UNIVERSITY OF JYVÄSKYLÄ
School of Business and Economics

CONSUMERS' ATTITUDES TOWARD MOBILE ADVERTISING – A RHETORICAL APPROACH

Master's Thesis, Marketing

Author: Sanna Andersson

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Supervisors: Heikki Karjaluoto
Matti Leppäniemi

ABSTRACT

Author	
Sanna Andersson	
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Abstract

Mobile advertising adoption has not been as rapid as it could have been, even though the techniques for its full exploitation have existed for years. Understanding consumers' attitudes toward the phenomenon is crucial in order to enhance the situation.

The purpose of this research was to examine young consumers' perceptions about mobile advertising in order to clarify what type of meanings they give to the phenomenon, what kind of argumentation means are found and in which contexts it is evaluated positive or negative. The theoretical framework of this research is based on the principals of rhetorical social psychology (Billig 1987/1996).

The data of this study was gathered by using the method of qualitative attitude approach. The target group was asked to comment the claims presented to them. Eighteen personal interviews were conducted for both Finnish (9) and American (9) young adults. The interviewees' views and arguments behind the views were categorized and analyzed. Based on the analyses, an interpretation of their attitudes and the way the attitudes appeared in the interviewees' speech could be done.

Nine argumentation categories could be formed. Further, four contextual dimensions, from which the argumentation was done could be distinguished: 1. Societal 2. User (including advertiser, consumer and personal role), 3. Technical, and 4. Time dimension. Attitudes and objects of attitudes varied in different dimensions.

Mobile advertising was experienced more positively in the role of a member of society than in the role of a customer. The biggest concerns were the purposes the advertiser uses one's information and the fear of one's information getting into wrong hands. From advertiser's perspective mobile advertising was seen only positive. Mobile advertising was viewed more positively from the general consumer view than from the role of the receiver/oneself. Mobile advertising was perceived safe and reliable in general, but the functionality of personalized advertising caused doubts. Mobile advertising was seen better and more beneficial in the future, when it will be more developed. Certain parts of the results show similarities to previous research.

Key words

mobile advertising, attitudes, rhetorical social psychology, qualitative attitude research, qualitative attitude approach

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CONTENTS

1 INTRODUCTION

1.1 Basis of the research

The importance of advertising as a social phenomenon is undeniable. Advertising has positive effects on consumption and economic activity as it modifies lifestyles and values. (Pollay & Mittal 1993.) Despite of its notable role and positive effects on today's society, advertising industry has also suffered from unfavorable reputation in recent years. Advertisements have been accused, for instance, triviality and bad influence on morality as well as for cheating, manipulating and underestimating consumers (Pollay & Mittal 1993; Mittal 1994).

It is important to understand consumers' perceptions of advertising, because – according to several studies – attitudes toward advertising in general may affect attitudes toward an individual commercial (Lutz 1985; Mehta 2000), brand in question (Lutz 1985) and ultimately, to purchase (Bush et al. 1999). Similarly, personal attitudes toward advertising influence on consumers' exposure and attention to advertising, politics and regulations and other outcomes that have a remarkable effect on the whole advertising industry (Shavitt, Lowrey & Haefner 1998).

Further, a study concentrating especially on mobile advertising, a form of advertising that is communicated to the consumer via a handset (MMA 2008a), reveals that customers who are satisfied and trust advertising can convince other potential customers of the benefits of the service. Viral marketing is also the most effective way over any campaigns to boost mobile advertising. (Vatanparast & Butt 2009.)

Advertising has both existed and been studied for a long time, but what is fascinating right now is digital marketing, which is booming. Along with the high penetration rate of mobile phones, the use of mobile devices as advertising channel has increased notably (Ul Haq 2012; eMarketer 2013).

Mobile commerce offers a significant advantage, since it can deliver personalized messages to a user by utilizing the user-profile and location-awareness (Tsang et al. 2004; Lee & Jun 2007). Actually, due to the personalization possibilities and the fact that mobile devices are affordable and accessible to more consumers compared to having access to 'traditional' electronic commerce via personal computers, the mobile technology can be seen offering better opportunities than 'traditional' internet-based advertising (Haghirian & Inoue 2007). Also, mobile marketing is a cost-effective way to reach customer segments (Leppäniemi & Karjaluoto 2005; Vatanparast & Butt 2009). Nevertheless, without fully understanding the elements affecting consumers' perceptions about mobile advertising, marketers will not be able to get good results from their marketing efforts (Vatanparast & Butt 2009).

One of the biggest challenges in mobile advertising is the consumer adoption, which can be seen as a side effect of consumers' attitudes toward mobile advertising. Although the overall trust and familiarity with mobile advertising is much higher than in its beginning, there still is a lot of work to do in convincing consumers of the benefits and the safety in mobile advertising. Lack of consumer trust is one reason why marketers hesitate using mobile marketing: they assume consumers are afraid of spamming (Grenville 2005). Important questions are how to bring more relevant advertisements to consumers by utilizing the opportunities of the mobile channel and how to make difference between the mobile advertising experience to other advertising channels.

Asia has been considerably ahead of Europe and USA in terms of mobile internet development and adoption (Haghirian & Inoue 2007), which can result from the privacy concerns and stricter legislation common in Western countries. Therefore, it is crucial to examine trust issues and attitudes toward using contextual information in mobile advertising in order to develop marketing methods more efficient and consumer-friendly.

Combining features such as personalization, interactivity, low cost of reaching the consumer at the right time and place is so far possible only for mobile channel, which makes mobile marketing a unique marketing tool compared to other media (Jayawardhena et al. 2009). Therefore marketers need information about how to best approach an individual consumer.

Attitudes toward advertising have been mostly researched with quantitative surveys and large sample sizes (e.g. Tsang et al. 2004). Nevertheless, personal interviews provide more possibilities to interpret the answers and give deeper reasoning for presented opinions (Hirsjärvi, Remes & Sajavaara 2006, 194-195). Therefore, instead of giving the respondents prepared options to choose from, this study aims to reveal reasons consumers think in a certain way.

In this study the concept of attitude is seen differently than in major of the studies about attitudes toward advertising. Attitudes are understood according to Billig's (1996) ideas of their rhetorical nature, which will be presented in chapter 3.

1.2 The objectives of the study and the research questions

The object of this study is to find out how the use of *personalization* (both context-aware and history information), *trust, control and privacy issues* and *novelty* of mobile advertising phenomenon are experienced among consumers and in which contexts the phenomenon gets positive and reserved arguments. This will be done by using the qualitative attitude approach by Vesala (Vesala 1996; Vesala & Rantanen 1999), in which the analysis will be done by examining what kind of speech the topic mobile advertising (including its subthemes evolved from previous research) arise and what types of arguments are used in presenting one's views.

The purpose of this research is not to find the absolute truth about peoples' attitudes toward mobile advertising but to examine speech related to the topic. Further, the goal is not to present an inclusive depiction of everyone's views and attitudes related to mobile advertising. Thus, this study can be viewed as a sample of current attitudes toward mobile advertising.

Personal interviews are conducted in order to study aforementioned themes and thus, some new factors affecting consumers' attitudes toward mobile advertising that have not been taken into consideration in previous research, might emerge. By using a qualitative approach (personal interviews) it is possible to find more in-depth information about consumers' viewpoints than by using a survey. The concentration on factors personalization, trust, and novelty in mobile advertising is justified with the previous research and publications about mobile advertising.

This research aims to clarify consumers' attitudes towards mobile advertising by answering the following research questions:

- What are consumers' attitudes toward mobile advertising?
  - *What kind of meanings and benefits consumers relate to mobile advertising?*
  - *What kinds of dimensions are appeared in the evaluations and what kind of argumentation means are found?*
  - *In what kind of contexts the evaluations are positive or negative?*

1.3 The research methods

The research approach applied in this study, qualitative attitude approach (see Vesala 1996; Vesala & Rantanen 1999), is not only a methodological perspective but also a method. This approach has its origins in rhetorical social psychology and it concentrates on resolving what people are justifying, with which reservations and from what kind of role (Vesala & Rantanen 2007.) The research was conducted by first getting familiar with the topic by reviewing mobile marketing literature and attitude theories. The most relevant themes appeared in the literature were chosen to be scrutinized in this research. In qualitative research it is not typical to set or test hypotheses but to view the data miscellaneously and with a detailed manner (Hirsjärvi et al. 2006, 155). Thus, no hypotheses were set in this study.

Half-structured theme interviews were used as data collection method, and the themes derived from the literature formulated the basis of the interview framework. The sample group consists of young, from 21 up to 27 years old college or university students or working persons. Eighteen persons were interviewed, of which half consists of USA citizens and the other half of Finnish citizens. Data collection was done via Skype, a software application that allows users to make voice calls over the internet. Skype was chosen to be used for data collection since half of the interviewees lived in another continent. To make the interview experience as similar as possible for

everyone, also the interviews with Finnish respondents were conducted via Skype, even though personal interviews could have been possible. The interviews were recorded and transcribed. The results were analyzed according to the principles of qualitative attitude approach.

1.4 The structure of the research

In the first chapter the topic and the background of the research are introduced and the research objectives and methods are presented. The second chapter introduces the concept of mobile advertising and its features relevant for this study. Further, the state of mobile advertising today, especially in the countries covered in this study, Finland and the USA, is discussed. Also, a review of the previous research about attitudes toward advertising in general is presented followed by an overview of studies on attitudes toward mobile advertising. The third chapter presents the rhetorical nature of attitudes. First, some criticism toward the mainstream attitude research is presented. Next, the concept of attitude, according to Michael Billig's rhetorical social psychology, is presented. Lastly, the method of qualitative attitude approach and its use in previous research are introduced.

In the fourth chapter, the research methodology is introduced. The methods of qualitative attitude approach are explained as well as the interview strategy and the principles of the analysis. Further, the themes and claims used in the interviews are introduced and justified. The fifth chapter consists of the analysis of the interviews and the argumentation types that were driven from the interviews. In the final chapter the conclusions and dimensions of evaluation are presented, and managerial implications, evaluation of the study and implications for future research are discussed.

2 MOBILE ADVERTISING AS AN ADVERTISING CHANNEL AND A RESEARCH OBJECT

Mobile advertising opens new opportunities for advertisers. Due to the fact that mobile phones are very personal devices, advertising via them needs to be more personalized than before. Furthermore, since the devices are portable, it is possible for the advertiser to connect the consumer anytime or anyplace. Like traditional fixed-line access internet advertising, mobile advertising enables the consumer identification and behavior analysis, but in addition to that, it can also exploit the mobility. Thus, in location-sensitive and time-critical cases it might be experienced in a more positive way. (Tsang et al. 2004.) This chapter introduces the concept of mobile marketing and discusses about previous research of attitudes towards advertising in general and particularly towards mobile advertising. This chapter explains, by the previous research, why personalization, history and novelty are the themes chosen to be scrutinized in this study.

2.1 What is mobile advertising?

In the literature there are several terms used referring to marketing via wireless data transmission such as 'mobile marketing', 'mobile advertising', 'wireless marketing', 'wireless advertising' and 'mobile commerce'. However, commonly accepted definition for the concept of mobile advertising does not exist (Leppäniemi & Karjaluoto 2005).

Virtanen and Raulas (2004) define mobile marketing as wireless data transmission, transferring digital content or digital dialog via a mobile device, which purpose is to create a measurable change in the recipient's reaction toward a company, product or service. The Mobile Marketing Association MMA (2008a) doesn't even include 'wireless marketing' in its glossary and defines mobile marketing as "the use of wireless media as an integrated content delivery and direct response vehicle within a cross-media or stand-alone marketing communications program". Mobile advertising and wireless advertising are defined similarly as "a form of advertising that is communicated to the consumer via a handset" and which most common forms are mobile web banners (top of page), mobile web posters (bottom of page banner), full screen interstitials (appears while the requested page is "loading"), SMS and MMS, mobile gaming, mobile video advertisements (MMA 2008a) and in-app advertising. Further, Balasubramanian, Petrson and Järvenpää (2002) remind that 'wireless' is not necessarily 'mobile'. For instance, communicating via a desktop computer at home, with signals carried over a satellite network, would be considered as wireless but not mobile communications.

Devices that use mobile technology include e.g. cellular telephones and pagers, cordless telephones, two-way radios, baby crib monitors, remote car-

locking systems, wireless networking systems (including LANs), Global Positioning System (GPS) -based locators and maps (Balasubramanian et al. 2002). Since mobile internet as a more developed channel takes advertising a bit further in mobile devices, it has its own definition as "the usage of mobile internet -based media to transmit advertising messages to consumers, irrelevant of time and location, with personalized information with the overall goal to promote goods and services" (Haghirian & Inoue 2007). The user interfaces in mobile internet have improved outstandingly since its early days in the 1990s. The main difference between mobile and PC internet today is perhaps the architecture of market players. Whereas Microsoft has dominated the PC sector, mobile internet relies on common or shared platforms. (Netsize 2009, 230.)

The line between marketing and service seems to be getting more and more vague. Mobile advertising can be seen as part of larger concept of mobile services: Siau and Shen (2003) divide mobile services into mobile financial services (e.g. mobile banking and mobile broking), mobile shopping, mobile ticketing (purchasing tickets to different events via mobile device), mobile news, sports and other information (e.g. directory assistance services and hotel guides), mobile advertising and mobile entertainment (e.g. mobile gaming, mobile music, mobile video). Varshney and Vetter (2001) present rather a similar type of list adding a few components to it, but call them the division of mobile commerce. The components added are: proactive service management (transmission of information related to aging (automobile) components to vendors), wireless re-engineering (improvement of business services), mobile auction or reverse auction, mobile office (working e.g. from traffic jam), mobile distance (taking a class using streaming audio and video), and wireless data center.

Mobile marketing tools, in turn, can be divided e.g. into mobile advertising, mobile sales promotion, mobile entertainment and mobile shopping (Barutçu 2008). It follows that one can conclude some of the components of mobile services belong under the concept of mobile marketing, such as mobile entertainment and mobile shopping. Consequently, mobile services or mobile commerce can be seen as a superordinate for mobile marketing. Mobile marketing is conceived as a subset of mobile commerce also by several academics (e.g. Varshney & Vetter 2002; Barnes & Scornavacca 2004).

Thus, the relationship between mobile commerce and mobile marketing seems to appear quite clearly in the literature, whereas the difference between mobile marketing and mobile advertising does not. Since scholars use both terms referring to the same phenomenon, mobile marketing and mobile advertising are used as equal concepts in this study, whereas mobile commerce is considered as a superordinate for both of those terms.

2.2 Different categorizations of mobile advertising

Several principles to categorize mobile advertising can be recognized in the literature. One can divide it at least based on the *form* of the advertisement, the *initiative* of the advertisement (user activity mode), and the *nature* of the advertisement.

One way of categorizing mobile advertising is *the form* or type of the advertisement. Interactive mobile marketing can be executed via several solutions such as Short Message Service (SMS), Multimedia Messaging (MMS), mobile internet, downloadable applications, Bluetooth alerts, WAP push, picture recognition and messaging and mobile e-mail (Karjaluoto et al. 2008b), SMS still being the most popular marketing tool (Netsize 2009, 220; Yang et al. 2013). Even though the case examples presented in the interviews in this study are based on usage of different mobile advertising techniques and forms (e.g. geo-fencing, mobile internet, SMS), this study does not concentrate especially on a certain form of mobile advertisement but is more interested in the user experience and the consumers' perceptions of factors related to mobile advertising as a phenomenon instead. Thus, in this study the term 'mobile advertising' refers to all forms of advertising as long as the device is mobile (a phone or a tablet).

A broad way to do the categorization is to view the user activity mode or in other words *the initiative* or the action in mobile advertising. From this perspective advertising on the mobile medium – like on the wired medium – can be divided into two types: push and pull. Push marketing happens when the marketer sends advertising messages to consumers without a request, usually in a form of alert or SMS text message (Barnes & Scornavacca 2004) whereas pull marketing requires consumer's initiative. An example of pull-based mobile advertising is, when user enters sites voluntarily and determines whether to access further information (Okazaki 2004). This usually applies only to mobile internet and app usage, but for instance the usage of QR codes has its origin from consumer's own initiative.

Li & Du (2012) state that pull-based advertising is most suitable for merchants with simple, time-limited, and location-related advertisements. According to them, future customers with smartphones are capable of seeking promotional information themselves, and pull-based form of advertising, allowing customers to have greater involvement, is more popular than push-based form (Li & Du 2012). Karjaluoto et al. (2008b) remind that prior permission for marketing is required in both, push- and pull-based advertising. Permission is the "dynamic boundary produced by the combination of one's personal preferences" (Barnes & Scornavacca 2004). These preferences refer to for example what time, which location and what kind of information content the customer prefers in their marketing messages (Jayawardhena et al. 2009).

In the empirical part of this study, certain statements of the interviews are examples of pull-based advertising. In those example cases consumer voluntarily enters sites with commercial content (mobile internet) or seeks information (e.g. sends an SMS message to get information about special offers in a mall). In this study push-based mobile advertising considers all

types of mobile advertisement that are sender/advertiser based: advertiser is the initiative, not the consumer. Mobile internet is full of advertising in same forms than the traditional internet: one gets influenced by banners, alerts, e-mail messages, etc. Even though in this study mobile internet is understood as one channel for mobile advertising, the case examples are built around advertising methods that are more characteristic to especially mobile channel (e.g. methods using time and location information).

Another way of categorizing mobile advertising is to view the aspects defining *the nature* of the advertisement. The aspects do not necessarily exclude each other. For instance, Tsang et al. (2004) use a following categorization of three: permission-based advertising, incentive-based advertising and location-based advertising. The appearance of permission-based mobile advertising in a categorization can be evaluated somewhat out-of-date, since in most countries worldwide (including the USA and Europe) mobile advertising without asking consumer's permission is prohibited by law and is considered as spamming. In this study mobile advertising refers only to the permission-based form of it.

2.3 Mobile advertising today

Although Asia is ahead of Europe and USA in terms of mobile internet development and adoption (Haghirian & Inoue 2007), USA and Finland make interesting research objects from mobile marketing's point of view – both in their own ways. USA, as a massive marketplace, holds the third place on the list of most mobile subscribers in the world, right after China and India, with 335,8 million subscribers. Finland, for its part, has the most mobile subscribers in the world when proportioned the sum (9,2 million subscribers) to its around 5,5 million population (Netsize 2013.)

The adoption of mobile devices has been rapid all over the world. The transition from SMS-dominance to more developed methods such as app and mobile web usage has happened little by little and we have been shifting from the use of low-end devices to smartphones, tablets and other connected devices. Also the smartphone sales has been growing fast: in 2011 the amount of smartphone users was less than one-sixth (835 million) of total mobile users (5.6 billion). (Netsize 2011.) In 2012 around a third of all phones were smartphones, and in major mobile territories around half or more of the population owns one. In the USA the penetration rate is 51,9 %, in EU 54,6 % and in the UK 63,2 %. According to estimates and forecasts, the share of smartphones worldwide will be more than half in 2016. (Netsize 2013.)

Smartphones have changed consumer behaviour and the way of shopping. Majority of the US (77 %) and Finnish (81 %) smartphone users have researched products or services on their mobile device and several of them (46 % of US and 26 % of Finnish) have also made a purchase on their phone. Most of the smartphone users (89 % of US and 85 % of Finnish) have noticed mobile advertisements and more than half of them (56 % of US and

58 % of Finnish) have performed a search on their smartphone after seeing an offline advertisement. (Our Mobile Planet 2013.)

No matter how much input software developers give on developing new mobile advertising tools and platforms, it does not take the consumer adoption any further, if companies do not use mobile channel in advertising. The direction seems to be upwards: marketers have been placing more and more assets on digital marketing. Within the digital marketing the trend toward mobile marketing is upwards as well: Although marketers allocate only less than one percent of their total marketing budget to mobile advertising (MMA 2012), the mobile internet ad spending share of total digital ad spending worldwide is rapidly growing. In 2011 it was 4,6 % of total digital ad spending, in 2012 8,5 % and is estimated to rise up to 36,6 % in 2017. (eMarketer 2013.) In 2009, top five reasons driving companies to use mobile marketing were precise targeting, objective measurement, mobile/online integration, affordable cost of reach and economic situation. In other words, companies use mobile marketing mainly to gain operational effectiveness. (Netsize 2009, 218; 221.)

Even though SMS still holds the first place on the list of the most widely used mobile marketing tactics (Yang et al. 2013), in the future the use of other tactics, such as mobile coupons, sponsored links, MMS (multimedia messaging), mobile web, and downloadable applications will increase as marketing tactics, whereas the use of SMS messaging is decreasing. (Jayawardhena et al. 2009; Netsize 2009, 221.) Location-based services, followed by instant messaging and rich media are considered the most important features when characterizing the coming mobile marketing era. Hence, immediacy, location-enabled solutions and user generated content seem to be the key concepts in the future marketing communication (Netsize 2009, 230). Some of the latest phenomena in mobile advertising are geo-fencing (technology that utilizes geographical location and enables delivering personalized ads to people in certain radius), NFC (near field communications, used in e.g. in mobile wallets), POS (point of sale, used e.g. in-store for mobile payments), social commerce (e.g. Wrapp), augmented reality marketing (Netsize 2013) and iBeacons (offers new features in indoor locating and communication via Bluetooth) (Apple 2015).

