SMS ADVERTISING & ITS IMPACT ON CONSUMER PURCHASE INTENTION: A COMPARATIVE STUDY OF ADULTS & YOUNG CONSUMERS IN PAKISTAN

Hiba Siraj¹, Syed Abdul Rauf², and Muhammad Faisal Sultan³

ABSTRACT

The growing technological advancement and marketing strategies are creating great competition between companies. Marketers constantly focus on developing attractive marketing strategies to promote their products and services to increase their customer base. SMS marketing lies in one of these strategies of marketers to reach each individual in order to make them their loyal consumers by offering their required products or services. As there are different kinds of consumers with different needs, consumption styles and preferences. And every country has its own culture, lifestyle, and consumer perceptions. This study covers the importance of SMS advertising and to know the responses of Pakistani youth and adults towards SMS advertising. Messages sent by advertisers to inform about their product, new innovation or launch are not accepted everywhere by some people. The aim of this study is to determine the acceptance and rejection attitudes of youth and adults towards SMS advertising and how SMS advertising influences consumers to purchase the product.

Keywords: Marketing Strategies; SMS Marketing; Customer Loyalty; SMS Advertising; Consumer Purchase Intention.

INTRODUCTION

The increasing growth and progress in wireless medium of communication and advanced technology has generated new opportunities and challenges for the marketers and consumers. Usage of mobile communication devices in 1997 was 215 million worldwide (Bauer, Reichardt, Barnes, & Neumann, 2005). Now, there are 5.9 billion mobile users which is 87% of the world

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population (Fathi, Sanayei, & Siyavooshi, 2013). Mobile phones are interesting medium of communication to perform marketing activities which results in effective and productive relationship between marketer and consumers (Siavoshi, 2009; Delafrooz & Zanjankhah, 2015). Mobile phone has appeared as perfect medium to directly communicate and build relationship between a company and consumers (Yu-Ping & Long, 2015).

**Mobile Advertising/SMS Advertising**

The usage of mobile phones as multi functioning like receiving and sending text messages, sharing videos, music, pictures, and data is more in young generation and adults. These characteristics make mobiles an efficient means of communication. SMS (Short Message Service) lies between these modes of communication (Salem, Althuwaini, & Habib, 2018). SMS advertising is a component of mobile marketing that is a form of one-to-one marketing (Ranjbarian, Rehman, & Lari, 2014).

According to American Marketing Association (AMA), Anthony, Ho, Tarrant, and MacDorman (2011) defined mobile advertisement is the key to attract consumers and influence their purchase intentions and behaviors through messages by mobile media. Mobile advertisements is an effective channel to boost and promote product related information & services to the target market (Jummani, & Shaikh, 2019), which consumes less time to interact anywhere and provides convenience for marketers (Chang, 2016). Rettie, Grandcolas, and Deakins (2005), contended that most of the people feels less irritated by messages of advertising through mobile phones than traditional marketing/advertising as customers have the choice of reading messages or not. Through mobile advertising the purpose is to target each single potential customer (Salo & Tahtinen, 2005).

**Infotainment**

Infotainment refers to the information that contains relevance and usefulness related to advertising which is a crucial part in mobile marketing because customers respond more positively and quickly when they have sufficient information about a product or service. Receiving information from advertisers that is suitable for consumers and information related to the interests and preferences of consumers tend to influence their purchase intention. This type of information does not irritate consumers. Information with pleasure and enjoyment attracts consumers more and they give attention to those advertisements (Hongyan & Zhankui, 2017). Consumers are in search for
qualitative information about product or service and requires access of relevant information (Hashim & Zolkepli)

**Entertainment**
(Ducoffe, 1996) defined entertainment as the “ability to fulfill an audience’s need for escapism, diversion, aesthetic enjoyment or emotional enjoyment”. Entertainment is an important factor that influence customer and grab their attention with amusing and pleasant messages. Entertaining advertising messages in SMS advertising has positive relationship between consumers and advertisements (James, Binh, & Giang, 2016).

**Credibility**
Mackenzie and Lutz (1989), defined credibility as the consumer’s trust related to the truthfulness and relevance of advertisements. It refers to consumer’s perception of believability of advertisements which determine the attitudes and response towards advertisements. Credibility is an important element in SMS advertising to obtain consumer’s trust (Almossawi, 2014). Credibility is linked with the correctness of advertisements which builds trust and confidence in consumers (Nabus & Che Hussin, 2015).

