	2	7.4	27
Do not use any mobile device	3	42.9	4	57.1	0	0.0	7

email addresses of respondents, an email address was required to be eligible for the incentives and provided an additional means of tracking respondents. The questionnaire host site was open for one week.

To reach Gen Y respondents, undergraduate students at universities in the United States and France received invitations to participate in the research through email and Facebook. University officials in China, working with an International Partnership & Exchange Coordinator in the United States, distributed invitations to undergraduate Chinese students via email.

Sample Characteristics

Six hundred twenty-two (622) respondents completed the questionnaire. The breakdown of respondents is as follows: Americans accounted for 359 (57.7%), French for 248 (39.9%), and Chinese for 15 (2.4%). A more detailed respondent profile appears in Table 4.

RESULTS AND DISCUSSION

Assessment of Validity and Reliability

The scales used to measure attitudes toward mobile marketing and behavioral intentions were adapted from Altuna and Konuk (2009) to reflect

recent developments in mobile marketing. These developments include applications, browsers, social media, location-based networking, shopping apps, couponing and location targeting. Altuna and Konuk (2009) assessed the validity and reliability of the scales and this verification was sufficient for the purpose of this research.

Factor Analysis

Using factor analysis, Altuna and Konuk (2009) identified four underlying components of the 22 variables used to determine attitudes toward mobile advertising. As they reported, the four components found were consistent with those factors identified in previous research studies investigating advertising on the Web. Altuna and Konuk (2009) labeled these factors information, enjoyment, credibility, and irritation.

The 29 variables used by this study to determine attitudes toward mobile marketing were also factor analyzed to investigate the prospect of consistent underlying dimensions. As with the work of Altuna and Konuk (2009), four logically consistent underlying components with Eigenvalues greater than 1.0 were identified. These four factors explain 60.49% of the total variation. The Kaiser-Meyer-Olkin measure

Table 5: Dimensions of consumer attitudes toward mobile marketing

Rotated Component Matrix Principal Component Analysis Varimax Rotation with Kaiser Normalization	Component			
	Credible $\alpha=.936$	Informative $\alpha=.780$	Enjoyable $\alpha=.773$	Not Irritating $\alpha=.814$
I trust brands advertised by mobile advertising more than brands that are not	.775			
Mobile marketing results in better products for the public	.728			
Mobile marketing helps me buy the best value brand for a particular price	.712			
Most of the products perform just as the mobile ads claim	.701			
I am willing to pay more for a product advertised by mobile advertising	.698			
Mobile advertising presents a true picture of the product or service advertised	.694			
Mobile marketing helps raise my standard of living	.683			
Mobile marketing helps me to know which brands have the features that I'm looking for	.680			
Mobile marketing helps me find products that I'm interested in	.594			
I use mobile marketing as a reference for purchasing	.561			
Mobile marketing is useful (for me)	.523			
I trust mobile marketing	.507			
I am impressed by mobile marketing	.505			
Mobile marketing is fun to use	.504			
Mobile marketing is exciting	.485			
Mobile marketing provides all the information I need about products	.460			
Mobile marketing allows for immediate access to information		.761		
I feel that mobile marketing is a good source for timely information		.700		
Mobile marketing is a good source of up-to-date product information		.639		
Overall, I like mobile marketing		.521		
Mobile marketing is confusing. (Scale reversed)		.512		
I like using apps such as ShopKick as a reference for my purchases			.769	
I enjoy using location-based social networking (FourSquare/Plyce/Mobiluck/Jiepeng) on my mobile device			.746	
Receiving coupons on my mobile device is useful (for me).			.611	
Interacting with my favorite brands using my mobile device is fun			.486	
Mobile Marketing is irritating. (scale reversed)				.739
Content in mobile marketing is often annoying. (scale reversed)				.731
I feel that receiving mobile advertisements that relate to my interests is enjoyable and entertaining				.550
I feel that receiving mobile advertisements that relate to my interests is pleasant				.546

of sampling adequacy is .931 and Bartlett's test of sphericity is 0.00. The rotated component matrix resulting from the principal component analysis using varimax rotation and Kaiser normalization appears in Table 5.