To conclude, the USA and Finland belong to the top countries of mobile adoption. These two countries are relevant choices for the objects of this study. First, it can be assumed that there is more expertise and experience within mobile devices and services in these countries compared to many others. Therefore, the research data might offer more essential information for marketing developers. Second, the researcher of this study masters both Finnish and English, so the interviews can be conducted in the native languages of the respondents, which enhances mutual understanding.

2.4 Attitudes toward advertising

Attitude toward advertising is defined as a "learned predisposition to respond in the consistently favorable or unfavorable manner to advertising in general" (Lutz 1985, 53). Perceptions toward advertising can be approached from three main perspectives: attitude toward advertising in general (e.g. Pollay & Mittal 1993), attitude toward a specific media, such as magazines (e.g. Mehta 2000), television (e.g. Mittal 1994) or internet (e.g. Schlosser, Shavitt & Kanfer 1999) and finally, attitude toward the advertisement (Lutz 1985).

The general attitudes toward advertising have varied across the decades (Dutta-Bergman 2006). Bauer and Greyser (1968) were the first researchers to conduct a comprehensive academic study on attitudes toward advertising. Their study revealed that attitudes toward advertising were more positive than negative and advertising was considered as a necessary element of society. Also other early studies concerning attitudes toward advertising – first of them conducted in the 1950's – implied that consumers hold favorable attitudes toward advertising. (Lutz 1985.) Nevertheless, during the 1960's the attitudes started to change and from the 1970's through the 1990's the respondents' views remained mainly negative (Dutta-Bergman 2006).

Attitudes toward advertising have been researched for over several decades with various methods, sample types and data collection methods (Shavitt et al. 1998; Dutta-Bergman 2006). Due to the great diversity among the previous research, it is possible to draw only limited conclusions about attitudes toward advertisement in general. Most of the researchers studying attitudes toward advertising have used quantitative methods, but for example Coulter, Zaltman and Coulter (2001) conducted a qualitative study by using the Zaltman Methaphor Elicitation Technique (ZMET). ZMET is a technique based on consumers' perceptions of visual images and includes personal, in-depth interviews. The overall result suggested that the respondents held more negative than positive attitudes toward advertising and that information and entertainment are the greatest assets of advertisements (Coulter et al. 2001).

Even though there are studies indicating overall attitudes toward advertising appear somewhat favorable (see Shavitt et al. 1998), majority of both qualitative and quantitative studies illustrate that consumers' attitudes toward advertising in general are more negative than positive (Mittal 1994; Coulter et al. 2001). Nevertheless, advertising has gained also positive feedback. Previous research generally indicates that consumers tend to have positive reactions to the informational value of advertising and more negative reactions to advertising's manipulative, intrusive and deceptive nature (Shavitt et al. 1998; Mehta 2000). For instance, only less than a quarter of respondents of Mittal's (1994) research considered television advertisements honest and believable, and majority of them thought advertisements underestimate consumers' intelligence. Also peer communication affects consumers' attitudes toward advertising (Bush et al. 1999). The reason for the slightly dissimilar findings may lie behind the dissimilarity in sample groups and advertising types rated (Shavitt et al. 1998).

Previous research implies that attitude toward advertising affects positively consumers' buying behavior (Bush et al. 1999) or buying interest (Mehta 2000). Another important finding is that attitudes toward advertising in general appear to have an effect on attitudes toward an individual advertisement (Lutz 1985; Mehta 2000). Further, when a person feels good about an advertisement, s/he will most likely have positive feelings toward the product or service offered as well (e.g. Coulter et al. 2001).

For decades researchers have tried to find out what affects attitudes towards advertising. Demographics, the advertising channel and features of the advertisement itself have been under scrutiny. Several studies concerning attitudes toward advertising examine perceptions of adult population (e.g. Mittal 1994; Shavitt et al. 1998). Many studies have measured the perceptions of the overall population, but some studies have reviewed how demographics affect attitudes (Shavitt et al. 1998; Bush, Smith and Martin 1999; Dutta-Bergman 2006). In addition to demographics, some researchers have also taken psychographic variables such as health consciousness and community involvement under examination (e.g. Dutta-Bergman 2006). Shavitt et al. (1998) reported that males, younger consumers (aged 18 to 34), less educated, low-incomes and non-whites have generally more favorable attitudes toward advertising compared to other consumers, and that less educated consumers seem to enjoy and trust advertising more than their educated counterparts. On the other hand, Bush et al. (1999) report the opposite: women have more positive attitudes toward advertising than men, but age and education do not seem to matter. Durand and Lambert (1985), for their part, diminish the significance of demographics and reported that criticism toward advertising depends more on the sense and political alienation of the consumer than demographical features. Based on these contradictory results, it cannot be assumed that demographical characteristics have at least significant effect on attitudes toward advertising.

Attitudes toward advertising vary depending on the media. Television advertising is often considered more annoying than advertising in other media because of the intrusive nature of it. Consumers have more control over on how much they expose to the print advertisements and radio, as a background media, is listened while concentrating on other things. (Mittal 1994.) Internet advertising, in turn, seems to evoke positive consumer attitudes. Schlosser et al. (1999) compared two demographically similar samples and found that internet advertising was viewed as more informative and trustworthy than general advertising. Attitudes toward advertising seem to depend also on whether the respondent assesses him/herself or other consumers. Personal confidence in advertising or the way people experience the effects of advertising on themselves tends to be more positive than when they evaluate advertising's impact in general level on other consumers. (Shavitt et al. 1998.)

Studies measuring the general attitudes have often examined also the underlying factors affecting attitudes toward advertising or what are the components of which the attitude consists of. Attitude toward advertising

consists of several dimensions or combinations of views that researchers have used to measure the attitudes toward advertising such as the informative value of advertising, advertising's economic impact, aesthetic enjoyment of advertising, poor taste and sex in advertising and the regulation of advertising (Mittal 1994; Dutta-Bergman 2006). Some factors that affect consumers' views on advertising seem to be more important to evaluate than others (Shavitt et al. 1998). Previous research indicates that significant predictors of attitudes toward advertising are enjoyment/entertainment, informativeness (Ducoffe 1995; Shavitt et al. 1998; Mehta 2000; Coulter et al. 2001), credibility/trustworthiness (Shavitt et al. 1998; Mehta 2000), social utility (Bush et al. 1999), irritation (Ducoffe 1995), indignity, price effects, advertising regulation (Shavitt et al. 1998), and individual advertising orientation (Mehta 2000).

2.5 Attitudes toward mobile advertising

Since mobile marketing has already existed for several years, there is a wide scale of studies concentrating on it. Majority of them is quantitative in nature. Research conducted in the area of mobile marketing can be divided into three categories according to its approach: *technology* (studies related to devices, networks, standards, ease-of-use, government regulations, etc.), *marketing channel* (factors such as marketer-to-consumer interaction, context interaction, costs and role of permission) or *consumer adoption* (Karjaluoto et al. 2008b). The earlier studies review mainly SMS-based mobile advertising whereas the features of mobile internet appear in the later ones. In the future, topics such as device-readable printed codes both in print ads and packaging, mobile search, location-based mobile communications and promotions, branded mobile entertainment (especially games), user-generated mobile content and social networking are likely to emerge in mobile advertising research (Okazaki & Barwise 2011). However, still in the 2010s there are new studies that concentrate only on attitudes toward SMS-based mobile advertising (e.g. Rau, Zhang, Shang & Zhou 2011; Ul Haq 2012).

Tsang et al. (2004) examined SMS mobile marketing with a sample of 380 Taiwanese consumers. They developed an instrument for measuring mobile marketing attitudes to which they included entertainment, informativeness, irritation and credibility as factors affecting attitudes toward mobile marketing (see Figure 1.) The instrument is based on the theory of reasoned action, TRA, by Fishbein and Ajzen (1975), according to which person's intention to certain behaviour depends on the attitude about the behaviour and subjective norms. According to Tsang et al. (2004) there is a direct relationship between consumer attitudes and consumer behaviour: overall attitude affects intention and intention affects behaviour. Tsang et al. found out that entertainment had the largest effect on the overall attitudes and that the attitudes toward mobile marketing are generally negative unless the consumers have consented to it. Nevertheless, mobile advertising is

permission-based in most of the developed countries (Karjaluoto et al. 2008b). Incentives were also found to affect intention to receive mobile advertising.
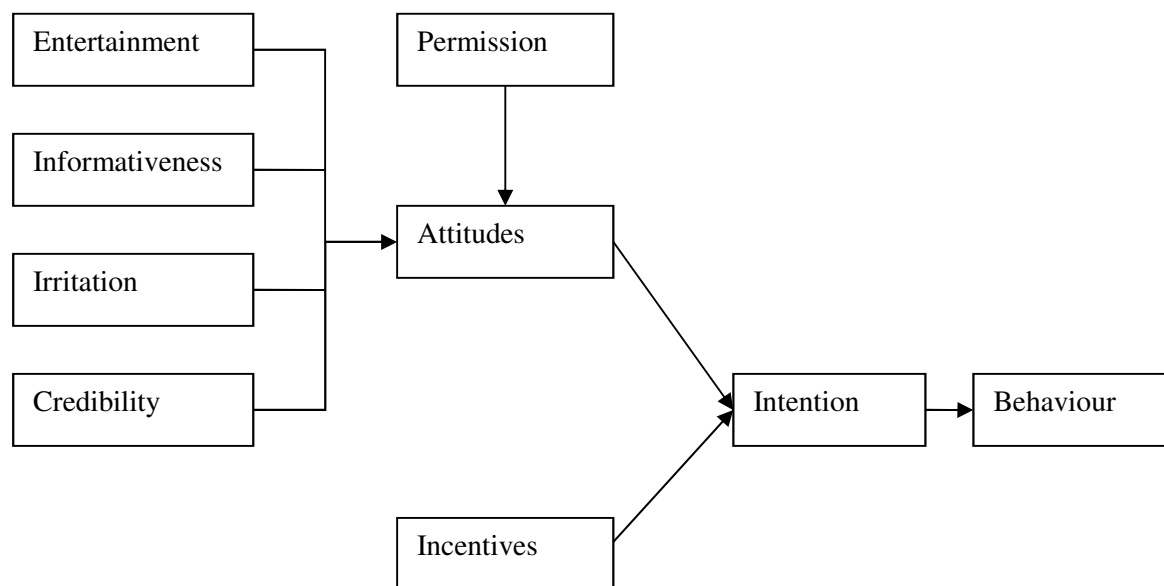

FIGURE 1 Factors affecting consumer attitudes toward SMS-based advertisements and the relationships among attitudes, intention to view mobile ads, and users' actual behaviour by Tsang et al. (2004)

Karjaluoto et al. (2008b) researched Finnish consumers' intention to receive SMS marketing. Based on several theories and previous studies they formulated a model which measures consumers' intention to participate in mobile marketing with seven factors. They discovered that perceived utility and perceived social utility were the main drivers of intention, and that credibility, context and financial rewards have an effect on perceived utility. Further, the significance of financial rewards was rather small, which differs from the result of Tsang et al. (2004). Also control over receiving mobile marketing had weak relationship with intention to participate in mobile marketing.

The following chapters introduce some of the most crucial mobile advertising features that have both been aroused in previous studies and have been perceived to be essential to scrutinize in this study. Thus, the division is not all-inclusive, but only stresses the most crucial features of mobile advertising from point of view of this study:

- context-awareness and personalization
- trust, control and privacy issues
- novelty

2.5.1 Context-awareness and personalization in mobile advertising

In mobile computing the term context means "the set of environmental states and settings that either determines an application's behavior or in which an application event occurs and is interesting to the user" (Chen & Kotz 2000, 3) or simpler "any personal and environmental information that may influence

the person when s/he is using mobile internet" (Kim, Kim, Lee, Chae & Choi 2002, 2). Mobile channel offers a good opportunity to deliver contextually relevant information to consumers. So that the marketers could actually deliver contextual value to customers, the messages have to be very personalized. In order to personalize the messages, marketers need the user's history information (search/browsing history), user profile information (such as gender, age, favourites) and context information (such as location, time and mode of spending time). However, the marketers need to avoid irrelevancy and send specific offers in order to keep customers satisfied, but at the same time avoid invading their privacy. (Lee & Jun 2007.)

Context-related information can be divided into several categories: computing/technical context (e.g. network connectivity, bandwidth, type of mobile device), user context (e.g. user profile and preferences, location, people nearby), physical context (e.g. temperature, traffic conditions), time context (time of a day, week, month or season of the year) and history context (recorded information about behavioral history, user and physical contexts) (Schilit, Adams & Want 1994; Hristova & O'Hare 2004).

Consumers can use existing mobile phone profiles or create own ones. Profile information can be used to target the advertising messages more precisely (Leppäniemi & Karjaluoto 2005) to provide customers relevant information, an on-device portal profile system, to which a customer could update their changing needs and situations (Vatanparast & Butt 2009).

The huge growth of social media network systems (e.g. Facebook, Twitter, LinkedIn, Instagram) provide advertisers a big source of real identities including information about the user's name, contact information, friends, demographics, photos, location, interpersonal communications and more. Utilizing this info is called social-based personalization. Further, behavioral profiling, which means collecting longitudinal data about one's activities, has become popular in many domains, including internet advertising, web search and electronic commerce. Behavioral profiles are created based on e.g. visited sites, product purchases, product page views, and emails sent. Internet advertisement providers such as Google link behavioral profiles to server-side user accounts which means personalized advertisements can be shown across different devices. (Toch, Wang & Cranor 2012.)

Within mobile channel it is possible for the marketers to track the technical address of a mobile device and identify the user and their geographical position. When the mobile service providers have information about consumer's identity, position, access time and profiles, they are able to offer optimal and contextually relevant information for the users. (Tsang et al. 2004; Lee & Jun 2007.) Combining information about these contexts clarifies the user's situation for the marketer. Linked facts about e.g. time, location and activity give hints about the consumer's other contextual information. (Dey & Abowd 1999.) For instance, when the information about the time, location and contents of the consumer's calendar are known, it is possible for an application to come to rather a good conclusion about the

social situation (having a meeting, attending a class etc.) as well (Chen & Kotz 2000).

As mentioned before, location-based advertising (or LBA) is one form of context-aware mobile advertising, which includes both time and location dimensions. Location-based advertising can be described as "marketer-controlled information customized for recipients' geographic positions and received on mobile communication devices" (Bruner & Kumar 2007). Location-based services (LBS) aim to offer personalized mobile transactions for targeted individuals in specific locations at specific times (Tsang et al. 2004). LBS can often be linked with automatic location information (ALI) applications, whereby various technologies automatically locate the cell phone (and thus its user) and then use that information to expand LBS application features. (Fields 2005.) iBeacons make the use of location information even more interesting, since they can be used inside of a store in several sections for sending offers or product information to customers passing by, or used as an indoor mapping tool (Apple 2015).

Contextual factors have an important role in the success of advertising. Situations in which context-awareness becomes useful are for instance when the mobile service provider informs a car driver locations of available gas stations, sends a traveler targeted information about accommodation or informs an investor about the latest changes in stock prices. (Lee & Jun 2007.)

According to the research of Lee and Jun (2007), context-based marketing communication at the point of need is a crucial element when trying to make mobile commerce customerships long-lasting. This is a good example of how the boundaries between advertising and customer service are getting vaguer. Nevertheless, in early stages of mobile advertising when the study was done, the marketers had not been able to fully exploit the benefits of context-awareness due to the developing stage of the channel (Lee & Jun 2007).

The positive effect of the use of context-aware information in mobile advertising has been noticed in several studies (e.g. Barnes & Scornavacca 2004; Leppäniemi & Karjaluoto 2005; Gao, Rau & Salvendy 2007). According to an empirical study by Karjaluoto et al. (2008b) the use of both push and pull form context-sensitive information in mobile marketing is a significant factor in enhancing the intention to participate in mobile marketing. Both location awareness and personalization are noticed to influence positively on consumers' willingness to accept mobile advertising (Leppäniemi & Karjaluoto 2005). Gao et al. (2007) studied consumers' expectations and concerns for context-aware mobile advertising with both a survey and field tests. Attitudes toward context-aware advertising were found to be generally positive and most favourable advertisements were related to physical environment, purchasing history and situations in which a store was passed (pull-type). Advertisements received when passing a store (push-type) and related to website visit history were considered as the least favourable ways.

In contrast to the positive feedback from the use of context-sensitive information in general, the few studies concerning perceptions toward LBA

(location-based advertising) have not showed as promising results. For instance, Bruner and Kumar (2007) found that overall attitudes toward LBA are slightly negative. In the comparison of push and pull location-based advertising by Unni and Harmon (2007), pull-based advertising was considered more positively. However, the value perceptions and intentions to try the service were quite low. Previous study also reports of consumers' high privacy concerns (Unni & Harmon 2007; Lee 2010) and the shortage of perceived benefits (Unni & Harmon 2007). Xu, Oh, and Teo (2009) examined the perceived effectiveness of LBA and compared two advertising forms: text messages and multimedia messages. They revealed that multimedia LBA messages lead to more favourable attitude, intention to use LBA application and purchase intention. Entertainment and informativeness in advertising messages were found to enhance the advertisement value over other factors, entertainment being the dominant one. It also matters, in which situation one receives the message. When the receiver is busy, the advertisement needs to be both interesting and personalized in order to achieve its best effects. On the other hand, advertising needs to be fun and informative to work when consumer has a lower level of mental activity. (Lee 2010.)

The access and use of one's personal information, whether it was based on one's previous search and behavioural history or one's whereabouts, cause doubts and concerns (Toch et al. 2012). Thus, it is important to gain deeper information of what really worries consumers and how much: one's information getting into wrong hands or third parties, the idea of someone knowing what one has done before or what one is doing currently. Further, in the empirical part of this study the types of context-related information are divided into different claims in order to clarify what type of argumentation there will be under different topics and how they vary. The context-related topics are divided into three claims, of which the first concentrates on time and location dimension (claim 2), the second on profile and calendar information (claim 3) and the third on the usage of history information (claim 4).

2.5.2 Trust, control and privacy issues in mobile advertising

Context-awareness and personalization relate strongly to the trust, control and privacy issues in mobile advertising. Trust can be seen existing when one party has confidence in the other party's reliability and integrity (Morgan & Hunt 1994). Advertiser credibility is the extent to which a consumer perceives a company to be a believable source of information, based on sufficient relevant expertise (Okazaki 2004).

The use of personalization in advertising has evoked privacy concerns among consumers. Internet user privacy concerns can be categorized under improper acquisition, improper use, privacy invasion, and improper storage (Wang, Lee et al. 1998). Privacy is a necessity in today's information society because not only does it resist the abuse of human beings but also enables e-commerce and electronic service delivery (Clarke 1999). In the past,

documents including important personal information were concretely stored behind locks whereas in the modern society that personally-identifiable information is often accessible online in several databases (Wright & Kakalik 1997). Consumer's location, financial capability, device type, address book, calling patterns and other personal information should be handled carefully. Consumers should be given a chance to choose the types and categories of what kind of advertisement they want to receive in advance. (Vatanparast & Butt 2009.)

Consumers who experience powerlessness or lack of control are prone to criticize advertising or support other critical consumers' opinions (Durand & Lambert 1985). Perceived trust to the marketer (some studies use the expression 'credibility'), on the other hand, has found to effect positively on consumers' attitudes toward mobile marketing (e.g. Tsang et al. 2004; Haghirian & Inoue 2007; Karjaluoto et al. 2008a) or the perceived utility related to mobile marketing (Karjaluoto et al. 2008b). Jaywardhena et al. (2009) discovered that institutional trust (consumer's trust on institutional environment) affects most mobile marketing permission. Further, the reputation of the vendor, disposition to trust, structural assurance, perceived ease of use, third party assurance and perceived privacy are reported to have impact on consumer trust and willingness to buy (Davis, Sajitos & Ahsan 2011).

Unfortunately, advertisers do not often inform the service users that their online activities are monitored and recorded (Wright & Kakalik 1997). Or at least present the information clearly. In fact, lack of trust by consumers is seen one of the reasons of the much slower than expected adoption of e-commerce in its early days (Clark 1999).

The Mobile Marketing Association (MMA) has put out global guidelines on privacy in mobile marketing. The core concepts of it are: *notice* (the marketer should make the conditions of the marketing programme easy to understand), *choice and consent* (the user has to have control over which messages to receive and which campaigns to take part in), *customization and constraint* (marketing messages should cover only the topics the customer has requested) and *security* (marketers should protect customer information from misuse) (MMA 2008b). Privacy protection laws in many countries take a stance on advertising policies and for example do not allow wireless carriers to locate users without asking their permission in advance unless in an emergency (Ackerman, Kempf & Miki 2003).

One of the biggest differences between traditional advertising and advertising on the internet (or mobile internet) is the degree to which the consumer versus the company has control over advertising exposure. Traditional advertising (TV, radio, magazines, etc.) does not leave too much control for consumers since it is in most cases "pushed" at them in forms of traffic signs, commercial breaks and so forth. In contrast to that, internet advertising is often "pulled" by consumers. Even though their attention is gathered with different methods such as banners or hyperlinks, it is the matter of choice if the consumer wants to click them and find further

information about the product or service advertised. It is often up to the consumer of when, how and how much commercial content they view. (Schlosser et al. 1999.)