**Subjective Norms**
Subjective norms refer to the impact of external environment on individual. It explains that how perceptions and ideas of reference groups like family, friends or colleagues affect a person’s attitude towards decision making. Reference groups can either give positive information or negative information related to a product because they have experienced before and can be a powerful tool to influence if they’ve positive opinion about a product or brand. When a person has not sufficient information about a product or service, reference groups plays a vital role in influencing them (Delafrooz & Zanjankhah, 2015).

In Pakistan, SMS marketing can be applicable to many industries for instance textile, food industry, furniture, construction etc. Companies can use SMS marketing for different purposes for example, if any cuisine introduces in a food restaurant so it is more effective to convey this message to their customers and the people living nearby (Telecom companies provides data of their customers who lives nearby). In addition, industries use these services to hit seasons to have large number of orders as SMS is comparatively cheap from other mediums and phone text has more visibility. This research can help above mentioned industries to use these services effectively
and efficiently and to know the significance of consumer data as data is king and plays a vital role in modern world. Right time, right text can change consumer behavior accordingly to industries.

**SIGNIFICANCE OF THE STUDY**

This research can be beneficial in many ways as it determines the power of SMS and the customer intention towards it. It plays an important role in changing consumer behavior for example, in Pakistan seasons like EID, Independence Day give high sales to textile industries. New and existing companies should use SMS advertising for launching a product or brand in the market. Marketers and advertisers take this as an opportunity by creating and working on attractive, entertaining, and new advertisements to attract more actual and potential consumers. This cost effective, fast, and quick means of communication will create strong engagement with consumers. High customer base will provide company growth, success and profit and give competitive advantage.

**RESEARCH GAP**

There were many research articles which researchers have conducted to identify the impact of SMS advertising on consumer purchase intention. The research of (Unal, Ercis, & Keser, 2011) studied about the attitudes of youth and adults towards mobile advertising living in Turkey and determining the differences between their attitudes. The research of (Almossawi, 2014) studied the attitudes of young customers towards SMS advertising in Bahrain. The research of (James, Binh, & Giang, 2016) studied the factors affecting Vietnamese consumer attitudes towards mobile advertising.

The above-mentioned research studies were conducted in different countries and observed the attitudes of consumers living in different parts of the world. The purpose of this research is to identify the impact of SMS advertising on consumers of Karachi, Pakistan. Because attitudes and behaviors of consumers changes & depends on culture and countries, their perspective is different according to their lifestyle.

**STATEMENT OF THE PROBLEM**
Previous research studies have analyzed & studied on different factors affecting SMS advertising and identify the behaviors of consumers in different countries.

- The research of Bakare, Owusu, and Abdurrahaman (2017) studied about the behavior response of the Nigerian youth towards mobile advertising by using culture as the moderator and values & attitudes as the independent variables. The study showed that value and attitude impact positively on the behavior response of Nigerian youth.

- The research of Nabus and Che Hussin (2015) investigated and studied different models related to the attitudes towards SMS advertising impacting directly or indirectly. The model contains different factors affecting consumer’s attitudes.

- The study of Chang (2016) indicated that information, entertainment, interactivity, and personalization have significantly positive relation with purchase intention. The study showed the effects of advertisement involvement on purchase intention. The results showed that interactivity and personalization are the important factors in mobile advertising in tourism industry.

- The research of Basheer and Ibrahim (2010) investigated the influence of mobile advertising on consumer’s attitudes and intention to purchase. The research findings reveal that there was a positive relationship between perceived usefulness, entertainment, and purchase intention. Further it showed the negative relation between personal use, extensive advertising, privacy concern and purchase intention.

The present research covers different factors like infotainment, entertainment, credibility, and subjective norms affecting consumer’s purchase intention, how these factors are important and help in influencing customers. Further analyzing the attitudes and responses of youth & adults (as moderator) towards SMS advertising. As we know that youth & adults are two major different customer groups with different preferences and choices in terms of consumption, style, and patterns. The purpose is to determine the difference of attitudes towards SMS advertising in the developing country like Pakistan.