The four factors underlying attitudes toward mobile marketing are consistent with those found by Altuna and Konuk (2009) for attitudes toward mobile advertising. To underscore this consistency, dimension labels similar to those used by Altuna and Konuk (2009) apply here. Chronbach's alpha provides a measure of the internal consistency among the variables within each factor and are noted in Table 5.

Descriptive Statistics: Comparison of American, French and Chinese Respondents' Attitudes Toward Mobile Marketing

Descriptive statistics provide an initial overview of the responses for American, French and Chinese respondents. The descriptive statistics (means and

standard deviations) for each scale item used to measure attitudes appear in Appendix Table A1. For all items, the scales range from 1, Strongly Agree, to 5, Strongly Disagree. The items are in order by total means, lowest to highest, stronger agreement to stronger disagreement. An asterisk denotes the items for which there were statistically significant differences between at least two respondent groups. The five scale items for which respondents had the strongest agreement, reflecting their overall most positive attitudes, appear in Table 6 and the five items for which they had the strongest disagreement, reflecting the overall least positive attitudes appear in Table 7.

Information is a commonality among these items. Respondents appear to agree that using mobile marketing techniques means they have immediate access to up-to-date, timely, useful and clearly presented information. As long as these characteristics

Table 6: Descriptive statistics for items with highest total agreement

Rank	Statement	USA		FRANCE		CHINA		TOTAL	
		MEAN	STDEV	MEAN	STDEV	MEAN	STDEV	MEAN	STDEV
1	Mobile marketing allows for immediate access to information	2.594	1.144	2.656	1.194	2.143	1.351	2.608	1.171
2	Mobile marketing is confusing.* (scale reversed)	2.594	1.031	3.038	1.128	2.467	1.060	2.770	1.093
3	Mobile marketing is a good source of up-to-date product information	3.027	1.080	2.949	1.166	2.533	1.351	2.981	1.171
4	I feel that mobile marketing is a good source for timely information	3.074	1.243	3.201	1.251	2.600	1.502	3.112	1.256
5	Receiving coupons on my mobile device is useful (for me)	3.081	1.329	3.333	1.377	3.071	1.182	3.191	1.357

*Significant difference among group means

Table 7: Descriptive statistics for items with lowest total agreement

Rank	Statement	USA		FRANCE		CHINA		TOTAL	
		MEAN	STDEV	MEAN	STDEV	MEAN	STDEV	MEAN	STDEV
25	Overall I like mobile marketing	3.748	1.015	3.797	1.105	3.200	1.424	3.753	1.067
26	Mobile marketing helps raise my standard of living	3.924	0.976	3.964	0.989	3.143	1.292	3.917	0.999
27	I use mobile marketing as a reference for purchasing*	4.040	1.019	3.831	1.147	3.400	1.242	3.938	1.085
28	I like using apps such as Shopkick as a reference for my purchases	4.121	1.040	3.960	1.114	3.462	1.127	4.004	1.090
29	I'm willing to pay more for a product advertised by mobile advertising*	4.297	0.898	4.078	1.108	3.429	1.158	4.187	1.005

*Significant difference among group means

of the information delivered via mobile marketing techniques are an enhancement to current non-mobile sources of information and satisfy the needs and expectations of users, they positively relate to the rate of adoption of these innovative techniques.

Respondents tend to disagree with general descriptive statements regarding possible benefits of mobile marketing techniques. They tend not to like the general idea of mobile marketing, and disagree that mobile marketing raises their standard of living, motivates them to pay more for a product, or is useful as a general reference for purchases. These factors tend to have a negative relationship with rate of adoption.