Mobile phone operators can give discounts for their clients on their monthly phone bills if they allow the advertisers to use their profile information in order to make more targeted advertising and for the effort to receive those advertisements. Another way is to allow retailers to send discount coupons on mobile devices for their loyal customers who have opted in to their mobile marketing services. (Vatanparast & Butt 2009.) They argue that consumers trust more their mobile operators than third-party content providers since they have to guarantee to the customer that no spamming will occur. As long as consumers know there are functional regulations and policies involved with the mobile advertising, they will be trustful and open to the phenomenon (Vatanparast & Butt 2009).

In this study the term 'privacy' refers to information privacy. It means that the data about individuals should not be available to other persons and organizations, and that where such data is in the possession of other parties, the individual is able to exercise significant control over the data and its use (Clarke 1999).

In the empirical part of this study, topics related to control and privacy issues are covered in claims 7 (safety and reliability), 8 (data usage), 9 (sender of the advertisement). Naturally control and privacy as topics relate strongly to claims 2 (time and location dimension), 3 (use of calendar information), 4 (use of history information), 5 (combining one's information), and 6 (push and pull -based mobile advertising).

2.5.3 Novelty in mobile advertising

The value of mobile commerce does not necessarily come across to a consumer until s/he receives a relevant offer through a mobile device that fulfils their needs (Lee & Jun 2007). Many consumers might hold negative attitudes toward mobile advertising without knowing what it actually means and what kinds of benefits it could offer. Thus, it is crucial to find out how familiar consumers are with mobile advertising possibilities, whether the possible negative attitudes are due to ignorance and what type of meanings does mobile advertising in its novelty raise in argumentation.

Pleasingness and interestingness are shown to increase with novelty. Further, simple stimuli become less pleasant as they become less novel and complex stimuli declined less or become even more pleasant. (Berlyne 1970.) Salo and Tähtinen (2005) assume that novelty along with the personal nature of mobile devices and context specificity will lead to high consumer involvement. "One's attention is captured by information that is novel or inconsistent with a prior expectation. Information that is novel or unexpected seems to capture one's attention, is processed more extensively, and subsequently is much more likely to be recalled than information that is redundant or expected to appear in a given context". (Lynch & Srull 1982.)

Since mobile advertising tactics develop continuously, there is always something new and interesting among it, even though the channel itself has been utilized for a long time.

In a qualitative preliminary study of attitudes toward location-based advertising, Bruner and Kumar (2007) found out that in addition to factors appeared in previous research such as informativeness, usefulness, overall favourability etc., also intrusiveness and novelty emerged in the respondents' answers. Some of the respondents did not know that location-based advertising was possible, and both positive and negative opinions toward it were discovered. Advertising channels that appear novel compared to other advertising channels may appear more interesting to customers and thus gain more attention (Xu et al. 2009). In their study about effectiveness of LBA Xu et al. (2009) suggest the potential effects of novelty as an interesting focus in further mobile advertising research.

In this study the concept of novelty is understood in two ways. First, mobile advertising can be seen tempting and interesting due to its novelty and second, novelty can also relate to the newness of mobile advertising and the lack of information about it. Both of these dimensions are covered in the interview claims 10 (temptingness) and 11(awareness of mobile advertising).

3 RHETORICAL APPROACH TO ATTITUDES

In this chapter the theoretical frame and the methodology used in this study are presented. First, the idea of 'attitude' from the point of view of rhetorical social psychology is presented, by first introducing some criticism toward mainstream attitude research. Afterwards, the qualitative attitude approach – both methodological perspective and a method used in this study – is introduced.

3.1 The concept of attitude

In the seventeenth century the term 'attitude' was technical and it stood for the poses of figures in paintings. Within time, the meaning has changed to refer to postures in people's minds. Attitudes are considered and measured in different manners in different disciplines. Therefore there is no one inclusive definition for the concept of attitude. Some state that attitudes reflect people's emotions, whereas others think they are habits of thinking. Among other than social psychologists, attitudes can also be seen as neurological states of willingness. (Billig 1996, 205-206.)

Despite the variety in attitude theories and definitions, there are two crucial similarities in most of them that can be found for example in Gordon Allport's (1935) definition: attitudes are "learned predispositions to respond to an object or class of objects in a consistently favourable or unfavourable way". Most definitions state that attitudes have an object (a matter, phenomenon, people, organization, etc.) and an evaluative dimension. Attitude objects can be abstract (e.g. liberalism), concrete (e.g. a chair), particular entities (e.g. my green pen), classes of entities (e.g. ballpoint pens), behaviors (e.g. playing volleyball), classes of behaviors (e.g. participating in athletic activities) or basically anything that is discriminated. (Eagly & Chaiken 1993, 3-5.) Even matters related to oneself, such as farmers' own possibilities to influence the market area can serve as attitude objects (Vesala & Rantanen 1999). Evaluative dimension, for one, means that the entity is evaluated by its degree of goodness or badness. Evaluative responses express approval or disapproval, favour or disfavour, liking or disliking, approach or avoidance, attraction and aversion, and so on. (Eagly & Chaiken 1993, 3.) The evaluative aspect of attitudes is conceived as the most important feature of an attitude by many social psychologists (Billig 1996, 206; McGuire 1985, 239).

3.2 Criticism toward mainstream attitude research

Majority of attitude research is based on cognitive social psychology and dispositional attribution, according to which attitude is an internal tendency, a separate attribute inside of human beings. Since attitudes are assumed to be

internal, the efforts to change attitudes – according to dispositional attribute – have to be targeted toward the individual. (Vesala & Rantanen 2007.) According to theories that lean on the dispositional attribution, attitudes are depicted as either positive or negative, a person's internal evaluation of a certain entity consisting of three components: cognitive, affective or behavioural component (Eagly & Chaiken 1993, 1). In traditional attitude research the term attitude is understood as behavioural tendency of an individual to which cognitive interpretation of the target of the attitude and affective (positive or negative) reaction are related (Vesala 1996, 98). Vesala (1996, 98) states that in the mainstream attitude research the concept of attitude is related to the concept of opinion, although attitude is often understood to depict individual's stance on a deeper level.

The dispositional attribution has managed to gain a remarkable position in attitude research and it has been widely accepted within academic world. Vesala and Rantanen (2007) state that this is most likely due to its assumed ability to explain and predict behaviour. Despite this dominating role of dispositional attribution, the mainstream attitude research has received plenty of criticism toward both theoretical basis and methodological issues (see e.g. Matikainen 2002, 20-21).

Räty (1983, 49) divides the traditional attitude theories into two development trends. First, 'theories of complete attitudes' (e.g. cognitive models such as the balance theory by Fritz Heider (1946)) are problematic, because they cannot reach the attitude change or the dynamic and layered features of attitudes. The balance theory leans on the same principle as the cognitive dissonance theory by Leon Festinger (1957): based on their cognitions (thoughts, beliefs, knowledge and such), people try to form logical entities that have no discrepancies. The theory of reasoned action, TRA, by Fishbein and Ajzen (1975), represents the second trend, 'theories of attitude without attitude'. According to Räty, the nature of attitude is vague, non-existent in a way, in the theory of reasoned action. Attitude and the action related to it are formed during the actual action, but the nature of the attitude in the starting point is left indefinite.

Vesala and Rantanen (2007) specify three types of criticism toward traditional attitude research. First, several approaches highlight the importance of context when researching attitudes, whereas the traditional approach sees attitudes as built-in attributes. Second, it has been suggested to leave the concept of attitude behind and concentrate on the linguistic foundation of social reality. The idea of attitudes as internal tendencies seems incorrect, since people can – even within short time period – express contradictory comments. Third stream of criticism presents a totally divergent representation of the concept of attitude. The core idea is that the nature of attitude is social, not individual.

The most essential theoretical dilemma and target of criticism has been the promise that made the traditional attitude research so popular: the assumed causal relationship between attitudes and behaviour (Billig 1993). Perhaps the most famous theoretical model under this criticism is the theory

of reasoned action by Fishbein and Ajzen (1975). It includes a theoretical assumption according to which the internal attitude of an individual defines his/her observable behavior.

Along with the theoretical viewpoints, also the measurement of attitudes in traditional attitude research has faced criticism. The mainstream of attitude research has strongly been based on quantitative methodology already from the 1930's until today (Vesala & Rantanen 2007). Attitudes are often measured with multiattribute models, of which probably the most used are the theory of reasoned action, TRA, by Fishbein and Ajzen (1975), its revised version the theory of planned behaviour, TPB, (Ajzen 1991) and different kinds of variations and combinations of them. The technology acceptance model, TAM, (Davis 1989) can be brought out as an example of those variations. It is based on the TRA and its purpose is to describe the effect of external factors of teleinformatic systems on the internal attitudes and usage intentions of the users and by them predict the usage of the system.

The methodological criticism can be condensed into three points. First, the concepts in measurement instruments are given different meanings. E.g. "a foreigner" can be perceived in many ways among respondents. Second, the answers do not necessarily fit in the researcher's scales (e.g. Likert scale). Third, it is challenging to form an attitude based on answers that are forced into certain scales. Attitudes are not as consistent as scales. (Matikainen 2002, 21.) Räty (1983, 45) states that by researching attitudes narrowly by the terms of quantitative scales neither the structure nor the dimensions of meaning of attitudes can be reached. The most crucial differences in peoples' attitudes are hidden in the contexts of attitude: the way the attitude describes the person's way to approach the reality.

The criticism toward dispositional attitude approach has been justified by the social nature and origins of attitudes. The critics highlight the social aspects by emphasizing that attitudes are common to different people whereas one of the bases of the dispositional approach is the striving to research the differences between individuals. (Vesala & Rantanen 2007).

Matikainen (2002) claims that the dispositional approach considers social aspect of attitudes a disturbing phenomenon in attitude measurement. According to him, within time, attitude research has tried to get rid of dispositional foundation and emphasize the social feature of attitudes and expressing attitudes in social contexts. (Matikainen 2002, 21.) The rhetorical approach by Billig (1996) is one of the three main ideologies scientists have developed while being dissatisfied with the traditional attitude research. Along with it, discourse analytic research (Potter & Wetherell 1987) and qualitative attitude approach (Vesala & Rantanen 1999), which has its origins in rhetorical social psychology, offer different ways in trying to understand people's attitudes in social contexts. In this study, Billig's thoughts of rhetorical nature of attitudes serve as the guideline and the qualitative attitude approach is used to gather the data.

The bases of qualitative attitude approach and discourse analysis are partially similar since they both aim to analyze and interpret argumentation.

Yet are there crucial differences in data gathering, analyzing and interpreting. (Vesala & Rantanen 2007.) In this study the qualitative attitude approach has been chosen as a research method over discourse analysis because – as mentioned above – its roots lay strongly in Billig's rhetorical approach to social psychology which forms the theoretical framework of this study. Also, discourse analysis has its origins in linguistic philosophy, ethnomethodology and semiotics. It focuses strongly on the language function: how people speak and use language to create meanings, to order, request, persuade, accuse and so on. (Potter & Wetherell 1987, 1; 32.) This study approaches the research problem from a different angle. The language itself or the way the interviewees express themselves is not crucial whereas the content of the arguments in their speech is.

3.3 Rhetorical nature of attitudes

In the field of social sciences, Michael Billig (1987/1996) is one of the key figures emphasizing the use of classic rhetorical thinking in the context of social issues. He criticizes the modern social psychology for having ignored the study of arguments and thus relies his thoughts on ancient theorists of rhetoric such as Protagoras, Aristotle and Cicero.

Rhetorical attitude approach does not consider attitude as a causal matter that leads one's actions but first of all action that takes place in social interaction. Attitudes can be applied to examination of multi-level objects from human beings or items all the way to operations and complicated ideological configurations (Vesala & Rantanen 2007).

According to the rhetorical attitude approach, attitudes are "evaluations which are for or against things, issues, people or whatever". Attitudes are not built inside of human beings but are formed in the social world. Especially the argumentative aspect of attitudes is a good evidence of the social nature of attitudes: attitudes are related to controversial issues. (Billig 1996, 206-207.)

One could think that people's attitudes and specific beliefs go hand in hand, but many researches prove the contrary. People often report having strong general opinions about something, but end up behaving differently in certain circumstances. For example, a racist, who thinks his/her general attitude toward a certain group of people is negative, can form a friendly relationship with an individual representing that group. (Billig 1996, 209-210). According to Billig, this is due to the way people process their thoughts. Billig (1996, 160-164) suggests that cognition should be examined in terms of two opposing processes: categorization and particularization. People put things in categories. For instance, they can place people in different categories based on their skin colour, occupation or the way they dress. In addition, people use particularization, which means interpreting something as special to oneself. Categorizing and particularizing are thought to make the thinking process easier, since ones thoughts are easier to process when divided into smaller

parts. (Billig 1996, 148-185.) Therefore, general attitudes are not good predictors of people's actions (Deutscher 1973).

Billig accuses majority of psychological theorizing of forgetting the social context of attitudes and only viewing attitudes from the individual's point of view: whether the attitudes serve one's emotional and motivational needs or gives psychological security. In addition to ignoring the social context of attitudes, Billig also criticizes psychologists who concentrate on the individual motives for not taking the rhetorical or argumentative context of attitudes into account. According to Billig, all attitudes are situated within a wider argumentative context. There are certain types of matters people are expected to have a stand on. Billig states that the social context of attitudes is the context of controversy. An attitude is a person's evaluation of something that is controversial. Therefore, opinions about certain issues that are commonly agreed, cannot be called attitudes. However, these uncontroversial beliefs may change within a community. For instance, it was once considered as general knowledge that humans and apes have different origins, but obviously not anymore. (Billig 1996, 206-207.)

Billig (1996, 207-208) states that attitudes are more than just instinctive responses for or against a stimulus. Having an attitude is taking a stance on something that is debated in public and is a signal of agreement to have a controversy about it. Therefore, it is expected that a person with an attitude is ready to justify his/her stance and criticize other views. Billig states that these kinds of justifications and criticism form an essential part of the attitude, because without the argumentative context there would be no attitudes. Things that are taken for granted evoke little argumentation and thus cannot form attitudes. But when the possesser is attacked with counterarguments, defences and thereby attitudes are easily formed. This has been perceived in McGuire's (1964) experiments of persuasion (Billig, 1996, 208).

Billig (1996, 190-191) also criticizes modern social psychology theorizing of one-sidedness: of spreading the idea that people have a desire to order their thoughts and actions in a consistent way. As an example, he brings up the theory of cognitive dissonance by Leon Festinger (1957). The theory is about attitudes and why attitudes might be changed. In the theory the unpleasant state of dissonance caused by inconsistent thoughts is compared to hunger, thirst and sexual abstinence. Billig states this kind of approach removes cognition from a rhetorical context and thus suggests people think one-sidedly and are driven by their biological constitution.

Billig does not consider inconsistency in beliefs a negative issue that should be avoided but something that can offer new viewpoints. The dissonance theory has failed to provide a satisfactory theory of attitude change and thereby the secret of persuasion. Thus, Billig suggests that if the dissonance between beliefs does not result the predicted change of a belief it should be concentrated on observing what happens when people face inconsistency and either resolve or dismiss it without essentially changing their belief. Billig states that "inconsistency itself can be controversial and a matter of dispute". Many strategies for coping with inconsistency, that don't

entail a change of belief, exist. Billig states that the realm of rhetoric is different than the realm of logic: a person can simultaneously assert two different claims. From a rhetorical point of view the meaning of speech (words, phrases and sentences) is context-bound so it may change depending on the context. Contradiction itself does not threaten the belief, but the rhetorical tasks caused by it may strengthen the belief by making it more rational or reasoned. (Billig 1996, 193-199.)

While Ajzen and Fishbein (1975) focused on predicting the coming actions by specifying the attitudinal statements as strictly as they could, from rhetorical point of view the gap between attitudes and actions itself is more interesting. It is not experienced as a methodological weakness but an interesting target of research. Billig stresses that the problem of the inconsistency is "not a methodological artefact but a problem with a rhetorical dimension that can be examined in the context of arguments, and, in particular, in the context of arguments about consistency itself". (Billig 1996, 211.)

In this study, the concept of attitude is treated as it is understood in rhetorical social psychology. Mobile advertising is a controversial issue that divides opinions. Attitudes toward it are not built inside human beings but are formed in social contexts. General attitude toward mobile advertising cannot predict whether one will take part in mobile advertising or not. One can have a negative attitude toward the phenomenon, but may participate in interesting campaign that speaks to one. How people think may differ from how they act.

3.4 Attitudes and qualitative attitude approach

The origins of qualitative attitude approach are in rhetorical social psychology. It is formulated by Vesala and Rantanen (1999) and it is both a methodological perspective and a method. The foundation of the qualitative attitude approach is the social aspect of attitudes. It does not abandon the concept of attitude, but neither is it used as in mainstream attitude research a.k.a. dispositional attribution. Despite of emphasizing the social aspect of attitudes, the qualitative attitude approach does not reject the idea of attitude as a phenomenon related to individual and individual's experience. According to it, attitude is a concept that describes "individual's functional and communicative adhesion to social world". Attitudes are strongly related to the context, which means that having certain attitudes varies. Expressing one's attitudes depends on the context. However, this does not mean that the attitude itself had to be contradictory. Vesala and Rantanen underline that statements are not attitudes but expressions of attitudes. Qualitative attitude approach does not see statements as expressions of tendency hidden inside of an individual but expressions of attitudes influencing in social reality that individuals can or want – for one reason or another – to express. Attitudes are

not simply just expressed but they are also built. Attitudes are formed and may also arise along argumentation. (Vesala & Rantanen 2007.)

One of the core features of qualitative attitude approach is the unique empirical methodology. The object of empirical research is argumentation. The aim of the method is to categorize and interpret what people emphasize or consider meaningful while commenting arguments they have been stated to. Further, a topic of interest is how, with which terms and from what sort of role or position the emphasizing is done. Certain types of half-structured interviews are used to gather argumentation data. Further, the data is analyzed as comments which include statements and argumentation related to them. (Vesala & Rantanen 2007). Attitudes are considered as a communicative phenomenon or part of argumentation. The purpose is to find out different attitudes by specifying the comments and argumentation of the informants. Attitude is conceived as a concept with which perceptions are researched. (Vesala & Rantanen 1999.)

The method of traditional attitude research is quantitative. In quantitative research attitudes are defined beforehand whereas in qualitative attitude approach the purpose is to find out what comes out. Crucial are the matters with which certain kind of evaluation is reasoned. For quantitative method structurality is crucial: the answer alternatives are defined beforehand. The basis of the analysis in qualitative attitude approach also lies in usage of claim sentences. However, the method of data gathering differs from the traditional method of quantitative data gathering since structured answer alternatives are not used. The method comes quite close to traditional social psychological attitude research in which attitudinal claims are presented to the informants who react by expressing their positions by agreeing or disagreeing. The researcher may ask specifying questions about the informant's views and perceptions. The gathered data is speech that has evolved from the attitudinal claims. (Vesala 1996, 95-96.) Even one presented claim can lead to a long argumentation. Thus, it is important to keep the number of claim sentences quite low. Otherwise the analyzed data would expand and the informants could easily lose their concentration. Also, an interview that is conducted in haste can lead to superficial comments and discussion. Due to their limited amount, the claims need to be relevant in two senses. First, they need to conform the rhetorical perspective of attitude so recognizing different point of views has to be enabled. Second, the informants should find the claims interesting and inspiring to comment to. (Vesala 1996, 100-101.)

The analysis in qualitative attitude approach can be divided into two phases: classifying and interpreting data. Classifying analysis refers to picking and categorizing observation units. The data is categorized by its observational differences. Based on recognizing these differences and comparison made of them, patterns or characters in common to the observations are found. Interpreting data, for one, stands for naming and placing the patterns or characters found into different conceptual and theoretical conversational contexts. (Vesala 1996, 104.) The observational units

that consist of stances and arguments can be interpreted as attitudes. It is crucial to recognize the target of the attitude (Vesala & Rantanen 2007). Individuals are part of defining the object: attitudinal claims or positions are not independent objects that have nothing to do with the evaluator. Instead, they are part of the social communicational process in which the social content and meaning are determined. (Räty 1983, 31.) Respondents who have negative attitudes toward something may have different kind of definition and understanding of the target than those, who have positive attitudes toward the same thing (Vesala & Rantanen 2007).

In addition to the object, attitude also has a subject: the evaluator. The interviewee has taken part of the interview in some role or as a representative of some social category: as a teacher, student or entrepreneur and so on. Also "a person", "a citizen" or even a certain individual can serve as a social category. The role the interviewees have been approached with (in this study as Finnish or American young consumers) is a social category from which the interpretation may possibly be done. Nevertheless, the argumentation of the interviewee may include the definition of the subject or changes of it. (Vesala & Rantanen 2007.) For example, the interviewee may say "mobile advertising is good for those people who use their phones more than I do" and by that exclude him/herself from the role of subject.