**RESEARCH OBJECTIVES**

- To understand the importance of SMS advertising.
- To find out that how SMS advertising influence consumers purchase intention.
- To identify the impact of SMS advertising on consumer behavior.
To determine the difference of attitudes of youth & adults towards SMS advertising in Pakistan.

To investigate about the factors (infotainment, entertainment, credibility & subjective norms) effecting consumer purchase intention.

THEORETICAL FRAMEWORK
The study of Anyasor & Umeadi (2016) indicated that informativeness, entertainment and credibility have a positive impact towards mobile advertising. But irritation showed the negative impact towards mobile advertising. Nigerian consumers are more influenced by information received by advertisers and considered the most important factor.

The study of Unal, Ercis, and Keser (2011) indicated that 81% of consumers in England read messages sent by mobile phones which show the attitude of consumers towards SMS advertisements. Study conducted in China reveals that entertainment and reliability is very influencing factor in determining the customer’s behavior. Another study by Chowdhury, Humayun, Parvin, Weitenberner, & Becker (2006) conducted in Bangladesh reveal the significant relationship between credibility and consumer behavior. Research carried by Enpocket, a Mobile Marketing Research Company identified that 78% of the mobile internet users feels satisfied with by SMS advertising and shows interest and accept mobile advertisements.

Infotainment, entertainment, credibility, and subjective norms are the supreme factors that can influence a consumer to purchase and attract towards their product. And how significantly these variables create impact on consumer purchase behavior through SMS advertising.

RESEARCH HYPOTHESIS
H1 (a): There is a relationship between infotainment and consumer purchase intention.
H1 (b): There is a relationship between entertainment and consumer purchase intention.
H1 (c): There is a relationship between credibility and consumer purchase intention.
H1 (d): There is a relationship between subjective norms and consumer purchase intention.
H1 (e): There is a difference of attitude between youth and adults.

RESEARCH MODEL
STUDY LIMITATIONS

SMS marketing and advertisement can have negative impact too as extensive texts can disturb the privacy and can leave a bad image on consumers. However, timing is necessary to consider while marketing and texting. In addition, companies provide links in the text message which requires internet and that is not always available to every customer. Secondly, in Pakistan, one of the main issues is language barrier that is faced as English is not their first language and it depends on company to company to select accurate language according to their customers. Moreover, this research can also help companies to select their content. Whereas content should be very attractive and short so that it conveys the complete message and does not become annoying to customers. Researchers can add more if the sample size is large, but this research covers most of the part already.

LITERATURE REVIEW

The basis of advertisements is to provide knowledge about a product or service, to convey message to customers and for better understanding of a product’s features. This helps consumers to make choices of their own interests and requirements (Anyasor & Umeadi, 2016). SMS advertising is a
cost effective and less time-consuming mode of communication through mobile phones. SMS advertising has become fast means of communication used by advertising companies to deliver messages without any hindrances to consumers. The increasing usage & the main reason of SMS advertising is that people carry their own mobile phones with them everywhere. This becomes an opportunity for a marketer to directly connect with their potential customers (Delafrooz & Zanjankhah, 2015).

**SMS Advertising & Consumer Purchase Intention**

SMS advertisement is defined as “short messages business-to-consumer (B to C) messages to a wireless device” (Okazaki & Charles, 2008). SMS advertisements help to strengthen companies and brands, to make identity in the market and to take competitive advantage.

Attitude is a condition in which a person responds or shows his/her reaction towards any object, person, or idea/perception. The attitude of consumers towards advertisements is positive or negative. It includes permission-based, incentive-based and location based SMS advertisements. If a person allows advertiser to send messages about a product or service or is ready to receive messages is known as permission-based advertisements. Consumers receive a particular amount of monetary benefit in incentive-based advertisements. When messages are delivered to the specified consumer locations like mobile phones is location-based (James, Binh, & Giang, 2016).

Basheer and Ibrahim (2010) in their study indicated previous research studies which show the importance of SMS advertising. Graham (2011) in his study found 60% of people were attracted by SMS advertising. Black (2001) mentioned in his study that advertisements of brand through SMS increased brand awareness by 80% among consumers. Enpocket (2002) showed in the study that around 94% of the consumers responds to SMS advertising messages and 23% of them forwarded those advertising messages to their friends. Anderson and Nilson (2000) indicated that SMS advertising creates positive impact on brand awareness and consumer intention to purchase.