ANOVA was used to determine a statistically

significant difference in overall attitudes (overall mean value for 29 items) between American, French and Chinese respondent groups. With a p-value less than 0.01, there is a significant difference in the overall mean scores among the three groups. Based on this result, there is partial support for the hypothesis that there is a significant difference among attitudes of the three groups (H3). However, the data does not support the hypothesis that the attitudes of American Gen Y are more positive than the attitudes of the other two groups (H1). Based on these results, Chinese respondents have more positive attitudes (mean = 3.006) than French respondents (mean = 3.479), who have more positive attitudes than do American respondents (mean = 3.567).

Table 8: Descriptive statistics for items with significant differences among groups

Overall Rank	Statement	USA		FRANCE		CHINA		ANOVA
		MEAN	STDEV	MEAN	STDEV	MEAN	STDEV	Sig
2	Mobile marketing is confusing (scale reversed)	2.594	1.031	3.038	1.128	2.467	1.060	.000
8	Mobile marketing results in better products for the public	3.381	0.988	3.220	1.085	2.571	1.342	.010
9	Interacting with my favorite brands using my mobile device is fun	3.460	1.172	3.247	1.264	2.429	1.089	.003
10	I am impressed by mobile marketing	3.560	1.067	3.335	1.253	3.000	1.177	.037
14	Mobile marketing helps me buy the best value brand	3.602	0.998	3.411	1.133	2.929	0.917	.019
15	Mobile marketing is useful (for me)	3.632	1.061	3.569	1.191	2.857	1.351	.041
16	Content in mobile marketing is often annoying (scale reversed)	3.645	1.046	3.556	1.331	2.786	1.014	.013
17	Mobile marketing is fun to use	3.711	1.007	3.651	1.114	2.800	1.082	.005
19	Mobile marketing is irritating (scale reversed)	3.778	1.095	3.607	1.331	2.800	1.014	.004
24	Mobile marketing provides all of the information I need	3.895	1.086	3.519	1.145	3.600	0.986	.001
27	I use mobile marketing as a reference for purchasing	4.040	1.019	3.831	1.147	3.400	1.242	.015
29	I'm willing to pay more for a product advertised by mobile advertising	4.297	0.898	4.078	1.108	3.492	1.158	.001

Table 9: Tukey HSD p-values of pair-wise tests for items with significant differences among groups

		USA Compared with France	USA Compared with China	France Compared with China
Overall Rank	Statement	p-value	p-value	p-value
2	Mobile marketing is confusing. (scale reversed)	.000	.895	.115
8	Mobile marketing results in better products for the public	.255	.014	.065
9	Interacting with my favorite brands using my mobile device is fun	.157	.006	.039
10	I am impressed by mobile marketing. USA compared with combined France/ China p-value = .019*	.091	.178	.543
14	Mobile marketing helps me buy the best value brand. USA compared with combined France/ China p-value = .023*	.134	.053	.224
15	Mobile marketing is useful (for me)	.807	.032	.057
16	Content in mobile marketing is often annoying. (scale reversed)	.623	.031	.027
17	Mobile marketing is fun to use	.799	.003	.007
19	Mobile marketing is irritating. (scale reversed)	.237	.006	.031
24	Mobile marketing provides all of the information I need	.000	.573	.959
27	I use mobile marketing as a reference for purchasing.* USA compared with combined France/ China p-value = .013	.082	.065	.298
29	I'm willing to pay more for a product advertised by mobile advertising	.047	.004	.049

*While the ANOVA results indicate a significant difference among groups, the Tukey HSD does not identify the groups that are different from one another. By combining France and China into a single group, a significant difference ($<.05$) is found when compared with the USA. This provides an explanation for the inconsistency between the ANOVA and the Tukey HSD findings.