Since the analysis is limited, a limited group of attitudes can be found from it. It is possible that some of these attitudes include an argumentative anti-attitude and some do not. Another angle to observe the relations of attitudes is to compare the subjects: which roles express which attitudes. This way it is possible to specify the types of attitudes that are common to different interviewees and to whom they are common to. Further, it can be specified which attitudes are controversial inside of a group. The interviewees can justify the positions they take in several ways. One option is to appeal to values accepted in one's culture or to general beliefs. Referring to one's own experience is another option which usually makes the commentator the subject of the attitude. (Vesala & Rantanen 2007.) In this study, the most distinguishable groups are the two nationalities (Finns and Americans). It is fascinating to examine how strong this division is or will some other clear divisions be formed based on some different social category.

In this research the number of claim sentences is twelve. There were several aspects of mobile advertising to ask about which made the number of claims relatively high. Results of previous research within attitudes toward mobile advertising were taken into account when formulating the claims. The factors that were found to be most relevant ones in several quantitative researches were brought up into further and more in-depth, qualitative, examination.

3.5 Qualitative attitude approach in previous research

Qualitative attitude approach has been utilized in diverse studies of which the first ones are obviously conducted by the creators of the method, Kari Mikko Vesala and Teemu Rantanen. The most commonly known studies around this method are Vesala's (1996) study of entrepreneurship and individualism, Vesala's and Rantanen's (1999) study of social psychological terms of the formation of farmers' entrepreneurial identity and Matikainen's (2002) study of attitudes toward internet and virtual learning environment in small and middle-sized companies. The best known studies seem to concentrate strongly on entrepreneurship, but the variety of topics the method is suitable for is wide. For example, Pajari (2000) studied young women's attitudes toward eating and Pyy (2000) the attitudes of workers of Evangelical Lutheran church toward Muslim immigrants (see Vesala & Rantanen 2007).

Qualitative attitude approach has also been combined with models that are commonly related to quantitative research. For instance, Tonttila (2001) studied attitudes toward entrepreneurship among academic students, gathered the data with the qualitative attitude approach method and analyzed it by using the theory of planned behaviour (Ajzen 1991) which is more commonly used in quantitative attitude research. Further, Tamminen (2007) studied attitudes toward a specific computer software by forming the statements used in the interviews by adapting them from the technology acceptance model by F. D. Davis (1989) and analyzed them with qualitative attitude approach. In addition to abovementioned Pajari (2000) and Pyy (2000) (see Vesala & Rantanen 2007), qualitative attitude approach has also been used in several master's theses.

However, qualitative attitude approach has not been applied in studying attitudes toward advertising before. Thus, this study is taking the first step in combining the traditionally quantitative world of advertising attitude research to rhetoric social psychology.

4 IMPLEMENTATION OF THE RESEARCH

This chapter introduces the implementation of the research. First, the interview strategy and the implementation of the interviews are explained. Next, the themes and the formation of the attitudinal claims are introduced. Last, the principles of the analysis – according to qualitative attitude approach – are presented.

4.1 The interview strategy

In qualitative attitude approach the interview conducts of statements or claims to which the interviewees response. No prepared response options are provided, but the interviewer can present follow-up questions. A crucial matter is that the responses to one statement can be both negative and positive unlike in quantitative surveys. The main interest is to resolve what sort of contexts the supportive or resistant arguments are related to. (Vesala & Rantanen 2007; Matikainen 2007b).

Statements are the most common stimulus used in qualitative attitude research, but it is also possible to use other stimulus arousing arguments such as a short description of a certain situation or a photograph (Vesala & Rantanen 2007). Short descriptions of a situation are used in this study in statements about context-awareness in mobile advertising, but the stimulus itself is in a form of a claim and presented after the descriptions. That is because the form of the stimulus should be uniform in order to make the analysis simpler.

The chosen method directed the analysis since the analysis proceeds statement by statement. The crucial themes the speech concentrated on were retrieved from each statement. The comments supporting and criticizing the statements and the grounds of them were retrieved from the interviews.

4.2 Research interviews

The empirical material of this research consists of eighteen interviews, more specifically of argumentative speech of nine Finnish and nine American consumers. The informants were 20 – 27 years old and half of them were male and the other half female. Among Finns there were four male and five female interviewees, whereas among Americans there were five male and four female interviewees. Ten of the interviewees were college or university students, seven were working and one was unemployed. There were students and working people in both national groups. Several fields were represented among the workers such as chemical industry, housing business, hospitality business, trading business, and entertainment and television industry. The

scale of the students' majors varied from accounting, marketing and communication to literature, history, art, and theatre. The Finnish interviewees were quite evenly from the capital area, Central Finland and Northern Finland. Most of the American interviewees were from California.

The interviews were conducted in the end of year 2009, during weeks 44 and 45 via Skype, a software application which allows users to make voice calls over the internet without a charge. The researcher conducted all the interviews from home, and in most cases also the interviewees were at their homes during the interview. The interviews lasted approximately from 25 to 40 minutes and they were recorded with Skype Recorder. During a few calls there were problems with the quality of voice and the call had to be cut off and reconnected. Nevertheless, this did not seem to have a notable effect on the fluent progression of the interview.

4.3 The themes and formation of the claims

The interviews consisted of questions related to background information and the actual claims. The claims can be divided into five categories: the general claims about mobile advertising, claims about context-awareness and personalization, claims about trust, control and privacy issues, claims about novelty and last, a claim about intention to participate in mobile advertising. First, the purpose of the study was clarified to the interviewee and the concept of mobile advertising in this study was explained. It was told that the idea is to study consumers' attitudes toward mobile advertising and that mobile advertising can be understood as any form of commercial content perceived or received in one's mobile device. It was also mentioned that most common forms of mobile advertising are SMS text messages and that also mobile internet advertisement (such as banners and links) is also understood as mobile advertising. Further, it was clarified that other than permission-based mobile advertising is permitted by law in most countries worldwide and that this study concentrates only on permission-based mobile advertising instead of spam. This point was emphasized also later under some claims to prevent misunderstandings, because there is a huge difference between receiving a personalized advertisement into one's mobile phone after giving a permission and receiving it unexpectedly.

Also, after the background questions and the first, quite general claim, it was told that advertisers can use for instance the physical location, user profile and history information of a mobile phone in order to make the advertisements more personalized. It was emphasized that the usage of these new opportunities does not mean the quantity of advertisements would increase, but that they would only be better quality or in other words fit the consumers' needs more accurate.

The claims were presented one by one both verbally and in writing, for American respondents in English and for Finnish respondents in Finnish. As a claim was stated verbally it was similarly copied to the Skype conversation

screen to make it easier for the interviewee to return to the original claim in case of long argumentation. Also, case examples used in claims 2, 3, 4 and 6 were also presented in writing. During the commentary the interviewer proved her interest by little comments such as 'yes', 'ok' and asked for further clarifications for some comments when needed. Nevertheless, revealing the interviewer's own perceptions was avoided during the interviews.

Background information consisted of information of the interviewees' age, professional status (student/working), mobile phone features (such as WAP, Bluetooth, mobile internet), previous experiences of and current attendance in mobile advertising and reasons of why they are not receiving more mobile advertising. These questions were stated in order to get a general idea of the interviewees' familiarity with mobile technology and mobile advertising.

The presented claims were:

Claim 1) Mobile advertising is a positive thing.
The first claim was as general as possible by nature. The purpose of the claim was to arouse argumentation that evaluates mobile advertising in a situation in which the claim refers only to positivity/negativity dimension. The aspiration is to review, from which viewpoints the interviewees start to evaluate a general claim.

The claims 2, 3 and 4 were related to personalization. After the first claim it was told that advertisers can use for instance the physical location, user profile and history information of a mobile phone in order to make the advertisements more personalized. It was emphasized that the usage of these new opportunities does not mean the quantity of advertisements would increase but that they would only be better quality or in other words fit the consumers' needs more accurate. This was done only after the first claim, because it was hypothesized that most of the interviewees do not know about these new opportunities of mobile advertising (which was later proved accurate). This way the comments of the first claim are based on the previous experiences or conceptions of mobile advertising, whereas the latter ones are influenced also with the new information about the possibilities of mobile advertising channel.

Claim 2) I consider the usage of location and time information in mobile advertising as positive.
The purpose of the second claim was to provoke arguments about mobile advertising when location and time information are used. Before presenting this claim, the informants were told that the location of a mobile phone (and the consumer along with it) can be traced. Also, two example cases of the usage of location and time information were provided in order to make the interviewee understand how this information can be used in mobile advertising and to make the commentary easier. It was emphasized that the

example cases are nothing but examples and the made up offers in them were not crucial evaluating points contrary to location and time dimension. The examples were:

You are passing your favourite clothing store (to which you have given a permission to send advertising), when your mobile is traced and you get a message telling you the new winter collection has arrived into the store you just passed and that you get 10 percent off of the items.

OR You're passing you're favourite restaurant (to which you have given a permission to send advertising) and you get a message saying there are free tables left for the next half an hour.

Claim 3) I consider the usage of user profile or calendar information in mobile advertising as positive.

This claim aims at arousing argumentation about the use of user profile and calendar information in mobile advertising. Before presenting this claim, the concepts of user profile and calendar information were clarified. User profile was explained to be a profile created in one's mobile phone that advertisers could utilize. Consumers could list there things they are interested in, their hobbies and so on. The calendar information was described as usage of the status in one's mobile phone calendar. The example related to the usage of the calendar information was:

You're getting advertising based on the status of your calendar, e.g. 'free time', 'meeting' etc. For instance at lunch time you could get the lunch menu of your favourite restaurant (that you have given permission to send ads) into your phone.

And the example concerning the usage of user profile information was:

You have filled the user profile of your phone and given information about your interests and hobbies and you get an advertising message related to that.

Claim 4) I consider the usage of history information in mobile advertising as positive.

The purpose of the fourth claim was to arouse argumentation that evaluates the usage of history information in mobile advertising. Before presenting the claim the concept of history information in the context of mobile advertising was explained as information of consumer's location history, web visit history, search history and purchase history. The example case was:

You have searched information about science literature in your mobile internet, visited often websites related to the subject and possibly purchased science books. You get a message from a department store (to which you have given a permission to send advertising) that tells new science books have arrived the store.

Claim 5) It is my pleasure to let the advertisers use and combine my information (e.g. location + interests) in order to get advertising that suits my needs precisely.

The purpose of this claim was to arouse commentary that evaluates the profits of giving one's information and getting personalized advertising in return: is that a fair exchange?

Claim 6) I would like to receive mobile advertising only when I seek for it myself.
Whereas the claims 2, 3 and 4 concerned push-based mobile advertising, the purpose of the sixth claim was to find out what kind of argumentation pull-based advertisement evokes. The claim was formulated as provocative on purpose in order to see, what kind of argumentation a claim totally excluding the other option, in this case push-based advertising, would evoke. Would consumers find it better to get advertisements only when seeking them, only when the sender takes the initiative or would they like some sort of combination of both push- and pull-based mobile advertising? Before presenting the claim it was explained that mobile advertising can sometimes arise from consumer's initiative. An example of that was:
You are on your way to a shopping mall and by sending a message to the mall you can get the possible offers in those product categories or stores you want sent to your phone.

The claims 7, 8, and 9 were related to trust in mobile advertising.

Claim 7) Receiving mobile advertising is safe and reliable.
The seventh claim was the first and the most general claim related to trust in mobile advertising. The purpose of it was to find out to which direction the discussion about trust in mobile advertising heads. Do consumers give arguments about their agreement or disagreement in terms of data security, internet viruses or the misuse of information and privacy violations? In other words the aim was to see how the consumers experience trust in mobile advertising context and which matters they relate to the concept; do they conceive hackers or the advertisers or something else as the biggest threats or do they perceive any threats at all.

Claim 8) I believe that in mobile advertising my data is used only for purposes that I have approved.
The eighth claim is a more accurate trust-related claim. It refers to the usage of the information consumer gives to the advertiser, and also the feeling of control of what the consumer has over the data usage. So the object of the evaluation is the advertiser and its reliability. This claim has been adopted from a quantitative scale used in a study measuring (among other features) the advertisers' credibility in Karjaluoto et al. (2008b).

Claim 9) Mobile operator is more reliable sender of advertisements than the company (advertiser) itself.
The last claim related to trust for the advertiser puts the mobile operator and the advertiser against each other. Before presenting this claim it was explained that consumers can get mobile advertising either from mobile operators who transmit their partners' advertisements to their customers (obviously with the consumer's permission) or straight from the retailer whose advertising the consumer has opted in. The purpose is to find out which one is perceived as more reliable sender of advertisements and why.

According to Vatanparast and Butt (2009) consumers trust their mobile operators more than third-party content providers, since they have to guarantee to the customer that no spamming will occur. As long as consumers know there are functional regulations and policies involved with the mobile advertising, they will be trustful and open to the phenomenon (Vatanparast & Butt 2009).

The claims 10 and 11 were related to novelty in mobile advertising. As stated before, in this study novelty is viewed from two different perspectives: first of all, novelty refers to the tempting and appealing nature of mobile advertising as a new media (as in claim 10) but it can also refer to the low conspicuousness of it and its opportunities (as in claim 11).

Claim 10) Mobile advertising is a tempting advertising channel in its novelty. The purpose of the tenth claim was to find out how the novelty of mobile advertising can be understood and how mobile advertising is evaluated as a new media.

Claim 11) Too little is known about the opportunities of mobile advertising. The purpose of the eleventh claim was to evoke argumentation about the common familiarity of the opportunities of mobile advertising, and whether it even should be more spread.

The claim 12 was related to the intention to receive mobile advertising.

Claim 12) I am willing to receive mobile advertising in the future. This claim aims to evoke argumentation related to the intention to receive mobile advertising. This claim has been adopted from a quantitative scale used in a study by Karjaluoto et al. (2008b) who, for one, have followed Davis' (1989) and Ajzen's (1991) intention measures.

4.4 Principles of the analysis

An essential basis in qualitative attitude approach is that attitudes can be researched as phenomenon that is recognized in argumentation. Argumentation refers to commentary about controversial questions. As mentioned before, in qualitative attitude approach the analysis is divided into two sections: classifying and interpreting data. In classifying analysis comments and the justifications of them are picked from the data and classified. An illustrative way of classifying the findings is to divide them into positive, reserved and negative dimension. It is crucial how the comments are justified: stances that seem similar can be justified in different ways. (Vesala & Rantanen 2007.)

In the classification phase of this study the comments are divided into two sections based on the stance taken: positive and negative/reserved

dimensions. Negative and reserved comments are combined into one dimension to make the analysis simpler, since the amount of strongly or clearly negative responses was quite small. In classifying analysis the findings are looked through systematically claim by claim with same classifying principles. After dividing the comments based on the positive or negative/reserved stances, they are classified based on the arguments. In classifying the arguments the things the respondent brings up when justifying his/her stance and the type of matters the respondent has associated his/her stance with are in guiding role. These argumentation classes and the reasoning behind positive or negative/reserved stances can be seen in the following chapter (chapter 5) under the claim by claim analysis.

Interpreting data, for one, stands for naming and placing the patterns or characters found into different conceptual and theoretical conversational contexts. (Vesala 1996, 104.) A single stance is not interpreted as an attitude, but it is an expression of it, and the same attitude can be expressed in different ways. Instead, the observational units that consist of stances and arguments can be interpreted as attitudes. The similarities and differences are sought among the expressions related to one attitude, not among speech of a single interviewee. (Vesala & Rantanen 2007).

5 ANALYSIS

In this chapter the empirical data is processed. First, the background information is presented. Second, the interviewees' speech about mobile advertising is classified by the principles of qualitative attitude approach. Third, the analysis is summarized and the argumentation types are formed based on the analysis.

The introduction of the stances (positive or negative/reserved) shows how the respondents are positioned with the presented claim. The arguments, for one, demonstrate the evaluation related to the stance and bring up the matters the respondent pays attention to. By observing the arguments one can notice that the arguments in same stance groups have different views and interpretations of why the stance is positive or negative. In other words the arguments make the stances more understandable. The classification analysis (stances and the arguments) is presented claim by claim. This classifying analysis will give the basis for the interpretative analysis that will be presented in the chapter 6.

The recorded interviews were transcribed word for word for the analysis. The chosen research approach, qualitative attitude research, guided the analysis, which goes forward claim by claim. The crucial themes, to which the speech was concentrated on, were collected from each claim. Further, the positive and negative comments and the arguments defending those comments were collected. The analysis was mainly focused on the defending and criticizing comments of the claim and the most crucial contexts appeared in the speech were gathered.

Before the claims the previous experiences and current usage of mobile advertising were discussed. These parts of the interviews are analyzed by thematizing. The common themes are gathered and the analysis will follow this division.

The actual analysis consists of the comments of the claims and the argumentation and contexts of the comments. Thus, the analysis is separated from the individual interviews. One can consider the comment and the arguments of the comment as the unit of the analysis. However, to identify the individual interviews, each interviewee was marked with a code which is a combination of a letter (F as Finnish, A as American) and a number (1-9). The interviewer's speech is marked with italics.

5.1 Background information

5.1.1 Mobile phone features

The interviewees were asked "What kind of mobile phone features you have in your phone, e.g. WAP, Bluetooth, mobile internet?" Majority (thirteen) of

the informants reported they have so-called smartphone, which in this study refers to a phone with mobile internet. Based on many of the answers, the owners of smartphones seemed to be familiar with the features of their devices. Four of the smartphone owners were not quite sure of the features of their phones and three were not using them. Five of the interviewees said that they have a basic phone with no special features.

To conclude, some interviewees were very aware of their mobile phone features and seemed to use them, some even as their only device to get online, but for some of the consumers mobile phone is still just a device to make calls and receive text messages with.

5.1.2 Receiving mobile advertising

Twelve of the interviewees received mobile advertising at the time the interviews were conducted, whereas six of them did not receive mobile advertising at that time but had received it earlier. Two of the informants had no experience whatsoever of mobile advertising. SMS text messages were the most common form of advertising the interviewees had experience of, but four respondents had also seen advertising in mobile internet in forms of banners. By far the most common senders of advertisements were night club chains such as SK Restaurants, Mr Max and Night Restaurants. Ladies' clothing store chains such as KappAhl, Benetton, and Seppälä was the second popular group of advertisers. In addition to these, the interviewees had got advertising from mobile operators (such as Verizon), MyNokia, Fonecta, Papa John's Pizza, Elixia, MTV 3, different companies offering ringtones and one interviewee had received advertising messages from her bank. Some interviewees received even 3 messages per week, whereas most of them got only about two messages per month.

Some interviewees had no clear conception of how or when they had agreed with receiving mobile advertising.

--- "It (Fonecta) advertised that service… that you can order it when you send a message to the number 16400, so that every time someone calls you it searches the number of the caller. And then gets a fee from every call. Actually I do call to the number service quite a lot, so I don't know if it's because of that. --- and then I usually use Eniro. That's the thing, because it (advertising) comes from Fonecta. I mean, I use Eniro online, because I have an access code to Eniro, I check it online. I don't know, somewhere… somewhere they dig it." F8

"Well actually I don't get it on my phone, well, actually I think I got a message from MyNokia yesterday and that was because I visited their page at some point and then… I tried to download some songs to my phone, but it got that difficult that I should have had some kind of wire or something. But anyways, I had registered already in that point and now I got a message from there that I didn't even bother to look at." F6

Five of the interviewees had experience of mobile advertising they had not given permission to.

"Oh, well… I guess this one (Papa John's Pizza) they didn't ask me permission to send those texts. They didn't ask me... you know... can we send you messages for future deals. *Why did you give your number for them, then?* Well, when you get the pizza... I got the pizza online basically, and you have to put your cell phone number in the order... *So you didn't click anywhere that "yes, I agree to receive advertising"?* No, no I didn't." A8

"Yes, from a place called Elixia, but it was weird, because I was never a member of it. They were like... kind of half-spam, the messages.... I had to call them to stop, because it was pretty oppressive. I took part in a lottery when I moved here. I was just looking for a gym where to go and there was someone promoting this and then I wrote down my phone number because they required it... it didn't say they would send anything, and then they started to send them and even call me at some point, so it didn't give too good image of it, but fortunately they have stopped. It could be that there was some text on the other side of the paper that I didn't realize to read in that situation, but it was misleading at least. I mean, if it was permissible, at least it was misleading." F9

"When I have searched a phone number or like who has called and when I get the message reply from Fonecta, there has been some Hesburger offers or something as insane that has had nothing to do with anything." F3

Half of the respondents said the reason they are not receiving more mobile advertising is because they do not want more of it and when they are asked to give the permission, they refuse to agree.

"Um.... um... well I'm not receiving them because I find them irritating. They come for nothing or most of them are unnecessary, that I don't find interesting, so that's why." F1
"Because I have refused whenever they ask that and tell to check whether they could send it. So I always check no thanks." F2

Two answers revealed the reason to not opt in more advertising to be disappointment whenever getting a message from advertiser instead of a friend.

"Because I don't like it, because it is not necessarily always relevant for me, since I receive them whenever and many times I'm expecting a message from a person and then it's something like that and I feel like "uh, something like this again". So it may be that I'm not interested in the advertisement, if I have been expecting another kind of message. It makes me think like "well, I don't know". And I'd also prefer to, like, find things out by myself at the time that suits me." F9

Some interviewees thought their operator protects them from mobile advertising and that is the reason they are not receiving more advertising on their mobile phones.