**Infotainment & Consumer Purchase Intention**

Infotainment refers to the information about the product and has the element of entertainment in it. Information delivered through messages about a brand, product, service, or marketing strategy needs to be relevant enough to better convey the message of a company. It is the best way to give knowledge about a product’s best qualities. There is a significant positive relationship between information and consumer attitudes towards SMS advertising (Yehia Salem, 2016). Consumer
feels satisfied and purchase if they have sufficient information about a product. This contains quality of information has a direct relation with consumer’s attitudes and perception of a particular product. Another important element of information includes timely and quick delivery of messages by a company to fulfill consumer’s requirements and to provide them with most benefit (Unal, Ercis, & Keser, 2011). Research reveal that interesting and pleasant advertising messages plays an important role to influence consumer’s attitudes. Moreover, information that contains enjoyable content tends to be more attractive and accepted by customers (Hongyan & Zhankui, 2017).

**Entertainment & Consumer Purchase Intention**

Studies have shown that an advertisement that contains enjoyable content and pleasure meets standard of consumers and has a positive relation with consumer’s attitude. People of Japan focuses more on the entertainment content in mobile phones because they thinks that mobile device is not just for communication purpose but also gives pleasure to them. Japanese attitudes towards accepting SMS advertising is based on entertainment (Almossawi, 2014). Consumers shows more interest when they receive entertaining messages. Mobile phone serves as the not only medium to communicate but to satisfy consumers with amusing messages, videos, music, and games which gives consumers relief from stress and gives pleasure (Nabus & Che Hussin, 2015). An advertisement that contains fun, comedy and humor tends to attract consumer and influence them to watch the advertisement. Advertisers must make effective and concise advertisements to capture consumer’s attention (Yu-Ping & Long, 2015).

**Credibility & Consumer Purchase Intention**

Credibility refers to the truthfulness and believable information which a company/brand claims and should contain relevant information without any unbiased information. Study of (Yehia Salem, 2016) indicated that there is a positive relation between SMS credibility and consumer’s attitude towards advertisements. Consumers show less interest when they perceive an advertisement to be false and not trustworthy. Trust is the main element in building relationships between consumers and a brand. False marketing efforts can cause a barrier for marketers to sustain and attract consumers. The credibility of SMS advertisement depends on the two factors: company’s credibility and the bearer of the message (Anyasor & Umeadi).

**Subjective Norms & Consumer Purchase Intention**


Reference groups include family, friends and colleagues which influence a person to buy a product or provide knowledge about a brand/product. People’s decision making to purchase highly depends on reference groups. Reference groups help in increasing knowledge about a product feature or quality when they have less experience about it. Research of (Delafrooz & Zanjankhah, 2015) indicated that there is a significant positive relation between subjective norms and mobile advertising (Azizi & Derakhshan, 2009).

**SMS Advertising & Attitudes of Youth & Adults**

SMS advertising is gaining importance among marketers which is an interactive medium to increase customer base. There are different attributes of consumers. Finding out the differences in behaviors and preferences is important to analyze the current requirements of consumers. As it is discussed above that youth and adults have different perceptions, consumption styles and ideas. The study of Muk (2007) identified positive relation between young consumer’s attitudes and SMS advertising. Study revealed that attitude of Korean youth was more positive towards SMS advertising than American youth.

Study conducted by Unal, Ercis, and Keser (2011) analyzed the difference in behaviors and attitudes of youth and adults towards SMS advertisements. The perspective of both is different in terms of mobile advertisements. Youth seems to be more irritated than adults. Youth feels that messages are more personalized and have inducement. Youth have more positive response towards SMS advertisements and shows interest in them than adults do.

The study of Bakare, Owusu, and Abdurrahaman (2017), also showed the direct and significant relation between youth and their attitudes towards mobile advertising. Entertainment element is essential to capture the attention of youth towards SMS advertisements by making amusing content, games and challenges in the messages and also conveying the core message. A message should be concise but involves relevant information because younger people or adults do not show interest in long, irrelevant messages and this disinterest causes rapid deletion (Almossawi, 2014).

