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## How to Market to Generation M(obile)

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Cell phones, personal digital assistants and other handheld devices have become daily necessities for many teenagers and young adults. That fact has not escaped the attention of companies that have had great difficulty reaching young consumers through traditional marketing approaches — TV and radio commercials, magazine ads, direct mail campaigns and so on. In theory, the mobile platform provides the perfect mechanism for reaching young consumers. A large retailer, for example, might send a group of teenagers at a shopping mall various electronic coupons on their phones to promote special discounts. In reality, though, the success of mobile marketing campaigns has been mixed, in part because many companies don't understand what truly influences whether young consumers will accept having branding and marketing communications sent to them on their mobile devices. Will they, for instance, be enticed by receiving electronic coupons on their cell phones, or will they be annoyed?

To answer such questions, we recently conducted a study in the United States and Pakistan that investigated why some young consumers are willing to participate in mobile activities — accessing mobile content, registering for contests and permitting companies to deliver advertisements via their cell phones — while others aren't. In particular, we looked at the relative importance of a number of factors, including consumers' personal attachment to their cell phones, their concerns for privacy and their willingness to “opt in” and accept permission-based marketing. (See “About the Research,” p. 36.)

The study uncovered important insights into consumer behavior. For instance, people who are personally attached to their cell phones are neither more nor less inclined to participate in mobile marketing activities. And the data also revealed differences between markets: In general, young Pakistanis are more amenable to receiving — and may even desire — mobile marketing communications, whereas their American counterparts' willingness depends on a greater number of factors. Such results hold important implications for

Young consumers have been notoriously difficult for advertisers to reach. Mobile marketing might provide the answer, but only if companies understand some basic principles.

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companies developing mobile advertising campaigns across global markets.

### A New Way to Market

Recent studies suggest that 90% of well-known U.S. brands are planning to initiate mobile marketing practices by 2008 and that more than half of them plan to devote as much as 25% of their total marketing budget toward the mobile platform.<sup>1</sup> Many global companies, including Burger King, MTV, Procter & Gamble and Ford, already have initiated programs that enable consumers to search for the nearest restaurant location using their cell phones, receive electronic coupons or participate in other mobile marketing activities. Such campaigns have generated click-through rates up to 10 times those of traditional Internet banner ads,<sup>2</sup> and recent forecasts for global mobile marketing spending range from \$9 billion to \$19 billion by 2011.<sup>3</sup> Moreover, as a sign of what's to come, global mobile operators such as Vodafone Group and handset manufacturers such as Nokia Corp. recently have ventured into the mobile advertising market, and other companies have devised a number of innovative approaches.

Consider Akoo International Inc., a digital media and marketing company headquartered in Chicago, which recently launched m-Venue, a digital media and mobile advertising platform that consumers can access in retail locations such as stores, restaurants, bars and clubs. Through the service, people use their cell

phones as a “universal remote control” to access, via text messaging, more than two million pieces of digital content, including songs, music videos, sports clips and other user-generated content. For instance, while having drinks at a local club, a customer could request Rihanna’s latest music video to be shown on the bar’s television screen by texting the specific song code. By signing up for this service, people “opt in” and give their permission to receive marketing-based promotions and offers in exchange for the on-demand mobile content. Retailers and advertisers thus can deliver targeted ads and promotional content (such as location-based coupons and incentives) in real time. After the customer has requested the Rihanna video, for example, he might receive the following message from the club: “Thank you. Rihanna’s ‘Umbrella’ will play shortly. Show this text for a free V.I.P. pass on your next visit.”<sup>4</sup>

The future looks bright for the mobile platform as a new way to forge brand-consumer connections, especially among teenagers and young adults.<sup>5</sup> But it remains unclear to what extent consumers will accept and engage in mobile marketing efforts. Numerous studies have noted various hurdles, including feelings of intrusiveness and privacy concerns.<sup>6</sup> Federal agencies such as the Federal Communications Commission, mobile carriers, trade organizations and advertisers have made some progress in addressing those concerns, but much more work is needed to resolve the various issues.

## About the Research

We have examined the acceptance and use of mobile marketing among companies and consumers. Our research has studied business-to-consumer applications of the mobile platform with companies such as adidas, Enpocket, Nokia and others across global markets. For example, we conducted in-depth case studies that examined adidas’s mobile efforts in such areas as entertainment and major sporting events such as the 2006 FIFA World Cup, and we are working on similar case studies in India and Pakistan.