After conducting an ANOVA (Tukey HSD post hoc test) on the 29 individual items, results identified significant differences in item means among groups for twelve items. See Table 8 for the descriptive results and Table 9 for the p-values of the pair-wise tests. Where there are significant differences between China and France and/or China and the USA, the Chinese respondents have a more positive attitude relative to French and American respondents (see overall rank items 8, 9, 16, 17, and 19 in Tables 8 and 9). In two of the three cases where France and the USA are significantly different, French respondents have the more favorable disposition (see overall rank items 2, 24, and 29). For the remaining three variables

(overall rank items 10, 14, and 27), where the USA respondents were significantly different from the combined France/China respondents, the American respondents' attitudes were less favorable in every case. In summary, it appears the Chinese and French respondents tend to have a more positive attitude toward the characteristics of mobile marketing than to American respondents.

Descriptive Statistics: Comparison of American, French and Chinese Respondents' Behavioral Intentions Toward Adoption of Mobile Marketing

Relying again on descriptive statistics to provide an initial overview of the responses for American, French and Chinese respondents, the mean and

Table 10: Descriptive statistics for items measuring behavioral intentions toward mobile marketing

Overall Rank	Willingness to:	USA		FRANCE		CHINA		TOTAL	
		MEAN	STDEV	MEAN	STDEV	MEAN	STDEV	MEAN	STDEV
1	Receive coupons in store*	2.166	1.083	2.458	1.228	2.214	1.051	2.279	1.146
2	Use mobile coupon from a friend	2.282	1.092	2.521	1.218	2.500	1.160	2.380	1.148
3	Read location-based marketing*	2.337	1.113	2.581	1.202	2.923	1.188	2.446	1.156
4	Read SMS ad related to interests	2.521	1.200	2.487	1.150	3.214	1.369	2.527	1.189
5	Send relevant coupon to friend*	2.951	1.286	3.229	1.236	2.786	1.251	3.055	1.272
6	See ads related to interests on apps*	3.688	1.193	3.476	1.246	2.786	1.188	3.579	1.223
7	Shopping app influence purchases	3.880	1.101	3.757	1.156	3.538	1.198	3.817	1.127
8	Use location-based social networking*	4.048	1.084	3.671	1.234	3.214	1.188	3.868	1.168
9	See ads on social media*	4.198	1.040	4.053	1.185	3.143	1.351	4.111	1.120
10	See ads on browser*	4.286	0.945	4.213	1.029	3.357	1.151	4.231	0.994
11	Receive SMS ads*	4.414	0.934	4.132	1.110	3.357	1.393	4.276	1.038

*Significant difference among group means

standard deviation for each scale item used to measure behavioral intention appear in Table 10. The items are in order by means, lowest to highest, the most positive behavioral intentions to the least positive. An asterisk denotes the items for which there were statistically significant differences between at least two respondent groups.

Analysis of the overall mean for the items for each group indicates that American Gen Y have the most favorable behavioral intentions, followed by French Gen Y and then Chinese Gen Y. While this rank order provided initial support for the hypothesis that American Gen Y has more favorable behavioral intentions than do the other two groups (H2), the test for significant differences among the groups does not provide support. ANOVA was also conducted for overall behavioral intentions (overall mean for 11 items) to test differences between the three groups. The p-value from this analysis was greater than 0.01, suggesting any difference in the overall means of these groups is due to chance or sources of bias. Thus, there is not a statistically significant difference regarding behavioral intentions among the three groups of respondents. In other words, the data does not support the hypothesis that there are significant

differences among the three groups relative to behavioral intentions (H4). However, there are statistically significant differences on individual items associated with behavioral intentions. An ANOVA test on the means for the 11 items, with a Tukey HSD post hoc, identified eight items for which there are significant differences. These items appear in Table 11, with the Tukey HSD p-values for pair-wise comparisons in Table 12.

Compared with French respondents, American respondents more strongly agree that they would like to receive mobile coupons for their favorite retailer upon entering that retail store, and compared with French/Chinese Gen Y grouped respondents, American Gen Y respondents are more likely to read location-based marketing messages. French Gen Y respondents are more likely than American Gen Y to send a mobile coupon to a friend if it were relevant to them. French and Chinese Gen Y respondents more strongly agree than do American respondents that they like to use their mobile devices for location-based social networking, to keep up with their favorite brands and retailers, and to view ads when using apps, social media, browsers, and through SMS.