**RESEARCH METHODOLOGY**

The aim of this research is to find out the impact of SMS advertising on consumer purchase intention and to determine the difference of attitudes and responses of youth and adults towards SMS advertising in Karachi, Pakistan. To find out the relation between SMS advertising and
consumer purchase intention & to evaluate the results, researcher has used different research methods, design, and strategies.

**Research Design**
Research methods are ways to conduct a research which includes data collection. It comprises to two methods i.e., quantitative nature of research or qualitative nature of research (Ragab & Arisha, 2018). The nature of this research is quantitative as the data will be collected through questionnaire and observations which will be collected in numerical form which can be quantified. Quantitative method involves various mathematical models and statistical tools to evaluate the result (Creswell, 2002).

**Research Purpose**
Research purpose shows that how the nature of a decision influences the research methodology. It includes descriptive research, exploratory research, explanatory research (causal), and correlational research (Zikmund et al., 2013). This study is descriptive because it describes the answers to the questions what, here, when, who or how. It studies various determinants like people, object, groups, and organizations. It is used to check the reliability of the data (Mufleh, 2016). The study shows correlational research which includes moderators and mediators. The study is based on finding the attitudes of youth and adults which is used as moderator in the study.

**Research Philosophy**
Research philosophy is important for knowledge development and evaluation in particular field. A researcher adopts assumptions about the way in which he/she view the world by choosing a philosophy of research and it provides the basis and clear understanding of research (Zahran Al Kindy, Shah, & Jusoh, 2016). There are 3 types of research philosophy: epistemology, ontology, and axiology. As epistemology philosophy includes positivism, realism, interpretivism and ontology philosophy includes objectivism, pragmatism, and constructivism. In this research, epistemology philosophy is used to enhance and develop knowledge. This philosophy is applied for knowledge creation, extension, and business development. Further realism philosophy is used to check the reliability of scientific knowledge. It defines that a theory cannot be applied everywhere. In some places, countries, or organizations the impact of something can be positive and in other places it can have negative effect.

**Research Approach**
According to Sauders, Lewis, and Thornhill (2012) there are three research approaches: deductive, inductive, and abductive. This research has deductive approach as it moves from general to specific. It starts from theory, hypothesis to data collection and results. In the end research hypothesis will either be accepted or rejected.

**Research Strategy**

Research strategy is defined as the way or direction to answer the research questions (Zahran Al Kindy, Shah, & Jusoh, 2016). It explains that how data is collected which includes quantitative or qualitative. According to Sauders, Lewis, and Thornhill (2012) quantitative data is linked with experiment, survey, and archival research. On other hand, qualitative data is linked with case study, grounded theory, action research and ethnography. As the research is quantitative in nature so the data is collected through survey which includes questionnaire and observations. Survey strategy is associated with deductive approach. Data collected is helpful to answer the questions of research and acceptance and rejection of hypothesis in a cost-effective manner. (Zikmund et al., 2013) defines as the way to collect primary data. Mono method is used in this study as the data is collected only by taking quantitative data. Data collection will be through questionnaire. The researcher can either use qualitative data or quantitative data to further conduct research (Sauders, Lewis, & Thornhill, 2012).

**Sampling Design**

This research is based on primary data as the data was collected through 220 questionnaires which include 80 adults and 120 youth in Karachi. 20 questionnaires were eliminated due to wrongly filled data. Questionnaire was adapted from previous studies on SMS advertising. Each variable consist of 5 questions. The questionnaire consist of two sections first was demographic information of respondents which include age, gender, qualification, and household income level. Second section includes 30 questions. Likert scale was used for coding of data ranging from 1-5 where 5 indicates strongly-agree, 4 indicates agree, 3 indicates neutral, 2 indicates disagree & 1 indicates strongly-disagree. Data was collected through non-probability convenience sampling. The study of Unal, Ercis, and Keser (2011) used convenience sampling to collect data from respondents. Smart PLS software was used to evaluate and check the reliability of data.
RESULTS AND STATISTICAL FINDINGS