As part of this continuing line of research, we conducted an empirical study of consumer attitudes and acceptance towards mobile marketing practices across two distinct markets: the United States and Pakistan. The U.S. survey was administered to both undergraduate and graduate students at a large university in the Northeast. The Pakistan survey was

administered to undergraduate and graduate students at universities in Lahore and Islamabad. All surveys were written and administered in English.

The choice of a student sample for this study was based on widespread usage characteristics of mobile devices for communications and data services among the youth market. According to a recent Harris Interactive Inc. study, more than 50% of U.S. teens aged 13 to 18 now have mobile phones. The appeal of mobile communications and data services among the youth market is also evidenced by the growth of content providers such as Viacom Inc.’s MTV Networks Company, the music and entertainment network targeting teens and young adults, which is now the world’s largest source of content for mobile phones.

The surveys included proposed drivers of mobile marketing acceptance, defined

as individuals’ willingness to engage in mobile marketing activities such as accessing content, registering for contests and incentives and receiving advertisements via their mobile phones. Overall, the surveys consisted of questions designed to gauge the drivers of acceptance as well as classify the respondents according to age, gender and region. For the U.S. survey, 169 responses were obtained over a one-week period in December 2005. For the Pakistan survey, 215 responses were obtained over a two-week period in December 2005. (See “Characteristics of Survey Respondents.”) The survey data were analyzed by comparing mean response scores among respondents from the U.S. and Pakistan and by conducting a regression analysis. The results of the study — and the implications of those findings — are presented in the accompanying article.

In practice, several brands, including Budweiser, ESPN, Sprite and adidas, have launched mobile marketing efforts only to see some successes amidst an equal number of disappointments. Between 2004 and 2006, for instance, adidas AG implemented mobile campaigns, referred to as “brand in the hand” communications, in Europe and the United States with varying degrees of success. The company found that several factors affected the effectiveness of those marketing efforts, including levels of mobile technology and penetration, regulatory constraints and levels of consumer acceptance of such mobile marketing practices within the respective markets.<sup>7</sup>

### What Really Influences Mobile Marketing Acceptance?

As adidas learned, consumer acceptance of mobile marketing can be difficult to predict across markets. Our research specifically looked at two different markets with varying degrees of economic development, commercial and marketing communications infrastructure and mobile penetration. Mobile-phone penetration has grown to approximately 30% in Pakistan, and it is becoming increasingly common to see all types of people — ranging from businessmen to street vendors — using cell phones for personal and business communications.<sup>8</sup> Particularly for young Pakistani consumers, the increased availability and affordability of mobile phones open up lines of communication and commerce that previously were unavailable. (Interestingly, many Pakistanis have their first interaction with the Internet through a mobile phone rather than a computer.) The novelty and growing affordability of the mobile platform thus might lead to a greater acceptance of mobile marketing practices in that country. By contrast, mobile-phone penetration has reached approximately 80% in the United States, and a more “cluttered” commercial and advertising environment might result in consumers viewing mobile marketing communications as an intrusion and a turnoff, if not worse. To study such differences, our survey looked at seven specific factors (identified from a review of relevant research) that might influence a consumer’s intentions to engage in mobile activities:

**Usage Characteristics** People tend to consume media both for its utility and content as well as for the enjoyment and experience of the process itself (for example, browsing, chatting, accessing entertaining content and developing or maintaining social networks). Empirical research has shown that such usage characteristics are particularly relevant to the youth market,<sup>9</sup> and this might affect people’s intentions to engage in mobile marketing activities.

**Personal Attachment** To many people, a cell phone is more than just a communications device. Research has shown that mobile phones can represent an integral part of a person’s self-concept, helping to define individual roles within various cultural

Characteristics of Survey Respondents		
	United States	Pakistan
<b>Number of Survey Respondents</b>	169	215
<b>Mobile Activity<sup>i</sup></b>		
Less than one time per week	75.3%	73.6%
One to two times per week	9.3	12.5
Three to four times per week	10.5	8.7
More than five times per week	4.9	5.3
<b>Age</b>		
18 to 24 years	69.8%	93.9%
25 to 34 years	31.2	6.1
<b>Sex</b>		
Male	49.7%	62.9%
Female	50.3	37.1

i. Includes accessing mobile content, such as ringtones, songs and music videos.

subgroups.<sup>10</sup> As such, the extent of people’s personal attachments to their phones could be a factor in their willingness to engage in mobile marketing activities.