"Um, I don't get them here, because I have, because of the plan I have. It protects me against them. But I got them a lot when I was abroad, when I was in Spain I got them a lot, like in Europe. Because, um, I don't... my provider protects me. So I like signed a contract, I don't want it to happen." A2

Three of the interviewees reported they did not receive more mobile advertising because they had not been approached by interesting companies.

"Because there haven't been any interesting offerers. I mean, there haven't been such companies that would have notified that they have SMS services or mobile advertising and um... I also haven't been searching for such services myself, because there are not yet... it hasn't occurred to me to search for them, because I have only tried a few of them. And obviously I would be interested if I noted that some company offered that actively and it happened to be the kind of advertising I'm interested in. But such thing just hasn't come across." F4

"If... if perhaps... companies that I liked or concerts that I wanted to go to... um...sent me something, like... American Apparel is having an outlet sale or Urban (Urban Outfitters) is having a sale or something... I would, I would like that, but if it's something that I don't want, then.... um, I'm not going to subscribe to it. So, all my experiences have been something that I didn't want." A1

Four of the interviewees thought that advertisers do not find them interesting as consumers.

"Why don't I receive it… not any company is interested in me. I don't know. Perhaps... um… I don't even know which companies do mobile advertising, does anyone even have my phone number or have I always refused to receive it without even giving it a further thought." F3

"I don't subscribe to a lot of things and I don't have, I never use the internet on my phone, so I don't probably, like... people don't even know I exist – I think – a lot of the time (laughing). I'm pretty basic with my phone!" A3

To conclude, even though many of the respondents had chosen not to receive mobile advertising more than they do now, it seems, that many respondents would like to opt in more advertising. They just have not got offers from companies they would really be interested in and are not that enthusiastic about getting advertising that would be ready to seek for it themselves.

5.2 Categorization of the claims

The comments have been divided into different categories according to the viewpoints and the arguments supporting them. A positive or negative viewpoint to the presented claim has been a crucial criterion in making the division. The comments have been divided further in subcategories on the grounds of what the object of the comments has been evaluated like and how the view has been argued. In many cases the interviewees had reservations about views they made or they brought up contradictory views. The first observational category of the analysis consists of the comments supporting the claim, whereas the second category consists of comments with reservations and negative comments. In the comments of second category the

supporting or disagreeing with the claim is not peremptory, but there is reservedness included. It has to be noted that the interviewee might have presented comments belonging in every group under the same claim or in other words, support the claim, then reject it and have reservations about it referring to different arguments.

1) Mobile advertising is a positive thing.

The first claim was as general as possible by nature. The purpose of the claim was to arouse argumentation that evaluates mobile advertising in a situation in which the claim refers only to positivity/negativity dimension. The aspiration is to review, from which viewpoints the interviewees start to evaluate a general claim.

Claim 1: Mobile advertising is a positive thing / Arguments for the supporting views

Comments agreeing with the claim used the utility gained from mobile advertising as grounds for argumentation. There were comments in three levels: the interviewees mentioned the advertisers' utility, consumers' utility and the utility for themselves. Accurate targeting, saving time and money and gaining new, useful information were seen as good things from consumers point of view.

"Yes, it can be a positive thing. I think that... a lot of subscribers, um, like to have the accessibility of shopping or viewing products or services that they don't have time to search on their own. So when they're carrying a phone in their pocket they get it and are like 'oh, what's this? Cool, there's this new car, new hybrid Honda with a really low interest rate that I could afford really easily." A9

"Um... well if it's like... it's good if the person likes it and if he doesn't have anything... if he thinks he benefits from it, then yes." F9

"If it worked it would be very good. When I lived in Jyväskylä and the messages were about stores in Jyväskylä, it was ok." F4

"It's positive when it actually provides added value for the customer. So instead of plying for example some product the company informs about... um... well for instance instead of Stockmann sending a message "mincemeat now €3,90" they announce that "for exclusive customers all products 20 percent off tomorrow". Or... let's say a bar has a theme party on Friday where you can get... um... one drink for free. Or something like that, so that there's always something else than only receiving advertising spam. In that case it can be quite positive." F2

"I guess to the consumers the chance to see what is out there so that they can have the opportunity to buy it." A3

Mobile advertising was even thought to make the mobile phone a more interesting device.

"Well why not. In case you think that… um… if there was no advertising whatsoever on one's cell phone, then perhaps it would be a bit boring. In that sense it brings a bit of a colour to it, but perhaps a bit too much, one receives a bit too much of it… you know". F8

Most of the comments concerning the consumers' utility referred to consumers in general, whereas only a few interviewee spoke through their own personal utility. Gaining useful information in one's point of view was perceived as positive.

"My attitude toward mobile advertising is quite positive. Say, if I for example want to know about some company's top offers and I have given them a permission and they send me an advertisement, it is a positive thing." F6
"Well, it's a bit irritating, but sometimes it's useful if the information, rarely though, happens to be interesting and useful for you." F1

Also the advertisers' utility was brought up. Positive comments were argued with the mobile advertising's chance to introduce new products and good possibilities to reach consumers.

"Um... I'm going to say... yes. Um... because it gives the companies the chance to, um, show what they want to sell." A3

"If you think about it from the marketer's and the company's point of view I see a lot of potential there." F3

"But… but… within certain limits it's a good thing. And it's certainly a good thing for the advertiser, too." F9

"I think... according to the companies, it's a positive thing, because they are able to get out their messages to people, um... way more easily and, um... to a lot more people constantly than they would in other ways, because people nowadays bring their phones with them like everywhere they go. So, you can be constantly bombarded with their ads." A4

"Yes. Um... 'cause it... I don't know... 'cause it really helps… um… I don't know… helps companies sell things. I think it's, it's a really good idea… but… um, you know, they could market items through phones. So yeah, I think it's a good thing." A8

Three different subjects were brought up in argumentation. The supporting comments were explained with the interviewees' own utility (gaining useful information), utility for consumers in general (saving time and money, getting information about products, making the mobile more bracing device) and utility for the advertiser (introducing new products and reaching consumers better).

Claim 1: Mobile advertising is a positive thing / Arguments for the reserved and negative views

Disagreeing with the claim was justified with the irritation of mobile advertising.

"Well um… if I think about this as a consumer… I don't really like it. It is perhaps... they appear too, like… arrogant, like banners and so on. They just block your actions like that. And… then they like take your time." F8

"But I guess from the consumer's side it could get irritating to get, you know, messages, advertising messages." A8

"but I don't want to be disturbed. Even if I had given a permission, every time I got a message I'd think it's from a friend or so. The disappointment would be big. Even if the marketing, or whatever the company sent me was something amazing like you get this and this for free, I would be very disappointed, because it's still just marketing." F3

"No. I don't like getting advertisements anywhere. I mean, I don't want to get advertising that I don't want, I don't like getting text messages, because it's annoying. I don't want that when I'm hanging out my phone's buzzing all the time." A5

Getting *too much* advertising was perceived as irritating.

"Um, yes, if they don't abuse it. Like, if you send me too many advertisements, I'm just going to be annoyed. But yeah, I wouldn't consider it as a negative thing." A1

"I think it could be a positive thing as long as it's not, um... toxicating extreme media over your phone, 'cause that can be suffocating, you know. It can be a little difficult to handle because of lots of stuff is coming through." A9

"Let's say mobile advertisements are too pushy. So I don't like them that much." F8

Getting too much advertising from one source was perceived as underestimating the consumer.

"as long as it's not extremely intrusive, not like stupid advertising that underestimates you. And if it, like, meets those criteria, then it's good. But often it's underestimating and you get the same messages all the time, they constantly remind you, then it's disturbing." F9

Getting advertising on such a personal device as mobile phone was also experienced as intrusive.

"Getting a text message including some advertising doesn't take so much of you time. I mean, you see immediately what it's about. But somehow I perceive text messages rather personal and usually... or when telemarketers call you it somehow, like, is part of using cell phones or phones in general I think. But if you get text messages... I'd like them to be personal, not from a company but from friends." F3

"Is it positive? I don't think so, no. Because it's bothersome. Um... I don't like receiving unwanted advertisements especially on something so personal and intimate as a phone." A7

Negative comments were also validated with the irrelevance and uselessness of mobile advertising.

"But if they're advertising things that you don't want, then... then I guess mobile advertising would be a bad thing." A4

"I would say… it… it can be, but it usually is just a waste of time. I think if people target the right audience it can be helpful for both sides, but usually it's not. *Why do you think it's waste of time?* Because I usually… for me it really looks like something that could not be useful to me, I just delete it right away. As soon as I see it's not, as soon as I see an SMS from anyone besides one of my friends I just delete it." A6

"...one could develop it a bit. There are problems with sending and also with timing. -- but they haven't understood that I moved away from Finland and when I returned I moved to a different city, so they haven't realized to keep up a register about whether the messages are relevant for me or not. Is it any good for me to know that pants are fifty percent off in Jyväskylä?" F4

Opting in mobile advertising can result from a consumer wanting some sort of incentive, which leads later to dissatisfaction with the usefulness incoming messages.

"Well because… um, I have actually opted in only to get a discount card or something. And the messages just come along and I don't actually need them, because I rarely go to any bars or so, so receiving them is just an everlasting burden." F1

Getting advertising without the consumer's permission was perceived extremely negatively.

"Um... it's positive if you can decide about it yourself. I don't know how common it is to get mobile advertisements from places you don't know you've visited or given a permission to send ads to. But if I haven't given a permission and they still send me messages, it's negative. But then again, you never know how common it is to some people. Like if you get a lot of messages from here and there and your cell phone is beeping all the time, it must not be a nice thing." F6

"Yes… yes it is (positive) if we talk about advertising in general, it's not different from the others. But it's just that it's designated to you personally, so they obviously always have to have the permission so that... it's very negative if one receives advertising one doesn't want or hasn't given permission to." F7

Still, advertising in mobile internet – although one cannot really avoid them when using mobile internet or give permission to them – was perceived more positively than getting SMS advertisements.

"Well if I see it only as text messages, the claim is wrong, it's not a positive thing. But if I think about internet advertisements that appear on all sites, then it doesn't bother me." F5

To sum up, all the reserved comments of this claim were argued from consumers' or the respondent's own viewpoint. The arguments could be divided into several categories: arguments concentrating on the intrusiveness, irritation and uselessness of mobile advertising and giving the permission to send advertising. Mobile advertising was conceived as positive unless it was sent without permission. Still the arguments for consumers' utility were somewhat cautious and the fact that the usefulness was reasoned from consumers, not from the interviewees' own viewpoints suggests that the utility they could gain themselves was not seen as remarkable. Mobile advertising can be received when it is not wanted or when it is totally irrelevant for the consumer. One might have opted in mobile advertising in order to get incentives, even though one does not find the company or its products and services interesting.

2) I consider the usage of location and time information in mobile advertising as positive.

The second claim was presented with two examples:
You are passing your favourite clothing store (to which you have given a permission to send advertising), when your mobile is traced and you get a message telling you the new winter collection has arrived into the store you just passed and that you get 10 percent off of the items. OR You're passing you're favourite restaurant (to which you have given a permission to send advertising) and you get a message saying there are free tables left for the next half an hour.

Claim 2: I consider the usage of location and time information in mobile advertising as positive / Arguments for the supporting views

The usage of time and location information got rather a positive reception. Positive comments were argued with the convenience of it.

"See, this is exactly... I appreciate this question, it's something that I'm actually really stimulated by, because... I agree." A9

"I would think it's good, because it's um... it's, it would be really convenient." A2

"Yeah. That would be very, like... um... um, that information would be like kind of valued, that's really nice, like, if restaurant had tables available for the next half an hour, I'd be like ok, I would call my friend and say hey, let's go. Like, that would be very convenient. Yeah, super convenient. I would like that." A1

"Um... I'm going to say... that's pretty cool. I'd say I'd like that." A3

Also the convenience in marketer's point of view was brought up.

"Yea, I think that's good, because… um… I mean it's convenient, it's convenient for me… that, you know, receiving the message… um, just as I'm passing the store, 'cause there's a higher… it's good for me and it's good for the store because there's a higher chance that… you're like "oh yeah, now I can check out the new collection and go. Um… or get

something, you know, some food from the restaurant. So it's more convenient… that, the location part of it." A8

Advertisements using one's location and time information could give hints of what to do on one's free time, for instance when visiting an another city.

"Well yes, because like for example especially restaurants… I think it would be fun if I, let's say for instance in Jyväskylä where I live… but if you go to a different city it would be fun in a way to get a text message from a restaurant nearby such as "with this message ten percent off" or "the offer of the day is this and this". In a way it would be fun that like… like targeting that way and you might get some hints of where to go." F5

"If you're bored and walking on the street and you get a message about a movie you think "hey yeah, I could actually go"." F8

Mobile advertising targeted by using time and location information was found convenient in immediate situations.

"But like… yes I see it as a positive thing, because then it's more targeted. Them knowing where I am and at what time... and once that I've given the permission to advertise then it comes exactly at the right time and in the right place. And then it triggers totally a different reaction in me compared to a situation I'm at home and not interested in any marketing at that moment, say I'm watching a movie and get the message, I'd react totally differently. So yes, it's positive." F3

"Just that I'd be aware of the special... like the offers that they have and, um... and I might be hungry, but beyond like a budget, so if there's, um, like a special or anything when I'm out and about shopping, that would be cool to know." A3

"Personally, I on an ideological level that is more than personalized. I think that's a beautiful thing, because there are times when I have to actively search certain products, for example, the other day I needed an oil change, ok, and I had to go online and try to find coupons for discounts so that I wouldn't have to pay as much to my oil change, however, using the advantaged technologies in... like you said, um, personalizing one's settings on your mobile phone in your respects or location, there may be an application at some point that knows how to link my, like, my location and all the local oil-changing stations and my general presence that gives you the best price, you know? And that's something I would like to see to become reality, which probably already can be reality, it just hasn't been used in global mobile operator… service providers. So yes, I consider the usage of location and time information in mobile advertising as positive, I do. A9

Also the mobility of cell phones combined to this kind of advertisement was found convenient, since the sale coupons move along with the consumer.

"Yes, definitely, because um… in that case it really benefits you and you remember it, because if you read it from a newspaper or email at home you won't remember it. And if there's also some kind of coupon you can get a discount or something free with, you won't remember to take it with you or cut it off or print it. But if it's on your cell phone as a message it would be more beneficial and informative at the same time and still you can make the decision yourself whether you want it or not." F4

"So, for example, I really like to shop at a book store and I get the ads in e-mails a lot, but you have to print it out and take it in to get the discount and I don't always plan to go to the store. So sometimes I'm just shopping for fun and it'd be nice to get, you know, an ad saying fifteen percent off books or something while I'm in the store. And then I wouldn't have to worry about having to go and print out... go like somewhere and print it out and bring it back in. So it's something I've experienced." A2

Claim 2: I consider the usage of location and time information in mobile advertising as positive / Arguments for the reserved and negative views

There were several reservations set for advertising using the location and time information. This advertising method should first of all be interesting and useful for the consumer, work in practise, there should not be too much of it and the advertiser must have the consumer's permission for using time and location information. It was mentioned before presenting this claim that that the basic assumption under all these examples is that advertising is permission-based. Nevertheless – or perhaps because of that – it was brought up in argumentation.

Using time and location in mobile advertising was perceived as positive with the reservation that the advertising really has to be interesting and useful for the consumer.

"Um, if it worked the way that they were like interesting for real, that I would be interested in them. Because KappAhl (the respondent receives advertising messages from KappAhl) doesn't interest me. But the answer is yes." F5

"Yeah, if I give a permission to some store, let's say... I visit some unique clothing store that sells exactly the kind of clothes I like, and then if I give them the permission to send mobile advertising it is a nice surprise like hey, ten per cent discount let's check it out. I get the feeling that if I give... I get the feeling that... I can imagine that hey yeah this is a good thing, let's check it out." F6

"Yeah, yeah I definitely agree with that, because I think, like I said before, it could be useful in certain places. There's certainly offers that would benefit me. It's just… um, the reason I delete them is that they're usually something I can't use at all, but…" A6

"While surfing online I've seen Google using these targeted advertisements a lot. Like when you search something with a headword, let's say 'a guitar', advertisements about, say, guitar shops and such appear and I think that's a very good invention. And I guess you are talking about something like that now, so that... that it was like the advertisements weren't sent blindfolded for everyone but that it would be most likely... it's nicer to read the advertisements if you know they could possibly include something interesting." F7

"The restaurant would have to be the kind of place I visit almost every night. I mean, I don't want advertising about this and that from some quite nice restaurant I like with which I wouldn't do anything with in the end. I mean, it's the same thing here: in some cases it's ok, but there are only so few companies I want repeatedly information about discount and such." F2

In theory the idea of using time and location information sounded good, but it would also have to work in practise.

"Again, the idea is good, as long as it is executable." F9

Further, the idea is good as long as the consumer has given permission to use their time and location -related information in mobile advertising.

"So... so I would consider it as... I think I would actually consider it as positive. Um... because, um... I mean you've already given them permission to send ads to you, so it's already something that you like, you want to hear more about it and um..." A4

"Um… I would say that it's a positive thing as long as one has given permission to it and it, like, stays that way." F7

"Yeah, I agree. If we've given a permission for the advertiser to use our location and our history and our preferences to send the advertising then I believe that the location and time information is positive." A2

Using location and time information can be perceived as positive, but it does not necessarily mean the consumers would like to take part in themselves.

"It sounds good, but I don't think I would never give permission." A5

Again, the idea was experienced as positive, if the advertisements did not block one's mobile phone or arrive at a wrong time.

"Except if it crowded my phone too much, I wouldn't like it at all. So it depends on how many messages I'm receiving. But that's, that's pretty cool." A3

"but as long as it, I don't know, perhaps it's just me, but if I don't get them too often and all the time it's all right." F9

"That's the thing: you never know whether you're busy or not but I at least see it as a quite positive thing if I want advertising and information for example about new products and so on." F6

"But then it can turn upside down, say, you get a message and you are somewhere else and think that you can't make it again and the offer is valid only today. So probably it makes you sad." F9

Negative views were argued with privacy issues. The idea of someone knowing one's whereabouts was disturbing and even referred to the reality TV-show Big Brother.

"Well… at first it occurs to me that it's an invasion, I mean… of your privacy, like… they are watching where I'm going." F1

"I can't say that I liked it if I was walking somewhere and then the (messages) started dropping, so…" F2

"so you're not going to be annoyed with the advertising, so the fact that they have you and where you are might be a little bit like, um, invasion of your privacy, but on the other hand, you're still in public and, um, whenever you're in public your, um... rights to privacy are a little bit less strict. So... um, I think it's actually ok." A4

"... it's also little scary, that stores know where you are all the time. That's not so good." A5

"No, it's Big Brother shit. No, I do not consider the usage of location and time information in mobile advertising as positive. I think it's some crazy Big Brother shit. And it's creepy and it's scary." A7

Also offering more temptations to consumers was an argument for a negative view.

"you just get more temptations, but perhaps that's the point of it." F1

The claim raised also a few interesting visions of future.

"yeah, it's something like that I'd certainly appreciate. I think it's, I feel like… ten years from now, everyone will be getting personalized messages. It's just part of technology moving on." A6

"like you said, um, personalizing one's settings on your mobile phone in your respects or location, there may be an application at some point that knows how to link my, like, my location and all the local oil-changing stations and my general presence that gives you the best price, you know? And that's something I would like to see to become reality, which probably already can be reality, it just hasn't been used in mobile operator… service providers." A9

To conclude, the idea of using time and location information was perceived to be quite good and tempting, but it needs to fill some requirements such as being permission-based, interesting and useful and it should not come too often or at a wrong time. This kind of mobile advertising was found to be convenient in many ways. Getting advertisements in a suitable time and place was perceived as positive. It was also seen as a good source of ideas, if one needs inspiration for what to do. Further, getting mobile coupons was used as an argument for positive views. The idea of being under someone's observation was conceived as uncomfortable and scary. Even though advertisements using time and location -based information can be tempting, getting inviting offers can lead to negative views. This must occur from the fact that consumers might want things that they cannot afford or do not really need and thus find even tempting and personalized advertisements negative. It seems that consumers see the development of mobile advertising as a normal phenomenon of technology, which is still waiting for its blooming.

3) I consider the usage of user profile or calendar information in mobile advertising as positive.

This claim was also presented with two case examples, from which the first one is about the usage of calendar information and the second one of the usage of profile information.

You're getting advertising based on the status of your calendar, e.g. 'free time', 'meeting' etc. For instance at lunch time you could get the lunch menu of your favourite restaurant (that you have given permission to send ads) into your phone.
OR You have filled the user profile of your phone and given information about your interests and hobbies and you get an advertising message related to that.

This question was rather a complicated one, because it includes two different types of elements that can be utilized in mobile advertising: calendar and profile information. The original meaning was to include the calendar in the concept of profile information. During the interviews, it was perceived that it is better to keep these two rather different elements apart and ask the interviewees to comment each of them separately.