Table 1. Construct Reliability and Validity

<table>
<thead>
<tr>
<th>Consumer Purchase Intention</th>
<th>Cronbach's Alpha</th>
<th>rho_A</th>
<th>Composite Reliability</th>
<th>Average Variance Extracted (AVE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credibility</td>
<td>0.770</td>
<td>0.794</td>
<td>0.845</td>
<td>0.525</td>
</tr>
<tr>
<td>Entertainment</td>
<td>0.760</td>
<td>0.767</td>
<td>0.846</td>
<td>0.579</td>
</tr>
<tr>
<td>Infotainment</td>
<td>0.664</td>
<td>0.665</td>
<td>0.817</td>
<td>0.599</td>
</tr>
</tbody>
</table>

Source: Data Analysis of this Study

Interpretation:

The above table shows the reliability and validity test which consist of values of Cronbach’s alpha, composite reliability, and rho-A. This table shows the reliability level of the data. Reliability indicates internal consistency of data. The values range from 0-1, where higher value indicate higher reliability.

As suggested by Fianto, Hadiwidjojo, Aishjah, & Solimun (2014), if the value of Cronbach’s alpha is greater than 0.6 it indicates reliability of data. Hair, Hult, Ringle, and Sarstedt (2014); Hair J. (2006) suggested that the standard and acceptable value of Cronbach’s alpha and composite reliability is 0.7 and above. The values of Cronbach’s alpha in credibility, entertainment and infotainment are above 0.7 and in consumer purchase intention and subjective norms are above 0.6, which means the data is reliable. The values in composite reliability are meeting the acceptable threshold value of 0.7 and above.

AVE shows convergent validity of data. Convergent validity shows the correlation between indicators of the same construct (Hair, Hult, Ringle, & Sarstedt, 2014). As suggested by Fornell (1981) that the AVE value must be greater than 0.5. The above table shows all the values greater than 0.5, which shows convergent reliability of the data.

Table 2. Discriminant Validity (Fornell-Larcker Criterion)

<table>
<thead>
<tr>
<th></th>
<th>Consumer Purchase Intention</th>
<th>Credibility</th>
<th>Entertainment</th>
<th>Infotainment</th>
<th>Subjective Norm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credibility</td>
<td>0.468</td>
<td>0.734</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temp</td>
<td>0.741</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Table 3. Cross Loadings

<table>
<thead>
<tr>
<th>CONSUMER PURCHASE INTENTION</th>
<th>CREDIBILITY</th>
<th>ENTERTAINMENT</th>
<th>INFOTAINMENT</th>
<th>SUBJECTIVE NORM</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPI4</td>
<td>0.78</td>
<td>0.37</td>
<td>0.30</td>
<td>0.21</td>
</tr>
<tr>
<td>CPI3</td>
<td>0.75</td>
<td>0.34</td>
<td>0.29</td>
<td>0.30</td>
</tr>
<tr>
<td>CPI5</td>
<td>0.70</td>
<td>0.34</td>
<td>0.28</td>
<td>0.17</td>
</tr>
<tr>
<td>CRD2</td>
<td>0.42</td>
<td>0.81</td>
<td>0.48</td>
<td>0.38</td>
</tr>
<tr>
<td>CRD1</td>
<td>0.35</td>
<td>0.81</td>
<td>0.41</td>
<td>0.36</td>
</tr>
<tr>
<td>CRD3</td>
<td>0.29</td>
<td>0.68</td>
<td>0.37</td>
<td>0.36</td>
</tr>
<tr>
<td>CRD4</td>
<td>0.29</td>
<td>0.62</td>
<td>0.34</td>
<td>0.29</td>
</tr>
<tr>
<td>ENT1</td>
<td>0.20</td>
<td>0.28</td>
<td>0.69</td>
<td>0.32</td>
</tr>
<tr>
<td>ENT2</td>
<td>0.32</td>
<td>0.41</td>
<td>0.80</td>
<td>0.32</td>
</tr>
<tr>
<td>ENT3</td>
<td>0.33</td>
<td>0.37</td>
<td>0.78</td>
<td>0.25</td>
</tr>
<tr>
<td>ENT4</td>
<td>0.30</td>
<td>0.45</td>
<td>0.77</td>
<td>0.28</td>
</tr>
<tr>
<td>ENT5</td>
<td>0.22</td>
<td>0.46</td>
<td>0.56</td>
<td>0.34</td>
</tr>
<tr>
<td>SA1</td>
<td>0.28</td>
<td>0.45</td>
<td>0.31</td>
<td>0.78</td>
</tr>
<tr>
<td>SA2</td>
<td>0.21</td>
<td>0.34</td>
<td>0.29</td>
<td>0.78</td>
</tr>
<tr>
<td>SA3</td>
<td>0.22</td>
<td>0.30</td>
<td>0.27</td>
<td>0.75</td>
</tr>
<tr>
<td>SA4</td>
<td>0.22</td>
<td>0.32</td>
<td>0.37</td>
<td>0.73</td>
</tr>
<tr>
<td>SN1</td>
<td>0.38</td>
<td>0.46</td>
<td>0.37</td>
<td>0.36</td>
</tr>
<tr>
<td>SN2</td>
<td>0.38</td>
<td>0.41</td>
<td>0.23</td>
<td>0.18</td>
</tr>
<tr>
<td>SN3</td>
<td>0.36</td>
<td>0.39</td>
<td>0.27</td>
<td>0.75</td>
</tr>
</tbody>
</table>