**Consumer Innovativeness** Past research has shown that people’s innovativeness — the degree to which they are open to new experiences, information and technology — indirectly influences their attitudes toward mobile marketing practices.<sup>11</sup>

**Social Influence** Teenagers often display their mobile phones as overt signs of social standing, and the appearance and functionality of the devices can be status symbols.<sup>12</sup> With respect to social influence and mobile activities, past research has found significant relationships between social pressures and intentions to use mobile services.<sup>13</sup>

**Privacy Concerns** Since the advent of the Internet, people have been concerned about the privacy of their personal information in an online setting. Such concerns in the mobile arena might be heightened because of the personal nature of cell phones compared with other communication mediums. This could negatively impact a person’s intentions to engage in mobile marketing activities.

**Permission-Based Marketing** To reduce privacy concerns, companies could offer consumers greater control over the acquisition and use of their personal information, in effect forging trust in the marketer.<sup>14</sup> One such approach is permission-based marketing. Past research has shown that obtaining consumers’ permission through opt-in programs can increase their acceptance of mobile advertising.<sup>15</sup>

**Attitudes Toward Mobile Communications** Consumers’ attitudes toward products, brands and advertising have been linked in the past to behavioral intent, and recent studies have shown that people with positive attitudes toward mobile services have greater intent to use them.<sup>16</sup>

One factor that our study did not include was differences in mobile plans and pricing in the United States and Pakistan. Internet access charges, for instance, might prohibit or limit people’s intentions to engage in mobile marketing activities. Indeed, our research indicates that the costs associated with mobile data services, which in many cases are incurred by the parents of young consumers, remains a significant hurdle. But because our study measured intent instead of actual behavior, and because pricing plans can vary widely even within individual markets, we propose that the influence of pricing plans was minimized in our study.

**Two Global Markets**

An analysis of the data revealed a number of differences and similarities between the young consumers in the United States and Pakistan, specifically the unique as well as the common drivers of — and challenges to — mobile marketing acceptance across the two focal markets. (See “What Drives the Consumer Acceptance of Mobile Marketing?” p. 40.) The results can be summarized into three major groupings.

First, our findings indicate relatively high levels of privacy concerns among U.S. respondents with respect to mobile marketing efforts. In comparison, respondents in Pakistan exhibited fewer privacy concerns and were more likely to give their permission for marketers to interact with them in the mobile space. This suggests that the novelty of mobile communications and marketing activity may be relatively more appealing to consumers in emerging markets, and perhaps that the extent of marketing communications delivered across both traditional and new platforms in those markets is not as pervasive as in more developed economies. U.S. respondents also exhibited greater levels of consumer innovativeness, and their attitudes toward mobile communications were a significant predictor of mobile marketing acceptance. In contrast, the Pakistani respondents appeared to be willing to accept mobile marketing regardless of how they might feel (either positively or negatively) toward mobile communications in general.

Second, for the U.S. data, the significant predictors of mobile marketing acceptance were usage characteristics, privacy concerns, consumer innovativeness, attitudes toward mobile communications and the need for permission-based communications in the mobile space. Of those factors, the only two that were shared by the Pakistani data were usage characteristics and permission-based involvement (although the U.S. respondents were generally less willing to grant permission to companies to

**The United States might be a potentially lucrative market but it is also far more challenging, partly because of the greater clutter in advertising.**

communicate with them in the mobile space). Interestingly, social influence and personal attachment were not found to be significant drivers of mobile marketing acceptance in either the United States or Pakistan. One explanation is that the daily use of cell phones, in and of itself, satisfies people’s needs with respect to social influence and personal attachment. Indeed, we believe that those two factors are an integral part of what makes the mobile platform so appealing to young users. As such, they could act as moderators in the acceptance of mobile marketing rather than as direct influencers. Companies thus might consider tapping into those two areas by deploying mobile marketing campaigns with, for example, elements of social networking and content that enables individuals to personalize their phones as well as the communications

and offers they receive. Such approaches could help marketers to not only attract but also add value for and retain young consumers, in a way analogous to the use of “sticky” Web sites.