Table 11: Descriptive statistics for items with significant differences among groups

Overall Rank	Willingness to:	USA		FRANCE		CHINA		ANOVA
		MEAN	STDEV	MEAN	STDEV	MEAN	STDEV	Sig.
1	Receive coupons in store	2.166	1.083	2.458	1.228	2.214	1.051	.023
3	Read location-based marketing	2.337	1.113	2.581	1.202	2.923	1.188	.024
5	Send relevant coupon to friend	2.951	1.286	3.229	1.236	2.786	1.251	.046
6	See ads on apps related to interest	3.688	1.193	3.476	1.246	2.786	1.188	.009
8	Use location-based social networking	4.048	1.084	3.671	1.234	3.214	1.188	.001
9	See ads on social media	4.198	1.040	4.053	1.185	3.143	1.351	.002
10	See ads on browser	4.286	0.945	4.213	1.029	3.357	1.151	.003
11	Receive SMS ads	4.414	0.934	4.132	1.110	3.357	1.393	.000

Table 12: Tukey HSD p-values of pair-wise tests for items with significant differences among groups

Overall Rank		USA Compared with France	USA Compared with China	France Compared with China
		p-value	p-value	p-value
1	Receive coupons in store	.017	.987	.721
3	Read location-based marketing* USA compared with combined France/ China (p-value = .012)	.059	.171	.554
5	Send relevant coupon to friend	.050	.882	.416
6	See ads on apps related to interest	.155	.019	.101
8	Use location-based social networking	.004	.024	.329
9	See ads on social media	.343	.002	.009
10	See ads on browser	.718	.005	.005
11	Receive SMS ads	.009	.001	.017

*While the ANOVA results indicate a significant difference among groups, the Tukey HSD does not identify the groups that are different from one another. By combining France and China into a single group, a significant difference (<.05) is found when compared with the USA. This provides an explanation for the inconsistency between the ANOVA and the Tukey HSD findings.

Correlation Analysis for Consumer Attitudes Toward Mobile Marketing and Behavioral Intentions to Adopt

The results of the Pearson correlation analysis show that there is a strong direct relationship between the respondents' attitudes and their behavioral intentions to adopt mobile marketing for French and American respondents. This means that the more positive these respondents' attitudes are toward mobile marketing, the more favorable their behavioral intentions. However, the data for Chinese respondents does not indicate a statistically significant relationship between their attitudes and behavioral intentions. Thus, the data only partially supports the

hypothesis that attitudes and behavioral intentions have a positive correlation across all three groups (H5). Table 13 below shows the Pearson correlation coefficients and two-tailed significance levels. An asterisk denotes significant relationships.

Table 13: Correlation between attitudes and behavioral intentions

Respondent Country	R	Significance
USA	0.929*	0.000
France	0.723*	0.012
China	0.552	0.079

Consumer Attitudes Toward Mobile Marketing and Behavioral Intentions to Adopt Mobile Marketing Relative to Type of Mobile Device Used

Descriptive statistics for the type of mobile devices used based on the respondents' country appear in Table 14. Analysis of the usage of different types of mobile devices indicates that respondents overall are using 1.3 to 1.4 different mobile devices per person (see the far right column of Table 14). Further analyses considered the influence of the respondents' country and the type of mobile device used on attitudes toward mobile marketing and behavioral intentions to adopt mobile marketing. Based on the results of this ANOVA analysis, only Chinese Gen Y users of smartphones have an attitude toward mobile marketing that is significantly more

positive (significance = .043 < .05) than the attitudes of American and French Gen Y users of smartphones. No other differences in attitudes toward mobile marketing or behavioral intentions to adopt mobile marketing emerged among groups based on the type of device used.