**Source:** Data Analysis of this Study
Interpretation:

Cross loading is another way to evaluate discriminant validity test. As suggested by Hair, Ringle, & Sarstedt (2011) the factor loading in each construct of every indicator must be greater than other outer loading. In the above table, every indicator shows higher factor loading in its construct than other loading. Every method of quality criteria is rectified by factor loading.

Table 4. Discriminant Validity - Heterotrait-Monotrait Ratio

<table>
<thead>
<tr>
<th></th>
<th>Consumer Purchase Intention</th>
<th>Credibility</th>
<th>Entertainment</th>
<th>Infotainment</th>
<th>Subjective Norm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Purchase Intention</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credibility</td>
<td>0.715</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td>0.565</td>
<td>0.739</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infotainment</td>
<td>0.450</td>
<td>0.633</td>
<td>0.546</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subjective Norm</td>
<td>0.771</td>
<td>0.809</td>
<td>0.531</td>
<td>0.494</td>
<td></td>
</tr>
</tbody>
</table>

Source: Data Analysis of this Study

Interpretation:

As suggested by Henseler, Ringle, and Sarstedt (2015) the values showing relation between variables must be lower than 0.85. In the above table, every latent variable is showing value less than 0.85 in its own construct which meets the quality criteria.

Table 5. R- Square

<table>
<thead>
<tr>
<th></th>
<th>R Square</th>
<th>R Square Adjusted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Purchase Intention</td>
<td>0.313</td>
<td>0.299</td>
</tr>
</tbody>
</table>

Source: Data Analysis of this Study

Interpretation

Quality criteria consist of r-square and adjusted r-square which is the part of descriptive statistics. R-square indicates the impact of exogenous variables on endogenous construct (Hair, Hult, Ringle, & Sarstedt, 2014) and the r-square must be at least 0.26. It indicates predictive accuracy of data. It is also known as coefficient of determination. The above table shows that independent variable SMS advertising (infotainment, entertainment, credibility & subjective norms) is showing 31.3% of variance on dependent variable i.e., consumer purchase intention.
Table 6. Bootstrapping

<table>
<thead>
<tr>
<th>Path Coeff. Original (Adults)</th>
<th>Path Coeff. Original (Youth)</th>
<th>Path Coeff. Mean (Adults)</th>
<th>Path Coeff. Mean (Youth)</th>
<th>Std. dev Adults</th>
<th>Std. dev Youth</th>
<th>T-Values Adults</th>
<th>T-Values Youth</th>
<th>P-Values Adults</th>
<th>P-Values Youth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credibility -&gt; Consumer Purchase Intention</td>
<td>0.457</td>
<td>0.169</td>
<td>0.438</td>
<td>0.174</td>
<td>0.283</td>
<td>0.082</td>
<td>1.614</td>
<td>2.055</td>
<td>0.107</td>
</tr>
<tr>
<td>Entertainment -&gt; Consumer Purchase Intention</td>
<td>0.077</td>
<td>0.159</td>
<td>0.092</td>
<td>0.166</td>
<td>0.218</td>
<td>0.073</td>
<td>0.351</td>
<td>2.185</td>
<td>0.726</td>
</tr>
<tr>
<td>Infotainment -&gt; Consumer Purchase Intention</td>
<td>0.161</td>
<td>0.045</td>
<td>0.175</td>
<td>0.054</td>
<td>0.198</td>
<td>0.073</td>
<td>0.809</td>
<td>0.624</td>
<td>0.419</td>
</tr>
<tr>
<td>Subjective Norm -&gt; Consumer Purchase Intention</td>
<td>0.114</td>
<td>0.332</td>
<td>0.144</td>
<td>0.331</td>
<td>0.250</td>
<td>0.071</td>
<td>0.455</td>
<td>4.641</td>
<td>0.649</td>
</tr>
</tbody>
</table>