Third, gender differences were significant in two areas. Females in both markets had greater personal attachment to their cell phones than did males. On the other hand, males exhibited greater usage characteristics, a higher degree of innovativeness (as measured by self-reported affinity for and use of technology) and greater levels of mobile marketing acceptance. Companies thus might consider offering opt-in strategies tailored to gender. For example, when a young male accesses a site from his phone, a marketer might offer something innovative and fun that could draw him into a real-time interaction, like a mobile video game. For female teenagers, the mobile application could emphasize content that would help her personalize her phone.

**Designing a Mobile Campaign Across Markets**

Based on the study findings, how should a mobile campaign for an established market such as the United States differ from one in a developing market such as Pakistan? The central message is that the United States represents a relatively more complex market in which to execute such campaigns because companies must overcome bigger barriers to acceptance,

including privacy concerns and a greater reluctance of consumers to allow companies to engage them in mobile marketing activities. In Pakistan (and perhaps other developing markets), young consumers are more willing to participate in mobile marketing for purposes both hedonic (that is, fun or entertainment) and functional (specifically, obtaining incentives and information). Consequently, managers responsible for developing a global mobile marketing campaign should consider the following recommendations.

First, a company might consider conducting a beta or “soft” launch of a mobile campaign in a developing market such as Pakistan. Using the results from that effort, the company then could adjust and launch the campaign in a more mature market such as the United States. There are two reasons for this two-pronged approach: (1) an emerging market often represents less sales volume as a percentage of total sales than a developed market, and (2) consumers in an emerging market might be more willing to engage in mobile marketing and promotions. Perhaps the most striking finding is that a developed market such as the United States might be more potentially lucrative but also far more challenging, in part because of the greater clutter (heavier volumes of telemarketing, junk mail, e-mail spam and so on) that consumers in emerging economies might not have experienced.

Second, the role of permission is different depending on the market. American respondents indicated that, in order to accept mobile marketing communications, they wanted to be in control — to grant permission for a company to communicate with them. Thus, a U.S. campaign might emphasize the building of trust and reduction of privacy concerns through permission-based, opt-in approaches. Pakistani respondents generally indicated a significantly greater willingness to receive information and promotional content via their mobile phones regardless of whether they had first granted the marketer permission to do so.

Third, the U.S. campaign also might stress the innovative nature of the mobile platform itself and leverage consumers’ favorable attitudes toward cell phones as devices for keeping in touch with others and for connecting across a mobile social network. Given the significant influence of innovativeness on mobile marketing acceptance, companies might consider implementing cross-platform campaigns that enable young consumers to engage in commercial content across multiple media, including cell phones, the Internet and TV. In developing markets such as Pakistan, a more favorable acceptance of mobile marketing enables greater flexibility and frequency in the delivery of mobile content, offers and promotions.

Fourth, even though social influence and personal attachment do not appear to be direct influencers of mobile marketing

acceptance in either the United States or Pakistan, those two factors are still important to young consumers, who depend on their cell phones for social connection and interaction. Therefore, particularly in more mature markets such as the United States, companies might want to leverage cell phones as a platform for social connectivity by providing value-based, viral mobile content.

**Implications for Marketers**

In recent years, global brands have actively experimented with the mobile marketing platform by executing campaigns in different countries.<sup>17</sup> The results of such early efforts illustrate certain universal appeals (such as music and sports) that are common across vastly different markets and cultures, yet they also demonstrate that success in one market does not necessarily lead to success in another. Those findings, in addition to our study results, suggest the following managerial implications:

**The Role of Value Delivery and Trust.** To overcome mixed (or even negative) attitudes among young consumers with respect to mobile marketing, companies should consider two important factors: value delivery and trust. The mobile carrier Vodafone recently announced that it will be joining forces with Helsinki-based mobile network Blyk, which focuses on the European youth market and is funded by permission-based advertising. In return for receiving ads from brands they are interested in, Blyk customers are given free usage minutes and text messaging. This quid pro quo offering is transparent to customers, who obtain immediate economic value in exchange for receiving mobile advertising content. That transparency (in addition to value delivery) helps build consumer trust and acceptance. Another example is The Coca-Cola Company’s mobile community called the Sprite Yard, which is aimed specifically at teens and features a social platform that people can use to connect and share content with each other. Launched in China and the United States in 2007, the Sprite Yard provides value in terms of downloadable content — accessible using a number printed on the underside of Sprite bottlecaps — such as “mobisodes”

(short video episodes developed especially for mobile phones) and ringtones featuring visuals as well as music. Because the community includes only those who have deliberately registered and opted in for the service, the program establishes a degree of trust among consumers.