Differences between groups based on the type of mobile device used surfaced with individual variables related to attitude formation, though not to behavioral intentions. Table 15 provides a summary of the group means and level of significance for these variables. Users of eReaders have more positive attitudes and more positive intentions toward mobile marketing than users of other devices, especially those using feature phones. This held true for the respondents overall and for American and French

Table 14: Type of mobile device used

Country		Type of Mobile Device Used							
		Feature phone without wi-fi	Smartphone with wi-fi	iPad or other tablet device	iPod Touch or other MP3 player with wi-fi	eReader	Total number of devices used	Total number of respondents	Mobile devices per respondent
USA	Frequency	207	148	15	107	23	500	359	1.39
	Percent of American respondents	57.7	41.2	4.2	29.8	6.4		100.0	
	Percent of all respondents	33.28	23.79	2.41	17.20	3.70		57.72	
France	Frequency	75	173	15	60	2	325	248	1.31
	Percent of French respondents	30.2	69.8	6.0	24.2	0.8		100.0	
	Percent of all respondents	12.06	27.81	2.41	9.65	0.32		39.87	
China	Frequency	6	9	2	2	2	21	15	1.40
	Percent of Chinese respondents	40.0	60.0	13.3	13.3	13.3		100.0	
	Percent of all respondents	0.96	1.45	0.32	0.32	0.32		2.41	
Total	Frequency	288	330	32	169	27	846	622	1.36
	Percent of all respondents	46.3	53.1	5.1	27.2	4.3		100.0	

Gen Y respondents. Differences based on the type of mobile device used were not found for Chinese Gen Y respondents.

Evidence from this analysis suggests that users of more recently developed technologies, eReaders, tablets, and/or smartphones, may have more positive attitudes and more positive intentions toward mobile marketing than users of the more mature technologies. This likely reflects the attitudes of consumers segmented by adopter categories. Innovators and early adopters using new technology are apt to be more readily interested in mobile marketing than consumers who are members of the late majority and/or laggard adopter segments. This raises interesting questions for future research regarding not only adopter groups, but also the

influence of the number of different mobile devices used by consumers in those groups.

CONCLUSION AND LIMITATIONS

Table 16 provides an overview of this study's hypotheses, the findings and a description of the results. Given this research, Chinese Gen Y has the most positive attitude toward mobile marketing and their overall attitude is significantly more positive than the attitudes of French and American Gen Y groups. While American Gen Y's behavioral intentions are more favorable, their intentions are not significantly different from the other two groups. For American and French Gen Y, though not for Chinese Gen Y, it appears that positive attitudes toward mobile marketing relate to positive behavioral intentions to

Table 15: Descriptive statistics for items with significant differences among groups based on mobile device used for all respondents, American respondents, and French respondents

	Feature Phone	Smart-phone	Tablet	MP3 wifi	eReader	ANOVA
Statement – All Respondents	MEAN	MEAN	MEAN	MEAN	MEAN	Sig
Mobile marketing is confusing (scale reversed)	2.766*	2.935*	2.460	2.737*	1.875*	.000
Receiving coupons on my mobile device is useful (for me)	3.455*	3.013	3.285*	3.278*	2.409*	.002
Interacting with my favorite brands using my mobile device is fun	3.726*	3.192	3.333	3.231	2.909*	.001
Mobile marketing helps raise my standard of living	4.158*	3.944	3.866	3.723	3.428*	.001
	Feature Phone	Smart-phone	Tablet	MP3 wifi	eReader	ANOVA
Statement – American Respondents	MEAN	MEAN	MEAN	MEAN	MEAN	Sig
Mobile marketing is confusing. (scale reversed)	2.588	2,714*	2.750*	2.640	1.850*	.018
I like using apps such as ShopKick as a reference for my purchases	4.558*	4.111	3.000*	3.857	3.875	.023
	Feature Phone	Smart-phone	Tablet	MP3 wifi	eReader	ANOVA
Statement – French Respondents	MEAN	MEAN	MEAN	MEAN	MEAN	Sig
I use mobile marketing as a reference for purchasing	4.235*	3.860	3,571	3.481	2.500*	.002
Mobile marketing helps raise my standard of living	4.268*	4.054*	3.714	3.653	2.500*	.005

adopt mobile marketing. General conclusions, study limitations, and suggestions for further research follow.