The concept of using mobile phone calendar in mobile advertising caused confusion. The operational principles of it were not clear to all of the interviewees due to the lack of experience of such advertising. It was explained that all information one puts in his/her calendar would not be available to the advertiser (e.g. contents of private meetings), but only the status of the calendar, such as "free time" or "working".

Claim 3: I consider the usage of user profile or calendar information in mobile advertising as positive / Arguments for the supporting views

Usage of calendar and profile information in mobile advertising did not get as positive reception than the use of location and time information. The arguments supporting the claim were partially similar to the ones supporting the previous claim. Convenience of the usage of calendar and profile information was one way to justify comments that support the claim.

"It's handy that you don't need to look for any lunch offers that… they arrive straight on your phone". F1

"Yes. Once again it would be convenient. So yeah, I would... that would be great." A1

If it's lunch time and they know I have a free hour ad it says hey, we know you like pizza, there's this pizza place on the street having a new deal on, um, an artichoke and spinach pizza, you think it's going to be great, I want to know about it, you know. So that's a great idea. Yeah, I agree, it's very positive." A9

The opportunity to use calendar information in mobile advertising seemed to be a new thing and appeared as impressive.

"So um... for the calendar, um, I was actually, when I was listening to it being described it would be something that I was actually impressed with and never heard about it

before and so I actually was hoping that I could, um, set that up in my phone, um, because I thought it was really, um… helpful. You don't need to go to Google and look up, you know, what restaurant has, what the restaurant has or the dining hall has or something, um… you can just get it automatically and it saves so much time." A4

It was said to save time and effort.

"Most of my week, my work week, is very, very regimented. I have a time of a day when I know exactly where I'm going to be, for how many hours I'm going to be doing that and then afterwards there's a time when I know I have a certain amount of loaded hours of free time and sometimes I don't know what I'm going to do. And I often think, my mind is always working and I'm always busy I always want to take the most effective use of my time. Sometimes I don't have ideas of what I can do, so yes, I think that's great, I think it's a really great thing if combined with compiled information about what may have been created about what I like to consume, what products I'm interested in combine with my free time that could be profiled in my calendar, and combining those two across, those two variables across and mix it to get the most appropriate selection and the most effective use of my time, I think it would be great." A9

"Like… if I always want the menu of my favorite lunch restaurant, it's very good that at the point they see my profile or calendar saying "at lunch", it's a good thing. Then I don't have to wonder what they have for lunch and check it. In that sense it's good." F6

Also, like advertising using time and location information, the use of calendar and profile information can give one new ideas of what to do.

"And maybe it gives you ideas to do things that you may not have previously thought about doing, just because your phone remembers what you have to do for you." A4

Positive comments were justified with the targeting opportunity: advertising would be interesting.

"Well at least user profile is just, if I have filled one, just positive thing if they can customize advertisements for me." F5

"…but obviously also how well you can limit the advertising coming from the information flow, so that's like a good thing." F6

"Well ok, it is more interesting that way… that like… I'm interested in movies, like you had the example, it would be, like, um… smart if you got targeted advertisements like, if I'm interested in movies and received advertisements, I'd like them to be related to movies." F7

"And that profile thing is good, because it limits the kinds of messages you don't want and the user profile just has to be well organized, so that it blocks the options… that it won't happen that you get bra advertisements although you don't want them." F9

An interesting point was that also the fact that targeting or personalization in advertising is already used and accepted on the internet, it makes it acceptable also in mobile channel.

"The user profile actually reminds me of... pretty much of internet websites that you use your user profile with and they, even without asking you just automatically just put in advertisements that they think are similar to your interests. So, I mean it's already been done and I don't see many people complaining, because they're getting advertising that is probably more interesting to them than just normal advertising." A4

Supporting claims were also stated on the grounds that the usage of calendar and user profile information is modern.

"If it's like the kind of status you update in Messenger, like "busy" or something else, then it's ok, then I'm on the side of this customizing. I think it's kind of fun that there exists a technology that's capable of sending me a message about where I want to have lunch. I think it's like cool. And modern." F5

The presented evaluations of the positivity of the usage of calendar and user profile information so far have been made from the interviewees' own viewpoints, but also arguments referring to consumers in general and also to marketers were stated. Convenience and better targeting options were arguments for the positive views, but when evaluating the claim on one's own perspective, it was not seen as positive.

"Yes the first one is good, if phone is part of the person's life. Like… he or she constantly puts information into the phone and updates it and especially if one has given permission to advertise. So it's surely useful like that." F9

"I see it as a positive thing again, if I don't think it from my own perspective. If you think about it generally from the consumers' point of view… that helps the marketers to know what the consumer likes and what s/he does at the moment so of course it's again… better targeted messages, so yes, it's positive." F3

"Yes, I think that, I think that wouldn't probably benefit me in any way, but I consider it as quite an interesting thing. But I don't think that I would never… want that, because I don't think I would never keep my calendar that updated, that I wouldn't have that accurate information there, well… let's say it seems pretty interesting, but not for me." F7

Claim 3: I consider the usage of user profile or calendar information in mobile advertising as positive / Arguments for the reserved and negative views

The fact that in some cases the usage of calendar and user profile information was seen positive only when speaking of consumers in general may originate from the perception that people do not use calendars in their mobile phones. In some cases the idea was perceived as positive, but the practical implementation caused hesitation.

"Well I never use the calendar on my cell phone." F3

"Perhaps, perhaps also this could even be a successful, successful concept. Um… yes, yes I actually think this is pretty clever. Well… I can't really say much more. I, myself just use the calendar so rarely, or I mean I don't really use it at all or if I do I don't mark it

when I'm having lunch or something else like that, so this is kind of difficult to think about, but…" F7

"if you are a random user, you may get something that's not important to you and then it may feel intrusive a bit. I would feel that as well, if my own schedule was open to everyone like I was, like, property of companies like you can send me something all the time, that I can go here and there." F9

"I would say user profile is more effective than calendar information, because your calendar changes so frequently and a lot of people don't always use their calendar in their phone." A3

"Yes... it's fine to me, if you use the calendar or profile information, but I don't have a profile and I'd never update it and I don't use the calendar. Does that make sense?" A5

Yeah, I… well, theoretically I certainly agree with that. I think a lot of people would forget to update their profile information so it would be useless if their schedule changes and they don't update it. But obviously if you stay on top of it I think that could work very well also." A6

Reserved views were justified with the sensitivity of calendar information.

"Those people who have this kind of cell phone, on which they use Outlook, it's usually a cell phone they've got from their employers and it contains all the work-related things. It's pretty utopian to think that some third party could use it for their profit, because it's so… it contains so sensitive information that… hm… that it feels mostly pressing." F2

"In principle it's ok, but it might feel strange because there's much more on the calendar. That I don't need or want to share all the information on the calendar, so perhaps it's not…" F4

"Um… yea I think, I think this one… I don't think it's, I don't think it's positive, like… like personally I wouldn't think that… if I got like a lunch menu whenever there's a free time or something on my calendar, I think it's too… um… I think it's too much. I'd feel like I actually wouldn't want to go to the restaurant if I… if I got that. I think it's just, it's so, it's like trying really, really hard. Yeah, that's what I think. Like I wouldn't go if… I'd think they're trying too hard to get customers. So…" A8

But on the other hand, under certain kind of use the utilization of calendar information in mobile advertising was perceived as positive.

"Of course, if you use the cell phone calendar only to mark work related things or hobbies to this kind of profile, then it's ok, but if… you have the tendency to mark also something else, then it's not… I don't think I would need or use this kind of service." F4

Also the user profile information can be experienced as too private.

"Ok, um… I'm not… um… I don't think. I don't think that's a good idea, as well. I think it's too personal, like that, you know, they know your interests and hobbies and you get advertising based on that. Like I think it is… I think that's… too much. Like, I prefer advertising that's more subtle rather than just like so direct. That's… they're trying so hard to sell something. Even, you know, they're asking me my interests and hobbies I

just think that's too personal. So mainly I guess I see it as negative, as a negative thing." A8

Like in the claim number two, the negative views were justified with invasiveness of this kind of advertising and the feeling that someone is observing the consumer. Big Brother was mentioned again under this claim.

"It makes me feel a bit like… now they know what I'm doing." F1

"It's weird to have like, um... a device kind of know your calendar like that, though." A1

"Umm... I don't like it. It seems, that one seems a little invasive. Like a little too... like a little too Big Brother, which is kind of creepy. The calendar is like someone's gone in there and looked at your stuff. It's like not… it's like not the same. The one with the calendar is like someone's reaching in. It just seems like Big Brother, very like not." A2

"I consider the usage of user profile or calendar information as not positive, because... I don't think that I should have an independent profile. I don't want them keeping tabs on me. Also, the calendar information is very dangerous. I don't want them to be aware where I'm going, when I'm going, what I'm doing, why. That's creepy. Another Big Brother type of shit." A7

"As long as it's not... what's the word, I'm sorry I'm blanking, um, invasive, then... you know, it's good." A9

Further, some negative views were based on arguments which claimed filling a user profile only for advertisers is bothersome and probably not worth the trouble.

"And um… then… about this profile… yeah it would be too troublesome to kind of… here's the same point again, that will I get so much profit that I would seriously have the patience to create such profile, probably not. I wouldn't bother to start tinker any profile only for advertisers. The offers would need to be pretty awesome at that point." F2

"Well yeah… user profile… um… Well yeah, I think it's positive, but I doubt that I'd never bother to fill it up or update the calendar only because that someone could send me targeted mobile advertising." F3

The claim and the examples evoked a few interesting comments about how the usage of profile information should be developed. It was stated that since creating a separate profile on one's mobile phone only for advertisers' purposes seemed somewhat troublesome, the advertisers should use existing profiles instead.

"Well, this kinds of profile sites where people introduce themselves like irc-gallery and Facebook do exist so I think in there will be something like that as cell phone application so the profile the advertisers can use already exists. But not the way… I don't think that customers would bother to build profiles just for advertising." F2

"I think you should maybe link it the Facebook profile or some other profile that already exists so one doesn't need to create a new profile and have all this additional mumbo-

jumbo to deal with. In like, give it as sink and sound and like almost everyone has a Facebook, especially our age, if you want to get to the core group for the advertising, so... yeah." A7

To sum up, the use of calendar and user profile information was perceived interesting and helpful, but in many cases it was justified from general consumers' point of view, not from the interviewee's own point of view. Usage of user profile information gained more positive argumentation than the usage of calendar information. The arguments for and against the claim were somewhat similar to the arguments about the previous claim. Behind positive views were perceptions of the usage of calendar and user profile information as convenient, personalized, cool and modern way of advertising. It was also interesting that the general opinion about the acceptance of advertisers using one's personal information for targeting advertising influenced on argumentation. Thought of utilizing already existing profiles in obtaining user profile information was brought up.

4) I consider the usage of history information in mobile advertising as positive.

The example case presented before this claim was:
You have searched information about science literature in your mobile internet, visited often websites related to the subject and possibly purchased science books. You get a message from a department store (to which you have given a permission to send advertising) that tells new science books have arrived the store.

The claim concerning the usage of history information in mobile advertising received more negative views than the other claims related to the usage of context information.

Claim 4: I consider the usage of history information in mobile advertising as positive / Arguments for the supporting views

The supporting views were explained with the assumption that using history information would reduce the amount of useless advertising and one could get the kind of information one would like to know but would not necessarily realize to look for.

"Well… if a person has created a profile and has received advertisements based on his previous purchases, it's getting quite reliable… that it must be the right target group. So also this will definitely decrease useless advertising, the advertisements are sent to a person who really wants them. So it's good." F9

"Yeah, I believe it's positive, um... it can help with selection purposes." A3

"And if you don't know about some... say, you like a certain author and he has released a new book that you aren't aware about and haven't heard of and you get an ad saying this

is out, so it gives you a feeling like hey, this is really useful, because otherwise you wouldn't have known about it. So then you perhaps trust it more. So it's good." F9

The effectiveness of the usage of history information was seen positive also from the advertisers' point of view, although the consumer's agreement was conceived as irrational behaviour.

"It's effective from the advertiser's point of view. It's very... if some jerk gives a permission to use this information, then it's easy to advertise and nowadays... the more exact and targeted ad you send to a user the better are the chances to get a better customer with a smaller investment compared to executing a huge mass campaign." F6

"Yes. Um... obviously they need to know like information of what you'd be interested in the future, so yeah. Positive." A1

Positive argumentation could also be based on common perceptions: the fact that the usage of history information is already very common on the internet. This could imply that something that is done in a large scale has gained the acceptance of several people and would justify the usage of it.

"But... but, I mean that's what lot of stores do, when you shop their websites, so it makes sense that, you know, if you're looking for stuff that they would... you know, you have your profile with them, so it would make sense. It kind of fits in, it's still ok, no problem." A2

Positive argumentation could also be based on previous experience of history information usage in advertising in other media.

"I think iTunes and Netflix already do all this. I go to my iTunes or Netflix page. They have songs and movies... all the movies I play. And they're right. *So they suggest you something based on your previous usage?* Yes. It works for me well. When I'm on my computer. They sell me stuff. " A5

Claim 4: I consider the usage of history information in mobile advertising as positive / Arguments for the reserved and negative views

Among the reserved views the usage of history information was acceptable with two reservations: again, advertising has to be permission-based and the usage of the information has to be relevant i.e. the search or purchase history has to be consistent and the information used in advertising has to be updated often enough along with the changes in consumers' behaviour.

"Yes. I would consider the use of history as positive, if you've given permission to the store to use it. Only, if you've given permission to the store. If not, it also seems kind of Big Brother." A2

"There's a risk of getting advertisements based on every search you make, so the delimiting may be pretty challenging, but… I don't see this as a bad thing either." F8

"This is like good, if you have bought something several times. Like, if you have bought something once as a gift and get advertisements based on that, it's not good. But if it, like, is clearly related to your hobbies… As long as you don't get ads after every purchase, which unfortunately might happen. Like, if they just can't sell something they start offering it to people whose buying percent is really small. For them the effect can be, like, reversed, because it can become irritating, which just makes things worse. So if it's reasonable, it's very good, very good." F9

"But I will say, well another point to that, as long as it's not excessive and I get one advertisement about it and I don't want to see another one five minutes later about the same service or the same store. You know what I mean? So… that's my answer, I guess." A9

"However, sometimes preferences change, so they'd have to somehow account for like updating the history, but I think that's really cool, too." A3

"Yeah, it sounds like it often wouldn't be helpful, but yeah, the idea is certainly good. And then like on… um… kind of like on iTunes Genius or another internet browser or… I don't know where they have similar… based on your history they recommend you pages. Often it isn't what you're really looking for. Like on YouTube it's ok, often it's not what you're interested in. But I think it's a good idea, sometimes it works very well, so yeah…" A6

The fear of getting irrelevant advertising was also related to cases in which somebody else has used one's cell phone.

"Then it occurs to me that what if you lend you cell phone to your friend and she visits her sites and all kinds of things like this come to mind." F7

Even though it was emphasized before the interview that using the means of personalized advertising does not mean the quantity of advertisements would increase, the fear of getting spammed with loads of advertising appeared among argumentation.

"Um... well I don't know. I starts to sound a bit irritating that you'd get messages from everywhere all the time. Perhaps it applies to all of these that sometimes it would be pretty convenient, but I don't know if I wanted them every time I'm out at the town or... whatever, just visited some address or having a day off... that I'd get some messages all the time, it would be quite irritating at the end. So perhaps, after all, it would bring more harm than benefits. In my case." F1

"But I will say, well another point to that, as long as it's not excessive and I get one advertisement about it and I don't want to see another one five minutes later about the same service or the same store. You know what I mean? So... that's my answer, I guess." A9

As under the previous personalization-related claims, negative views were based on argumentation about privacy issues.

"It kind of seems like a completely impossible idea. It's almost the same than letting… giving the password of your e-mail to a third party like 'take a look what I'm doing and try to target advertising based on that'." F2

"Um... no, I do not consider the usage of history information... I don't want people knowing what I search for and when I search for it and why. It's creepy. It's that, I don't want people knowing what I'm doing and when I'm doing it and... I don't want people... I do not want there to be electronic written record of my behaviour." A7

"I think that it's not a positive thing to use history information, basically because I think history information is kind of private information of the person and because of that it shouldn't be used for mobile advertising..." A8

"I'm a little less happy about this one, because... it feels like they're storing information about you and you might not want to example... it may be similar to in television, where the, um... the recording box that you sometimes can use to record TV programs will send information back to the company and then they'll use that for, um, changing... maybe if they put a new ad or I'm not sure what exactly they use it for, but I think it's similar in this way. And also it's similar to your internet service provider storing all of the websites that you visit and so even though you're going to all these websites maybe that you don't want other people to know you're going to (laughing) and they know, and then they're like finding all this information about you and to me that feels more private, but... maybe it's just wishful thinking and that's really, it's all up to grabs, once you're on the internet or once you're on the mobile network, then everything's for game to them." A4

Further, doubts about getting advertising based on search history with intimate or embarrassing things bothered interviewees at the same time as it caused hilarity.

"I don't like it. This gets too private. How nice it would be if I had searched something related to, say, yeast on Google. I really don't except or want that pharmacies send some syphilis-related ads on my cell phone (laughing)." F2

"Um… no. Because if I search something very embarrassing or someone else searches something very embarrassing on my phone or something like that, and then I get a message from pharmacy saying hemorrhoid-things are on sale. So no, I wouldn't want them to use that history information." F5

The negative views were also reasoned with the fear of invasion of one's history information. The usage of such information was referred to loyalty programs' ways to observe the customers' purchase behaviour.

"In my opinion this is like the most oppressive thing of the presented ones. This goes into too intimate area just like the calendar. So kind of… it's still a human being, even though it can be some application that utilizes the information, but it's the same thing like with Plussa-card or S-card, people always think that someone views your information. That's not the way it really goes, they are fully anonymous and get handled as parts of big entities, but the point is that there might be someone you know working for the company that has the access to the information, someone who has been given the permission to check what you have searched on Google, your mobile phone or what's on your calendar." F2

"Um well… This totally reminds me of loyalty cards. Like are they monitoring like… what you buy and so." F8

One crucial characteristic that differentiates the usage of history information of other types of presented context information is the consumer's control of the information given out.

"I don't like it. That feels like snooping too much. Even though... the previous claims (time and location information, user profile + calendar) are, like you are kind of aware of it... you have given permission and then you, like, put effort for it that you give that information for the marketer, that you fill the user profile and list your interests and what you are doing at the moment. But if you have visited a site and searched for something... then it's like... you have missed something at that moment and that moment has passed and... you haven't actively wanted that someone knows your whereabouts. So not in a million years, that's too much." F3

Like under previous claims, the usage of history information could be viewed as positive from consumers' general point of view, but not from the interviewees own point of view.

"I don't know if this is necessary for me personally, but it could be. There's nothing negative about it, it's kind of neutral, because I don't have the need for it myself. But if you have the need then why not, it's not awkward or disturbing." F4

"Well, I personally wouldn't like it if they sent me advertisements based on my internet history… but if you don't get them without permission, I think it's ok, although I wouldn't use it myself." F6

To sum up, the usage of history information can be perceived as effective and useful due to the personalization factor for both marketers' and consumers' points of views. The fact that history information is already been widely used on the internet is an argument for positive view along with positive experiences of it. Nevertheless, the marketer needs to have the consumer's permission and use the information relevantly or use only information based on consistent behaviour and follow the changes in that behaviour. Interviewees were worried about getting advertising based on embarrassing searches or purchases. The fear of losing control of what information is given out exactly is understandable, since the interviewees had no experience of the usage of history information in mobile advertising. The concept must evoke confusion and suspicions, when the exact principles of how they function are not known. Even though a consumer thinks the usage of history information is a positive thing, it does not necessarily mean one would like to give that information out oneself. An interesting point emerged in an American interviewee's comment was the perception of Americans as conservative consumers and the irony of noticing one's own perception is opposite to the assumed general one.

5) It is my pleasure to let the advertisers use and combine my information (e.g. location + interests) in order to get advertising that suits my needs precisely.

The purpose of the fifth claim was to make the interviewees to evaluate, whether the exchange in which relevant advertising is received with the price of one's personal information is fair. Whereas the claims 2, 3 and 4 concentrate on the positive/negative -dimension of the different means of conducting personalized mobile advertising separately, this claim integrates all those means and asks the interviewees to evaluate it from their own points of views. This claim was evaluated with less negative views than could have been expected based on the views in previous claims.

Claim 5: It is my pleasure to let the advertisers use and combine my information (e.g. location + interests) in order to get advertising that suits my needs precisely / Arguments for the supporting views

The supporting views were reasoned with the usefulness of targeting and saving money.

"Um, if it's advertising for my needs, it's ok." F4

"If the advertisements I get meet my interests better, then yes, it is my pleasure." F7

"Letting them have a little bit of information helps them do what they want which is to reach you and to appeal to you. And then it helps you, because you can, you don't have to look at advertising for like... you know, soap, if you are looking for music, you know." A4

"I agree with that claim. The more you can personalize it and filter out irrelevant information, the better." A6

"if it's something that's… um… like… I don't know… like some sport that everyone's into and have interest… that everyone's into, I think, I think that would be good to… to receive, to receive advertising based on those, those specific needs." A8

"I think it could be a good thing, it could be very useful, it could be a tool that I would like... going out on a date and I don't have much time to find all the, all of my shopping needs and I have this application that shows me exactly... yes, that could be very helpful." F9

"Yes, I like it. Who doesn't like saving money? Like... I think it would be awesome. If I was like passing a store and I got like a little message saying come in and shop, and we'll give you ten percent off, because then it's an incentive to shop there. As opposed to where I was headed originally." A2

The permission to use one's information would be given only to the chosen few companies the consumer really likes.