**Permission-Based Involvement Using Personalization and Incentives.**

When implementing an opt-in program, managers need to understand and recognize the privacy concerns across different consumer segments. One approach is to use personalization, in which a company finely targets people with content, features and applications that suit their individual needs. The concept is based on “pulling” the consumer to the mobile space by providing value while at the same time maintaining privacy and building trust. Another approach, as deployed by Vodafone’s Blyk network, relies on an incentive-based model in which

What Drives Consumer Acceptance of Mobile Marketing?		
	United States	Pakistan
<b>Usage Characteristics</b>	<ul style="list-style-type: none"> <li>• Significant driver</li> <li>• Implication: Emphasize fun and function.</li> </ul>	<ul style="list-style-type: none"> <li>• Significant driver</li> <li>• Implication: Emphasize fun and function</li> </ul>
<b>Personal Attachment</b>	<ul style="list-style-type: none"> <li>• Not a significant driver</li> </ul>	<ul style="list-style-type: none"> <li>• Not a significant driver</li> </ul>
<b>Consumer Innovativeness</b>	<ul style="list-style-type: none"> <li>• Significant driver<sup>i</sup></li> <li>• Implication: Leverage consumers’ ability and affinity to engage in commercial content across multiple media platforms.</li> </ul>	<ul style="list-style-type: none"> <li>• Not a significant driver</li> </ul>
<b>Social Influence</b>	<ul style="list-style-type: none"> <li>• Not a significant driver</li> </ul>	<ul style="list-style-type: none"> <li>• Not a significant driver</li> </ul>
<b>Privacy Concerns</b>	<ul style="list-style-type: none"> <li>• Significant driver<sup>i</sup></li> <li>• Implication: Stress trust-builders such as permission-based “opt-in” programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Not a significant driver</li> </ul>
<b>Permission-Based Involvement</b>	<ul style="list-style-type: none"> <li>• Significant driver</li> <li>• Implication: Implement “opt-in” programs, but recognize that U.S. consumers might be less willing to communicate with companies in the mobile space.</li> </ul>	<ul style="list-style-type: none"> <li>• Significant driver</li> <li>• Implication: Implement “opt-in” programs to tap into the greater willingness of Pakistani consumers to communicate with companies in the mobile space.</li> </ul>
<b>Attitudes Toward Mobile Communications</b>	<ul style="list-style-type: none"> <li>• Significant driver<sup>i</sup></li> <li>• Implication: Leverage positive attitudes toward mobile devices for communicating and keeping in touch with others.</li> </ul>	<ul style="list-style-type: none"> <li>• Not a significant driver</li> </ul>

consumers agree to accept advertising “pushed” to them in return for free access or mobile content.

**Mobile Usage.** Growing numbers of people in large and emerging markets such as Pakistan, India and China have ready access to voice and mobile data communications. Even though their spending power may be limited, consumers in these markets seem more willing to engage and interact in the mobile space, particularly with respect to the rapid emergence of 3G, or third-generation, networks.<sup>18</sup> Companies in these markets might consider emphasizing the mobile platform for advertising and promotional efforts in order to capitalize on those favorable conditions. In such emerging (as well as developed) markets, though, companies still need to deliver content that is valued and desired by consumers. The content must be entertaining or functional (for instance, a location-based search tool for finding nearby restaurants). Applications such as the delivery of television-like programming on mobile devices might prove to be a successful mechanism in the future for distributing advertising content. Moreover, in certain developing markets, mobile e-commerce might prove to be an effective means of increasing the access to the commercial marketplace for consumers without Internet capability on home computers.

ACCORDING TO A RECENT STUDY by Harris Interactive Inc., 90% of respondents in the United States were “not at all interested” in receiving mobile ads.<sup>19</sup> That statistic might appear daunting, but in the same survey 9% of respondents did express interest in receiving mobile ads — and consider that more than 250 million mobile phones are used in the United States. To reach these consumers and others around the world, companies first need to understand the similarities and differences across markets with respect to the drivers (and obstacles) to mobile marketing acceptance, and they must devise permission-based strategies that build trust and deliver market-specific content that people will value. Of course, all that is much easier said than done, but companies that figure out how best to implement mobile marketing campaigns have a huge opportunity to reach consumers — particularly teenagers and young adults — in ways their competitors can’t. And the potential audience should not be underestimated — worldwide, approximately three billion cell phones are now in use.<sup>20</sup>

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