Source: Data Analysis of this Study

Table 7. Differentiated Results

<table>
<thead>
<tr>
<th>Path Coefficients-Diff (Adults - Youth)</th>
<th>T-Value (Adults Vs Youth)</th>
<th>P-Value (Adults Vs Youth)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credibility -&gt; Consumer Purchase Intention</td>
<td>0.289</td>
<td>1.330</td>
</tr>
<tr>
<td>Entertainment -&gt; Consumer Purchase Intention</td>
<td>0.082</td>
<td>0.449</td>
</tr>
<tr>
<td>Infotainment -&gt; Consumer Purchase Intention</td>
<td>0.115</td>
<td>0.648</td>
</tr>
<tr>
<td>Subjective Norm -&gt; Consumer Purchase Intention</td>
<td>0.218</td>
<td>1.147</td>
</tr>
</tbody>
</table>

Source: Data Analysis of this Study

Interpretation:

Bootstrapping plays an important role in acceptance and rejection of a hypothesis. As suggested by Hair, Hult, Ringle, and Sarstedt (2014) t-values must be greater than 1.96 and p-values must be less than 0.05 to evaluate the results.

To check the impact of credibility, entertainment, infotainment, and subjective norms on consumer purchase intention of youth and adults in Karachi, Pakistan. Data was collected from 80 adults and 120 youth. The above table shows the results which indicate the relationship between variables and moderator.
I. There is a positive impact of credibility on purchase intention in youth which is accepting the alternative hypothesis and rejecting null hypothesis as the t & p-values showing in the above table are above 1.96 and below 0.05 which indicates that youth perceives SMS advertising as credible whereas adults shows negative responses towards SMS advertising and does not perceive as credible and believable.

II. There is a relationship between entertainment and consumer purchase intention. Youth perceives SMS advertising as more entertaining than adults which is showing through the t & p-values. The study of Unal, Ercis, and Keser (2011) shows the impact of entertainment on consumer purchase intention.

III. There is no relationship between infotainment and consumer purchase intention which indicates that null hypothesis is accepted, and alternative hypothesis is rejected as t-value & p-value is less than 1.96 and more than 0.05 which is rejecting the hypothesis. This indicates that both youth and adults perceive that the information through SMS advertising is not much relevant and sufficient to influence their purchase behaviors.

IV. There is a relationship between subjective norms and consumer purchase intention which indicates null hypothesis is rejected and alternative is accepted. Youth rely on people to make purchase decisions while adults do not depend much on reference groups while purchasing.

CONCLUSION

The aim of this research was to investigate the impact of SMS advertising (credibility, entertainment, infotainment & subjective norms) on consumer purchase intention and to find the difference in attitudes of youth and adults towards SMS advertising. The results have demonstrated that credibility, entertainment, and subjective norms has an impact on consumer purchase intention, but infotainment has no impact on consumer purchase intention. Moreover, study indicates that there is difference of attitudes between youth and adults towards SMS advertising which accepts the alternative hypothesis and rejects the null hypothesis. According to the study of (Unal, Ercis, & Keser, 2011) there is positive impact entertainment, infotainment, reliability, personalization, and SMS sent by permission which influence consumers attitudes towards SMS advertising. Furthermore, there is difference in attitudes and behaviors of youth and adults towards SMS advertising. Youth are more interested in SMS advertising and accept SMS advertising than
adults do. According to (Huang, Lee, & Ho, 2004) consumer’s attitude and behavior serves major role. So better knowledge and understanding of consumer’s attitude is important in making advertisements.
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