"Well for instance there's a… there's a store called Popot on Iso Roobertinkatu. Well ok, my friend runs it. They sell like brand sneakers and I get their advertising through Facebook and I've joined the group "Popot" and they've said I'll get SMS offers. But it's ok to get those, because it's my thing and also because it's my friend. It's like my friend sending a message and I'm like yes, let's go and see what they've got. So in that sense I let them use (my information), but it's only a few places I give the permission to use it to." F6

Surprisingly, given that mobile advertising is generally perceived as probably the most personal and intimate existing advertising channel, it can also be experienced as less invasive than some other ways to try to get consumers visit a store, for instance personal face-to-face selling.

"Um, yes. It is my pleasure to let the advertisers use and combine my information. Um, yes. I would be ok with that one. Um… actually this guy was selling this salon the other day, um, and I wasn't ok with that, like direct approach, um, so like kind of too elaborated on this. Like I would be ok with receiving a text message, because it wouldn't be the guy like yelling at my face as I'm like walking across. So yeah, I would be ok with that in a sense that I am going to school and I would want to know about specific things without having to like look it up. So yeah." A1

Claim 5: It is my pleasure to let the advertisers use and combine my information (e.g. location + interests) in order to get advertising that suits my needs precisely / Arguments for the reserved and negative views

This claim gained several reserved views but only one completely negative view. If mobile advertising has to exist, it would be better, if it was at least targeted.

"Um… yeah, it could be rather a good thing. Yes I could give my information. Well, at least if the option is to get randomly all kinds of advertisements. Yes, it would be… yes it would be a good thing, convenient." F1

"Well yes, if that's the way to prevent those 'KappAhl pants 25 percent off' ads, then yes, because I don't care about them one bit. (The respondent receives advertising messages from KappAhl.) I still don't get it, why am I on KappAhl's advertising list. But anyway, basically yes, say, if receiving ads was like compulsory I'd prefer targeted ones." F5

"Yes. Rather that way than sending whatever." F9

Interviewees were ready to give their information for getting something in turn, whether it was interesting information or incentives.

"Why not, of course… no-one's ever offered me anything like… anything interesting. So if someone rationalized it well enough for me, I might even let them, let them use and combine my information. First, I let them use my information if I benefit from it somehow or get also something in addition to suitable advertising; usually I get some kinds of incentives. That's usually my motive to give my information and like I said in the beginning, I don't usually let anyone combine my information and so on, but… yes, that's the way it is." F8

"No, it's not my pleasure. Um... um... If you want to collect and use my information you got to offer me something. You got to offer me some kind of financial incentive in turn, yep." A7

The claim evoked similar argumentation than the previous ones, such as giving information for getting personalized advertising is a good thing as long as the advertisements do not arrive too frequently, are permission-based and relevant. These arguments did not bring up anything new compared to the ones that have already been presented. They are not presented here in order to avoid unnecessary repetition.

The fear of one's information getting into wrong hands was brought up in the argumentation.

"Yes, yes… it's my pleasure (to let them use my information) and um... obviously if they don't give that information to anyone else. So it doesn't bother me if some store has some... location information about me. It makes you wonder about data security issues though... like what all can they find out about me if someone wants to… um… break into the store's information system or something like that. So this kind of thinking probably effects peoples' opinion about this. But I don't see this as a bad thing." F7

"Yeah, um... I have to be selective on what they have access to, because it is a lot of personal information. But in terms of my interests and, um, location as long as it's under like, um... a locked sort of thing where nobody else has access to, I'd say yes." A3

"I think so. I'm just a little nervous they know everything about me and then that information is available everywhere. It's probably easier for identity thefts and things like that, I don't know. I think that's not good if it's easier for identity thefts, to give your information." A5

The most negative view on this argument was reasoned with the lack of the user control of the used information.

"I don't necessarily want anyone to know my location based on my cell phone. It's almost a bit pervert in a way. You kind of give a permission, but you don't know how and when your information is going to be used. Like, what if some company, say, is your co-partner and they can track your location at any time of day and whenever. I'm not saying this would necessarily happen, but these kinds of things come along, these kinds of unlimited… like the fact that it's possible to locate information on a person's cell phone… it doesn't feel good." F2

Also, an interesting comment related to the advertisers' point of view emerged from the argumentation. It was wondered how companies could afford all this kind of personalization.

"and then, um… I'm wondering which company really has resources such as money and time to run and execute this. That's my question." F2

6) I would like to receive mobile advertising only when I seek for it myself.

This claim was presented with the following case example:
You are on your way to a shopping mall and by sending a message to the mall you can get the possible offers in those product categories or stores you want sent to your phone.

In some cases this claim was not understood the way it was supposed to. Interviewees started to evaluate pull-based advertising and its benefits instead of evaluating or concentrating the actual claim which argues that one would like to receive *only* pull-based mobile advertising and exclude the push-based form of it. This may derive from the different phrasing of the claim compared to the pattern that remained the same through the claims 2, 3 and 4. The interviewees must have learned to respond in a certain manner to those claims and continued with the same pattern.

Interviewees were clearly delighted of this kind of advertising opportunity and many of them liked pull-based advertising over push-based advertising. Nevertheless, there were surprisingly many interviewees who would rather take part only in push-based mobile advertising. Next there will be a few comments related only to the positivity or negativity of pull-based advertising and after that the arguments related to the claim. Although there were individuals in all groups: ones who wanted only pull-based, only push-based or both of them, the analysis is divided into two categories: the supporting views and reserved views. This is done because the purpose is to evaluate only the arguments, not the comments as entities.

The opportunity to seek mobile advertising for oneself was seen as positive, but not something one would like to pay for.

"Ok, well let's say that's quite an interesting idea." F6

"Yes. Yeah, well um… this is like the best option of all of the ones you have presented." F8

"If this doesn't cost anything, then yes. But I probably wouldn't want to pay for it, because then I'd get a feeling that the company is just trying to save its own costs by making the customers to ask for it themselves." F9

"Oh, I like that one more. I like that one more than the other… some of the other stuff." A2

"I just think this is… this could be useful especially if you could say a product and get the price right away. I don't know how sophisticated this would be." A5

Consumers are seeking offers online already, but it was not seen as the same thing than getting advertisements on one's phone, since then it would be more immediate.

"Urban Outfitters has always stuff on sale online, um, so I look online and then if I go to that store and the product is not at the same price like as it was originally I get really upset. Um, so I actually do that with specific stores already, I'm like what are they offering today." A1

Pull-based advertising was perceived as effective also from the marketers' point of view.

"But if you start thinking about this from the marketing point of view it's probably functional. Especially for the people who like to shop a lot it must be a pleasure to send a message to their favourite store to get the offers." F6

Claim 6: I would like to receive mobile advertising only when I seek for it myself / Arguments for the supporting views

The comments supporting the view i.e. comments that agreed that only pull-based mobile advertising is desirable were based on several argument types. First of all, keeping the control of receiving advertising in the consumer's own hands was perceived as important. That way one gets advertising when it is suitable for one's particular situation and it gives the exact information one needs.

"If it stayed under the consumer's control I think everyone would benefit more." F8

"Probably when I seek it for myself, because ... when I don't have any money I'm like uuh, I really do want that, you know, like I wouldn't want to become a consumer because I've receives an advertisement like I'd want... my ability to initiate it, like hey, I just got my pay check, like let me send this text message to see what these stores are having right now." A1

"I strongly agree with that one, more than I do number five, because that way it's my decision whether I can or not, so yeah." A3

Consumers do not want to be manipulated by some advertising messages. Also, the abundance of advertising in general was presented as an argument for a supporting view.

"Yes, I completely agree. I want to be in control of my... advertising, um... reception, because I don't want other people to determine when or how or how often or in what way I receive this advertising, because we are oversaturated with advertising in American society anyway." A7

Having the control in one's own hands, the risk of making impulse purchases would decrease, which was seen as a positive thing.

"Well actually yes. You wouldn't do necessarily that many impulse buys." F1

The informativeness-factor of pull-based mobile advertising was brought up as grounds of supporting argumentation.

"Yea, I think that's a really good idea, because, um… because obviously if you're shopping, you want to know like what stores are having sale, what stores are having discounts, um… and if you're going to like… order some pizzas or something if you could just send them a text or something and be like what are the good offers available I think… I think that's a good, um… a very good way to do it rather than forcing the advertising upon I think it's better to seek it by yourself. I think that way, I think I would, I would use it, I would do that." A8

"Yep. Yes… yes, um, I think this would be a relatively useful application, yes, for sure. Like, say, you are going to a store or passing one. You definitely… definitely wonder if you could get this and that with a low price there. And um… if not, you can probably get some price information online if you really look for it… but that would be a brilliant way, if there was a simple way to ask, like, which fruit are on sale today. So, yes it would be a very interesting, interesting and good application." F7

Also, referring to the uselessness of any other kind of advertising than the one sought for oneself was one way to support the claim.

"Yeah, I'd... yeah I agree with that, because usually you don't need it and it's completely useless... You walk through the mall to get a haircut and get offers or discounts department store shopping, restaurants, and so on. Yeah, I think most of the time it's waste of time. So I agree, it would be better if you could request it and only get it then. I don't know. Advertising doesn't work that way you could only get it when you request it. If you could, that would be nice. But you get it all the time. Yeah, of course I agree with that." A6

Claim 6: I would like to receive mobile advertising only when I seek for it myself / Arguments for the reserved and negative views

Arguments for the reserved or disagreeing views can be divided into two categories. First of all, pull-based advertising was not seen good as being the only mobile advertising option, because one would not bother to seek such information.

"Well I'd rather want them to send me stuff, because I wouldn't seek for it myself. If the amount of advertising still stays the same, then it's better if they send it." F4

"I think I would probably never seek for it, I probably wouldn't put so much effort on getting some… discounts… if they are there anyways, like when you visit the store. I think I'd never seek for it myself." F5

"But on the other hand I do that all the time, I go to some websites and check the discounts. I do it because that is what you want and you make the initiative and it's free information, so in that case yes, but I won't definitely send any messages, like, do you have some new stuff now. Perhaps if a friend's working there I could obviously call and ask if they have anything new, but that's a bit different thing." F9

"This speaks to some of the ideas I was speaking about earlier that I'd rather not receive if it's not on time I'd really engage to it in an effective matter, you know what I mean. Like if I don't have free time, if I don't have financial means at the time... that brings out

another point I'd like to discuss later. If there's a way to combine the way I said earlier: current location as well as availability and my profile slash desired wants, needs, consumer products, then yes. It's something I... that's the only time I'd like to receive it, 'cause it's' not going to help me or the advertiser when I'm not available or I don't have time to shop these things. It's the same example I used earlier with the, um... when I was getting the oil changed. I needed to know where I could get the cheapest oil change with the best discounts. So, I would rather not need to have to call or send a message, I'd rather have that information to be sent to me automatically." A9

"I don't know… I mean, I'd like to receive it, like, other ways as well, depending on the situation. Because it's quite likely that I'd never seek for anything, I'd rather go online on my computer than fumble with my cell phone." F3

The reason for this might be that getting offers was not seen as big stimulus enough to make the effort. It was also said that in small purchases it is not worth to seek for offers and in bigger purchases the information is sought from somewhere else. One can consider the effect of the case example of these arguments: one can seek information also about new products or events or anything, so some of the interviewees might have stuck in the example and forgotten to evaluate the initiative-factor.

"I wouldn't probably use the application in question, because I'm the kind of consumer who likes to walk and look around. I'm not that after discounts unless I see it somewhere. I personally wouldn't send any messages, no matter what store in question." F6

"Um…. If I want something I'm not necessarily that price sensitive that I'd follow some advertising anyways, like, if I make a small purchase like mascara I couldn't care less if it costs 50 cents more or less, like, if it was on sale at some place. I wouldn't bother going anywhere else anyways based on the offer. And I see the interesting discounts when I visit the stores I'm interested in and then if I'm looking for something… If I want to know the discounts in bigger purchases I check them on the internet, they aren't impulsive buying decisions." F2

Second, the fact that if advertising was only pull-based, there would not be impulse purchases and the consumer's need would launch the advertising process. This can be seen both as a positive or as a negative thing like the abovementioned supporting claims indicate. If the advertising was always pull-based, one could miss some interesting information one would like to have if one knew it existed.

"it's like… if there was something that I didn't know was there, but like... I would find it cool, that I wouldn't know to search for it myself, but it would be good to know about it. Um... so I guess my answer is yes and no." A4

"This is based on needs, not necessarily on images. Usually creating images and impulse buys happen through different ways. If you go shopping and the consumer makes the initiative it's based more on needs than being so called impulse buys." F8

7) Receiving mobile advertising is safe and reliable.

Claims 7, 8 and 9 were related to trust in mobile advertising. First, the purpose was to find out what the reliability in mobile advertising is comprised of.

Interviewees thought mobile advertising is mainly safe and reliable. This claim received mostly supporting views or supporting views with a hint of reservation. But in total, safety and reliability in mobile advertising was not seen as a major problem.

Views this claim evoked were reasoned with four types of argumentations. They were related either the information-related risks, viruses, companies' need to protect their reputation and the interviewee's own experiences of advertising and public discussion about it.

Claim 7: Receiving mobile advertising is safe and reliable / Argumentation for the supporting views

Agreeing with the claim was explained with trust to companies' morality. It was believed that they would not want to do anything that would harm their reputation once they have managed to get the consumer's information for advertising purposes.

"Well… I guess it is. They probably wouldn't spread your information anywhere else since they have got your permission." F1

"I don't think too many companies would ruin their reputation by sending unsafe advertising. I'd say yes." F7

"Um... yeah? (laughing) I don't know. Um... yeah, sure. I'd say yes. Just because I have it coming from secure network and it's, um, always going to be sent to you when you ask for it or when you, when they want to send it, then it'd be safe and reliable." A3

Also, mobile advertising was seen as safe and reliable based on one's own experiences of either mobile advertising or public discussion.

"So far my experiences have been just good, but let me point out that I haven't received any multimedia advertising messages, so text messages are safe and reliable." F4

"Yeah… at least so far I haven't… I've got nothing bad to say about previous experiences… it's been quite safe and reliable and, as far as I know, my information hasn't been misused. But you never know what information there is out there about me and how they rape my privacy without me knowing about it. But at least there haven't been any situations that had made me feel it's not safe or reliable." F6

"Well… perhaps… At least I haven't seen discussion about problems in mobile advertising in a large extend anywhere. Perhaps the whole topic is not part of public conversation that largely yet, at least not in Finland." F2

"I assume it's safe. I've never seen anything that would be… that really has made me raise an eyebrow or anything like that." A9

Further, viruses were not seen as a risk factor in mobile advertising.

"Well, I don't think it's bad for the phone, I don't think my phone's going to hurt, if you know what I mean. I don't think I'm going to get like a... virus." A5

Claim 7: Receiving mobile advertising is safe and reliable / Argumentation for the reserved and negative views

Like mentioned above, this claim did not gain disagreeing argumentation, so the comments in reserved views are mainly agreeing with the claim, but only if the advertisement fulfils certain requirements.

Mobile advertising was perceived as safe and reliable, if the company sending it is trustworthy.

"Um, well mainly perhaps. If I think the company has a good image, I'd also want to trust its advertising. But if it's not that familiar to me I'd have reserved feelings about it no matter how good it seemed. So I would give my information to a company or brand I trust. But not to anyone, especially to the ones whose deals seem too good to be true. Those companies ring my bells, even though they seemed good. So mainly yes, but it depends who is the sender of the advertisements." F9

"As long as it's coming from a credible source." A9

The concerns related to the fate of one's personal information can be divided into two groups. First of all, the way the company is actually going to use the information given to them bothered the interviewees' minds.

"... I would hope that it... you know, like that information that they did know about me was like restricted so like... I did go to this store but not know I spent this amount of money, you know. So like the amount of information they know, like hey, I want to see this movie the other night, but now... I don't know, it would have to be restricted in the sense of like, um... I live in Long Beach, not like my address. Um... so like that, that type of protection, like know a little bit but not too much information." A1

"Yeah, that one I'm not so sure about. Um... because you don't know what information they're taking from you. You think you do, but they always have their sneaky ways to know something more than you tell them. So... if you call somebody a lot or something or you like a store and... you wouldn't normally like it and you shop in a really weird store that you wouldn't want other people to know you shop at and then... your phone, then the company knows that you go there, um... that's pretty... pretty, um... sketchy, but um... as being safe, I guess it would be, in that way it wouldn't be safe if your, um... information wouldn't be safe from the advertisers. But the advertising, um... receiving it is... I mean you're not receiving things that are offensive to you or something so in that way it would be safe to receive and probably reliable, because they're getting all this information from you and..." A5

"So it's, it's... kind of unreliable and I don't really think it's safe, because they can sell your information." A2

Second, the information getting into wrong hands i.e. to criminals or hackers was one concern.

"Um… yes, yes I'd say that receiving it is safe and reliable. There are probably slight risks related to the data security, though." F7

"There's always cases, you always hear and read about, whether they were rumors or not, that some information has… someone has used it secretly, someone has stolen a card, credit card information and all such, so…. that makes you suspicious." F9

"But I also think that if a significant number of retailers collected so much data on all customers, then there would be more identity theft." A5

Viruses could be seen as not worrisome as mentioned before, but they could also be seen as a threat. Viruses were related to advanced mobile phone usage in general, not particularly to advertisements.

"But um… there are lots of chain messages… on cell phones. Especially when you have e-mail and such on your phone which have lots of viruses around. So it has its risks. But still somehow I've trusted them at least what it comes to my own mobile phone usage. They've had so good filters that the viruses haven't got through. I remember the first 3G phone I had, N70 or something. After one month it got a virus. They were in their infancy back then, but I think the viruses find their ways today as well. It's hard to say where they come from, but somewhere anyways. But mainly I think it's safe, even though risks are included." F8

"As long as there are no internet viruses which I hope not, so yeah, safe and reliable…" A9

Further, viruses could be seen as a potential problem, if the consumers themselves are not aware of the risks.

"The point is that, um, it's as safe and reliable as using mobile internet on your computer, it depends on the consumer so much. So… like, you have to know what you are doing and which files you open. I mean, using internet or e-mail isn't safe if you click all the links and attachments, say, on some sexbomb.com. Like… as long as you know the sender and you don't download or open any files, I think it's safe and reliable." F2

Mobile advertising was perceived as safe and reliable as long as it is carried out one-way or the information is streaming from the company to the consumer's phone and not vice versa.

"I have the kind of comprehension that mobile advertising is mostly one-way messages. Sometimes I've come across with… like Fonecta, I got a message saying 'send a message and you'll get this and that'. In two-way communication when someone sends you something and you have to reply… there's a risk you might get something. --- When you send back a message with your own number, I think there's a risk. --- But I don't think there are any problems with Fonecta, I was just using it as an example. But if there is a risk with data security I think this is the way it would occur." F8

"I'll just say, that um... I think I was saying that when you're receiving the advertising, um... that it's actually the safe to receive it, because, you know, it's them giving you information, it's not them taking information from you." A4

Also, the form of advertising can be seen as an affecting matter to the safety and reliability of mobile advertising. Text messages were perceived safer than other forms.

"Yes. On the other hand I've never got anything else than mere SMS, so no multimedia messages. Like, if you get a message on your cell phone screen saying 'are you sure you want to receive this?' you question it. But I think basic text messages are safe and reliable and viruses don't spread through them." F4

8) I believe that in mobile advertising my data is used only for purposes that I have approved.

Whereas the previous claim concentrated on finding out the possible ways to perceive trust in mobile advertising, the purpose of this claim was to evoke argumentation of one dimension of it: information usage. The views were divided more clearly just into agreeing and disagreeing arguments than the previous ones. The views listed under "reserved views" were mostly totally disagreeing with the claim, not only with some reservations.

Claim 8: I believe that in mobile advertising my data is used only for purposes that I have approved / Arguments for the supporting views

The arguments supporting the view can be divided into four categories: arguments referring to the trust to companies with good reputations, general norms, positive experiences and the lack of other purposes the advertiser could use one's information.

Qualities of a company in question effects on the level of perceived trust. One would trust the information is used correctly in companies with good reputation.

"The same thing that with the previous question. If you trust the company and it has a good image… and the newspapers haven't reported about scams or anything, then yes. But again, common sense is the key in both of these questions. Don't give your information where ever and whenever." F9

"Actually I don't really… I don't really know for sure. Let's say in case it's a… um… big and or famous firm, I believe that." F7

Trust in companies in a sense they obey societal norms was only an argument for a supporting view.