The results generated from this study have many implications for marketers. The data shows that out of the three respondent sets, Chinese Gen Y respondents have the most positive attitudes, followed by French Gen Y respondents and then American Gen Y respondents. This indicates that Chinese Gen Y show the greatest propensity to adopt mobile marketing. However, there does not appear to be any statistically significant differences among these groups regarding their behavioral intentions. All respondent groups appear to be receptive to receiving coupons for their favorite store, using a coupon that they received from a friend, and reading location-based marketing. These respondents have favorable behavioral intentions toward mobile marketing techniques and efforts that engage them and provide them with value.

These observations appear to be consistent with what digitally experienced marketers are recommending. Reaping return on marketing investments and increasing consumer engagement will depend on the ability of marketers to provide consumers with value. Mobile user bases are growing around the world, so capturing presence in foreign markets will be increasingly important (Ad Age, 2011).

As postulated, attitudes and behavioral intentions have a positive correlation (H5), American and French respondents' attitudes and behavioral intentions show a strong direct relationship. This relationship matches that of Altuna and Konuk (2009), as well as other studies on the relationship between attitudes and behavioral intentions.

The limitations of this study provide opportunities for future research on the subject. Because the number of Chinese respondents was relatively small (N=15), further research should be conducted to

Table 16: Results of hypotheses tests

Hypotheses	Finding	Results
H1: American Gen Y has more favorable attitudes toward mobile marketing than Chinese and French Gen Y.	Not supported	Chinese Gen Y has the most positive attitude toward mobile marketing, followed by French Gen Y. American Gen Y has the least favorable attitude toward mobile marketing.
H2: American Gen Y has more favorable behavioral intentions to adopt mobile marketing than Chinese and French Gen Y.	Supported by rank order Not supported by tests of significant differences	American Gen Y has the most favorable behavioral intentions of the three groups. The difference between this mean and the means of the other two groups is not significant.
H3: There are significant differences in attitudes toward mobile marketing among American, Chinese and French Gen Y.	Supported	Significant differences exist among all three groups.
H4: There are significant differences in behavioral intentions surrounding the adoption of mobile marketing among American, Chinese and French Gen Y.	Not supported	There are no significant differences among the three groups.
H5: American, Chinese and French Gen Y attitudes correlate positively with their behavioral intentions.	Partial support	American and French Gen Y groups display a positive correlation between attitude and behavioral intentions. This correlation was not found with Chinese Gen Y.

explore this study's results and better understand the Chinese Gen Y segment. Although this sample size was small, this study's conclusions still have meaningful implications for managerial decisions in mobile marketing and cultural targeting.

Within countries, separate subcultures based on religion, race and/or socioeconomic status exist. The unique impact of these subcultures on attitudes towards mobile marketing and its adoption is an opening to investigate additional, more precisely defined consumer segments. Attitudes toward and intentions to adopt mobile marketing are likely influenced by the number of mobile devices used by consumer segments and the technological sophistications of those devices. These issues offer avenues for further research as well. Among members of the Gen Y cohort, the diffusion of mobile marketing techniques will be rapid, making on-going international segmentation research even more important to those responsible for marketing communication strategy.

Rebecca Wells*
Associate Professor
Department of Management and Marketing
University of Dayton
United States
wellsr@udayton.edu

Catherine E. Kleshinski
Measurement and Optimization Specialist
Barefoot Proximity
Graduate of the University Honors Program
Department of Management and Marketing
University of Dayton
United States

Terence Lau
Associate Professor
Director, International Business
Department of Management and Marketing
University of Dayton
United States

*Corresponding author

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Appendix:

Table A1: Descriptive statistics for 29 attitude items

Rank	Statement	USA		FRANCE		CHINA		TOTAL	
		MEAN	STDEV	MEAN	STDEV	MEAN	STDEV	MEAN	STDEV
1	Mobile marketing allows for immediate access to information.	2.594	1.144	2.656	1.194	2.143	1.351	2.608	1.171
2	Mobile marketing is confusing.* (scale reversed)	2.594	1.031	3.038	1.128	2.467	1.060	2.770	1.093
3	Mobile marketing is a good source of up-to-date product information.	3.027	1.080	2.949	1.166	2.533	1.351	2.981	1.171
4	I feel that mobile marketing is a good source for timely information.	3.074	1.243	3.201	1.251	2.600	1.502	3.112	1.256
5	Receiving coupons on my mobile device is useful (for me).	3.081	1.329	3.333	1.377	3.071	1.182	3.191	1.357
6	Mobile marketing helps me to know which brands have the features that I'm looking for.	3.286	1.111	3.214	1.188	3.143	1.167	3.253	1.143
7	Mobile marketing helps me find products that I'm interested in.	3.298	1.146	3.227	1.217	3.071	1.207	3.263	1.175
8	Mobile marketing results in better products for the public.*	3.381	0.988	3.220	1.085	2.571	1.342	3.289	1.050
9	Interacting with my favorite brands using my mobile device is fun.*	3.460	1.172	3.247	1.264	2.429	1.089	3.339	1.222
10	I am impressed by mobile marketing.*	3.560	1.067	3.335	1.253	3.000	1.177	3.453	1.154
11	I enjoy using location-based social networking.	3.687	1.329	3.312	1.377	3.308	1.182	3.477	1.357
12	Mobile advertising presents a true picture of the product or service advertised.	3.662	0.915	3.268	0.961	3.000	1.080	3.485	0.959
13	Most of the products perform just as the mobile ads claim.	3.585	0.953	3.419	1.054	3.286	0.994	3.500	1.002
14	Mobile marketing helps me buy the best value brand for a particular price.*	3.602	0.998	3.411	1.133	2.929	0.917	3.503	1.060
15	Mobile marketing is useful (for me).*	3.632	1.061	3.569	1.191	2.857	1.351	3.586	1.128
16	Content in mobile marketing is often annoying.* (scale reversed)	3.645	1.046	3.556	1.331	2.786	1.014	3.586	1.204
17	Mobile marketing is fun to use.*	3.711	1.007	3.651	1.114	2.800	1.082	3.661	1.063
18	Mobile marketing is exciting.	3.656	1.044	3.724	1.113	3.214	1.251	3.672	1.079
19	Mobile marketing is irritating.*	3.778	1.095	3.607	1.331	2.800	1.014	3.683	1.204
20	I feel that receiving mobile advertisements that relate to my interests is enjoyable and entertaining.	3.737	1.145	3.887	1.093	3.267	1.486	3.694	1.138
21	I trust mobile marketing.	3.804	0.969	3.620	1.058	3.467	1.187	3.721	1.015
22	I trust brands advertised by mobile advertising than brands that are not.	3.842	0.949	3.622	1.236	3.071	1.269	3.730	1.093
23	I feel that receiving mobile advertisements that relate to my interests is pleasant.	3.725	1.148	3.689	1.121	3.133	1.125	3.730	1.138
24	Mobile marketing provides all of the information I need about products.*	3.895	1.086	3.519	1.145	3.600	0.986	3.732	1.121
25	Overall I like mobile marketing.	3.748	1.015	3.797	1.105	3.200	1.424	3.753	1.067
26	Mobile marketing helps raise my standard of living.	3.924	0.976	3.964	0.989	3.143	1.292	3.917	0.999
27	I use mobile marketing as a reference for purchasing.*	4.040	1.019	3.831	1.147	3.400	1.242	3.938	1.085
28	I like using apps such as Shopkick as a reference for my purchases.	4.121	1.040	3.960	1.114	3.462	1.127	4.004	1.090
29	I'm willing to pay more for a product advertised by mobile advertising.*	4.297	0.898	4.078	1.108	3.429	1.158	4.187	1.005