"and on the other hand, this is a sensitive topic. Like, if you get caught for misusing this kind of information it's…. it's very… or um… it's not acceptable at all in this society. It's very sensitive topic and I don't think there are too many companies that stupid they would mess around with this kind of thing. I think people are especially careful with…

with issues related to reliability. People get very upset if they have banned direct marketing and then someone calls them. People kind of… trust the officers, authority, companies and so on. So as a member of this society I have the trust in… that… companies can't fool around with those things." F2

An agreeing view could be also based on positive previous experiences of mobile advertising.

"Based on my limited encounters with it. I only receive something from one, you know, one firm. So it was never given to anyone else, so in my experience is only based on that one particular advertisement." A1

"Yes. Yes. So far yes. I'm not quite sure. Last Christmas I ordered Aino-slippers for my mom from Reinokauppa. I didn't give any permission for advertising as far as I remember, but they started sending me e-mails, which I put in spam box as they arrive. I'm not sure if I accidentally said yes or no, but um… when talking about mobile advertising I think my information is used only the way I have approved. At least so far I haven't got any advertising that I would have been confused about." F6

Claim 8: I believe that in mobile advertising my data is used only for purposes that I have approved / Arguments for the reserved and negative views

Reserved or negative views of this claim can be based on the assumption that a company might use one's information for negative purposes, such as turning it over to third parties.

"Well… um. They still always have some kinds of, some kinds of traps. I mean not always… but I think when you order magazines or something they can spread your information for direct marketing purposes, so you can't exactly know what all you might be receiving." F1

"You can never know if the company has a deal with another company about forwarding your information. Like, if you don't realize or notice it when it's written somewhere you might get messages from another source. And if this happens a lot you get confused with which messages you're getting and wherefrom." F9

"I would hope so. I mean… I don't necessarily agree, I mean. I don't think that actually happens. I think that a lot of companies are into like buying and selling information. But, um… I guess I would want to believe that if I was giving my information to a store I trusted they're not going to sell it to another store to make the profit and have them send me advertising." A2

"Um… I mean I wish it was and I have no way of knowing what it's used for, because they don't tell you. They just take the information and give you the ads. So… so I think it's mostly used for purposes that I have approved, but there could be some companies out there that just want to… take your information and use it for… um… negative reasons." A4

Also, it was believed that the information is probably used for something other besides advertising, but not for negative purposes such as burrowing

into one's personal life. Examples of those purposes could be marketing researches and collecting statistical information.

"I don't believe that for one second. For instance the loyalty cards of grocery stores. Citymarket, for example tells also its employees that they never use the information of what for example I have bought. They just see how much and how often I buy and wherefrom but not specifically what I buy, and that's bullshit. So I don't think this is either… And I think even though Minna said no she always gets advertisements from somewhere, so… I mean even if you tick you don't want to join an e-mail list or receive advertising. So I don't believe my data is used only for the purposes I have approved." F5

"Well, I doubt it. I don't know about mobile advertising, if they use data... that I don't give out, um... but I don't know about mobile advertising. Like I think that retailers and stores use data that you give them for all kinds of purposes, statistical things, modelling who their customers are. For example, I think they have waste get from credit card usage that they can sell to third parties or they can use for their own strategies as opposed to advertising and I think it falls into different category if you ask for what's your data, because nowhere I go and nowhere I shop or... data is not necessarily going to be used for sending text messages for me." A5

"No, I don't believe that's true. There are times when, for example, I know that... there, me... yeah, well... it's kind of hard to say, because for example, if I were taking a psych study and I signed in an agreement saying I agree with all on the page and all the, the um... I would just approve all the, um... processes and research methods of this study. I'm agreeing to anything that may be asked a question for, a question for the process, but lot of the questions have underlying messages or underlying um, um... objectives. So in advertising forms and advertising data, it may not necessarily be about my consumer needs or... behaviour. Maybe about me being a part of a larger population research, um... if they're researching that, um... I end up just being a subject or source of info." A9

Using one's information on something else than the purposes one has approved was not necessarily conceived as a bad thing.

"Um, I don't believe that. Because if I give some information, like, related to marketing, it's hard for me to… the company gets the information and they can use it for several purposes, although I'd never get to know about it. It depends on the consequences. Say, if I'm just a small piece of statistics, like, this lady did this and that, it's meaningless for me. But if my data is given forward or they can identify me somehow based on the data, identify who I am instead of only knowing I'm a 27-year-old woman from Helsinki. If they somehow access my personal information more closely, it's not a good thing." F3

"Well I believe it's used carelessly. There's always something written very small somewhere… like… basically all the loyalty cards work under the same principle. They create a consumer profile and so on. I don't think my information is only used for those purposes I have approved, they certainly do something, um… consumer classifications and they measure demand and so on. But I have nothing against it and I don't actually mind if they don't ask my approval. No-one's ever asked me whether I approve it or not. So… I believe that my information is used for purposes I haven't approved." F4

Further, bad experiences of misuse of one's information can trigger negative argumentation, even if it was not related to mobile advertising.

"but, um... there are a few cases I've attended a lottery... this is about e-mail now... so I wrote my e-mail and name down on a piece of paper and took part in the lottery. It didn't last long before I started receiving advertising from the company and as far as I know I hadn't given any permission to send any offers or anything like that. And the message was awkward, because I could see all the receivers of the message, there was a long list of e-mails. So that way I got to know who took part in the lottery. I have to say that this was rather a small company organising the whole thing, so... in certain cases I do believe that my information is used only the way I have approved, but as said, only in certain cases." F7

To sum up, three ways of viewing this claim was recognized. First, one thinks that one's data is only used for the purposes one has agreed. Second, one thinks the data is used for other purposes, but which are not harmful (such as making statistics or marketing research) and in some cases not disruptive. Third, one thinks the data is used on other purposes, which are negative such as giving information out to third parties.

9) Mobile operator is more reliable sender of advertisements than the company itself.

This claim divided opinions a lot. Some of the interviewees agreed with the claim, a few of them disagreed but said neither – the operator or the company itself – is more reliable, and some thought the company itself is more trustworthy.

Claim 9: Mobile operator is more reliable sender of advertisements than the company itself / Arguments for the supporting views

The ongoing, perhaps long-lasting customership with one's mobile operator was used as an argument for supporting views.

"Um, because I got text messages through a different company other than Verizon and Verizon was the company that helped regulate it. Um... so I don't know... it's hard to speak only from one experience, um... but I would assume that people that I'm paying money to, um, is more reliable and trustworthy, um, because I actually have relationship with them. I pay monthly bill, you know. Um, so they have to... they have like more... like I have to rely on them more and obviously they're going to fix something, if something is wrong. Um, so I can like go to the store directly and say hey, this is what's going on and this isn't cool." A1

".. I guess I would trust the phone company more because they have a better record of, um, what they send me and kind of... because they would already have a record of all phone calls and text messages and everything. So I would assume them to be more trustworthy because of that, but, um... I get a lot of advertisements on, like, through e-mail and stuff from other companies and the companies that I use seem pretty reliable. So..." A2

"Because I've been doing business with them for a long time and I give them lots of money each month." A7

"Yeah, I think so, because it's more, there's more familiarity. Um, if I receive, like I've told you earlier in this interview, I receive SMS messages from my service provider that offers discounts and blah blah blah', it's like 'use this company to send it and you can polish it and edit it with this service' is okay, I'm more likely to use that service, because it's coming from a credible source, service provider, something I'm already subscribing to, something I already trust." A9

Also, mobile operator was perceived as more reliable sender of advertising, because it is responsible for filtering information that is sent to its customers.

"The way I see it is that the mobile operator has a role as an intermediate, it's a third party in between those two participants and it has the responsibility of the information going through it to the customer. So it must have checked the content for any obscurities. So the answer is yes." F2

"Yeah, that's good, because then the company can filter, like, through which ones they want their... which ones they want their consumers or their, um, customers to have. So it's more like, um... what shall I call it... it's more specific to what they want. And then they can monitor it better, too. So yeah. I like that one, too." A3

Interviewees think that operator is more reliable, since it would not send harmful information to its consumers if it wants to maintain its reputation.

"Well um… well, yes, it is. The mobile operator is… yeah. Yes, I think it is… if the mobile operator that sends the ad, then… I think it's more reliable than… the company itself, because the mobile operator… wouldn't probably send anything that would worsen its image and so on. So the risk for the operator to lose you as a customer is bigger when the company sends the ad through the operator. Somehow I have a feeling that the operator wouldn't send you any shitmail. The promoting company doesn't necessarily gain or lose anything, if it doesn't get a contact with me or so, but the mobile operator might in the worst case lose my customership." F8

"I don't think the mobile operator would approve any partners, because their image would suffer if there's a fraud involved." F9

Claim 9: Mobile operator is more reliable sender of advertisements than the company itself / Arguments for the reserved and negative views

Views disagreeing with the claim can be divided into two categories: the ones thinking there are no differences in trustworthiness between these two and the ones thinking the company itself is more reliable sender of mobile advertisements.

Arguments stating there is no difference in trustworthiness between the operator and the company itself were based on the assumption that neither of them would have a motive to hoax people. Not in every case there were arguments presented to support this view, which implies that neither source necessarily suffers from a significant lack of trust.

"I think there's no difference when it comes to their reliability. Or I don't think that… it's hard to believe that neither would actually try to fool you with their advertisements." F1

"Well I don't really see… any difference… in the reliability. I haven't really thought about it, but my first thought is that I don't believe there are really any differences in the reliability. So this answer is based on an intuition." F5

"I can't evaluate the reliability… that which one is more reliable. I don't care whether I get the ad through the service provider or straight from the company. Like… I don't see there's a significant difference." F7

The views arguing that the company itself is more reliable sender of advertising referred to the wrong motives of the mobile operator.

"Well um… I prefer getting the ad straight from the company instead of the mobile operator, because the operator has, um, its own connections and purposes. If the ad came straight from the advertiser I would at least know where it's coming from and what it's all about. It would be like a bit more sincere thing than the mobile operator eliminating some and selecting some ads depending on with whom it's co-operating. So I'd prefer the company itself. I'm not saying it's more reliable. I say that, um, it just sounds a bit shady otherwise." F4

One of those wrong motives could be the mobile operators' willingness to gain financial profit from transmitting third-party advertisements. Mobile operator can be seen just a middleman who puts its own benefits ahead of the customers interests.

"Well, not really. I'd disagree a bit. No… the company itself is more reliable, because that's the place you have given the permission to. It's more reliable than the middleman to whom it's paying for." F3

"I don't think so, because contract-related things are emphasized even more here. Like, the mobile operator does business and wants money.. the more advertisers they have the more money they get, so… I wouldn't say that mobile operators would only want to please people, they are not charity organizations. So they certainly make rather deals where they get more money from." F9

"I don't think the mobile operator will be more reliable, since they only send advertisements for companies who are paying them to do so. I imagine the information is generally the same as it would be straight from the company; it just only comes from certain companies." A6

"Um... I don't think so, because the mobile operator isn't really worried about whether you're getting the right ads for your preferences or not. All they want is money from their partners and so... they um, the partners give them money to send out ads and then we're stuck with whatever the mobile operator thinks, but if it's from the company itself, then it has your wishes and its best interest, because then it will sell you more of its goods. So then it does want... it's more reliable, um, to at least give you what you want." A4

Like the previous comment stated, if advertisements were received from the operator, it would not be as personalized or genuine than it would if it came straight from the marketer.

"This is kind of going backwards, if I... like, get advertisements via some middleman and not straight, I wouldn't say that... I mean, at least the target group expands, which might be a bad thing, because the advertising wouldn't be so targeted." F9

"Um, just because, um... I mean I don't... 'cause it's kind of like a second, um.... like a second source I think, the mobile operator rather than like a first-hand source, like coming straight from the company. I think it's more, kind of, genuine, if the real company is sending the advertisements, 'cause that would feel a little bit, um... strange, you know, if you're receiving something... something about, you know, about, trying to sell something for someone else. I think it's better for the company itself to send the advertisements." A8

Even though some supporting views were based on the familiarity of the mobile operator, one can also perceive the service provider as distant or even irritating and thus unreliable sender of advertising.

"The mobile operator seems somehow so distant. Or more like... irritating than the company itself whose ad it is. And it's not just that... no, the sender has to be the one to whom the permission has been given to." F3

Further, so called "cheap operators" i.e. mobile operators offering only subscriptions in low price categories were perceived as unreliable.

"Um. No... no... no it's not more reliable. Perhaps it's because... there are so many low-cost mobile operators in Finland that perhaps the price affects the trustworthiness, there's no appreciation for the operator whatsoever." F3

10) Mobile advertising is a tempting advertising channel in its novelty.

Mobile advertising was mainly perceived as tempting, but not the current forms of it. Mobile advertising in its current forms was not perceived as a novelty either, but the opportunities related to personalization brought up in the earlier claims were perceived as both tempting and something new. The views and comments varied according to how mobile advertising was defined by the interviewee: only as how it is most commonly used now or with the personalization opportunities.

Claim 10: Mobile advertising is a tempting advertising channel in its novelty / Arguments for the supporting views

Mobile advertising was perceived as tempting because of its personalization opportunities. Also the fact one would not need to search for information from other sources such as internet or physically going to different stores was an argument for having a positive view.

"I'm not sure if it's a novelty anymore. Well those different ones, those personalized ones are. They sound like, um, progress and better than those old ones. So it's a different thing if I got, let's say… messages from restaurants…if I got to choose that they sent me ads only when they have stand up shows, but not otherwise, it would be really convenient… that you got to choose." F1

"Yeah, um... yeah I think I was talking about this earlier, um... that I was, I was um... like I liked to try it out. So... so like... um... because it's so new, um.. and everybody brings their phones with them nowadays so it's probably going to explode exponentially really fast, because... now that people can choose their own ads, now that people can take the ads with them wherever they go and um... have them... specific to themselves that's really useful new form, because, you know, for example on Google or something, or any internet site, it just has these little ads right in the corner or at the bottom and usually people just look right over them and don't pay attention to them and that's usually because they have nothing to do with them and... but this way it's sent right to your phone, you look at your phone all the time, it's in your face, you can't escape it, but you don't mind, because it's what you want." A4

"It's tempting, yeah, because, you know, if something came up on my phone and got me good mood when I just walk out of an excessive meeting and bam, I get a message that says, you know, um... 30 percent off at Macy's, oh my God, I'm going to go and buy myself a new pair of shoes or something, you know, that would be cool, but that's what it comes to temptation. " A9

"Yes, I think it would be. I would like to see advertisements that I'm interested in without going through all the stores. And I like... I like advertising, when it's targeted. It's must better than just a blanket ad." A5

"Um, yes. I'm a convert. But as long as it's, as long as I can limit it and, um, control it myself. Um, in that sense that I would like to know what's playing in the movie theatre or I would like to know if there were tables at one of the most busiest restaurants in Long Beach that were available for the next half hour, you know. Um... in the sense that what I typically engage in or where I typically go or busy or expensive so if American Apparel was having a sale I'd want to know about it. Um... so, it would be convenient in the sense that I don't have to search for the information, it's just been sent to me." A1

As in the previous comment, mobile advertising was seen as more tempting advertising channel than traditional internet.

"Yeah, it's really... I really like the idea of... of mobile advertising. Because it just seems like a... it seems like a really convenient way to get advertisements instead of having like to go online. Does that makes sense? Like... I don't check my e-mail, you know, eight times a day, but I always have my phone with me. So, like, advertisements are time sensitive, it would be nice to get them on my phone. Instead of online, where I may never see them or something." A2

Mobile advertising could be seen as tempting because it is a new way to do things due to its novelty and unusualness.

"Well… yes, there's certain novelty in it, since mobile advertising is quite rare. I haven't got even that much text message ads and when you think about the mobile internet on top of it, it might offer pretty good opportunities. Yes, um, um, quite tempting." F7

"Yeah, I think so. It's appealing, because it's a new idea. I would agree with that a little bit. I think it would be cool to... to say that you, you know, um... that you found a... a certain product by, you know, just by your mobile phone sending you an SMS based on your past shopping preferences and then, you know, it's, it would be kind of a cool way to... to say that technology is working for you. So yeah, I would say it's tempting in its novelty, because it's a new idea and it can make things easier and quicker and better for everyone. So yeah, I agree with that." A6

The effectiveness and good customer accessibility were reasons why mobile advertising was perceived as tempting also from the advertisers' point of view.

"Probably for the companies, but I'm not sure about the ones getting the ads." F5

"Mobile advertising is probably very efficient, the thing is that you… you know what the customer… If you have collected good database about your costumer, you know what he wants, you can make certain commercials to certain customers. In that phase advertising is more efficient and when it arrives to one's cell phone it definitely reaches the customer." F6

"Well, if I had… if I, let's say, founded a company, I would use it as an advertising channel, because it – as it has emerged here – reaches people pretty well and so on. But, um… I do believe that it's topical and that's the reason you get those messages quite a lot and they keep asking you the permission to send them, because it has been researched and noticed that it works at least to some extent. So yes, I do think it's tempting." F8

"Yeah, because everybody's using their phone, and so... it's a great way to get out there and sell your product. Nowadays everything's on your effing phone! (laughing)" A3

Claim 10: Mobile advertising is a tempting advertising channel in its novelty / Arguments for the reserved and negative views

Mobile advertising could be seen as tempting with a few reservations. First of all, it should function better so it was not seen tempting in its current form but perhaps it would become more tempting in the future as it develops and uses new opportunities more effectively.

"I don't think it's that new. I heard about it for the first time about five years ago and I think it still doesn't work, which doesn't make it tempting at all. If they managed to make it work in a reasonable way, it could be tempting. But tempting as a novelty, no way. But as it develops it can be a tempting advertising channel. And obviously as it improves and really starts to be useful instead of being the same old Benetton-spamming." F4

"I don't know… probably it would be, if I got truly useful ads, but at the moment it's not, at least for me, that useful thing. That is because there's nothing, like, customized. So if it was more targeted, if I could benefit from it or if it was more interesting… because… like the messages I got from Bar Passion were saying 'ice hockey on a big screen tonight'. Wow, how interesting! (sarcastic)" F5

"Yeah, in that sense, if they have these features other advertising channels don't have. Basically, if you compare this to e-mail advertising, there's nothing that much different except the fancy hi-tech cell phones have these calendar things and such, plus the fact that the messages go straight to the receiver. It is a bit more personal channel than e-mail which kind of disturbs me, so I prefer e-mail. But yeah, it's tempting if it offers something that other channels can't, it's tempting to consumers and especially to the ones making and sending the ads. Yes." F9

Also, mobile advertising could be seen tempting, but only for young people.

"But I don't, I don't know how appealing it would be… I guess it depends. Maybe for the younger generation it's more appealing rather than, I think 'cause I think my parents, like people older, I don't think it would appeal to them at all. I think they'd just be like "Oh, what is this crap on my phone?" But I think for younger people, like growing up in this technology generation, I think for them it's more appealing. And I, I like it. I think, um… I think it's… good, it's appealing, very appealing." A8

There was only one comment denying the temptingness of mobile advertising. It was explained that mobile advertising is just another means of advertising compared to others.

"Tempting… well not that tempting, more like neutral. Why would it be more tempting than any other channel? No… no… it's hard to explain it. It's just like, there are a million channels and it's just one among them." F3

This claim also evoked interesting comments outside the argumentation. The temptingness of mobile advertising could be increased by presenting the idea of the opportunities of mobile advertising in a more appealing way than just asking to check a box at the bottom of an answer sheet.

"Yes, it is. It's the kind of advertising channel that um, if you manage to sell the idea to the customer, like 'hey, we have your information now, is it ok that we send you our offers', that you manage to sell the idea of them getting ads, then it definitely works. But if it's like… you fill some contact information form, you have chosen not to receive ads and you start receiving them, so in that point, um… the advertising doesn't work. But if there's a person who takes your regular customer information and asks 'hey, we have this and that and we get something new every now and then and you get discounts… offers' whatever, like, if the customer personally accepts it then I think the advertising is more effective and you remember that your permission was asked personally instead of asking to check a small box or something." F6

Further, a choice to use mobile channel in advertising could be seen improving company's reputation making it look like a modern forerunner.

"Um… maybe because it's using… um… I mean if it's done like, like in a right way, I think it can be appealing. I mean if it's done, you know, correctly. It could also, um… yeah, because it's using modern technology, you know, the advertised things, so it even… it could even put a good name on the company as well, 'cause it shows that they're really kind of… um… they know, they're understanding, you know, they're moving with times, in a way." A8

11) Too little is known about the opportunities of mobile advertising.

This claim was mostly agreed by the interviewees. It was thought that too little is known about the new opportunities of mobile advertising, but that the way it is used at the moment is familiar to the consumers.

Claim 11: Too little is known about the opportunities of mobile advertising / Arguments for the supporting views

Many of the interviewees explained their agreement by reflecting their own ignorance to the state of other people. They admitted that they had not heard of all the opportunities presented in the example cases of this interview.

"Well… that's probably true. At least I didn't know they can individualize them like that and utilize some information." F1

"Well, perhaps too little is known about these new features, because I myself didn't know about these calendar and location things, although they are kind of quite logical, so… why couldn't they use them." F9

"Yeah, I've only read about it in relations of the South African cup, so yeah. *What is that exactly?* Um, they sent advertising through mobile phones. And this is one of the first huge mobile advertising things that I've seen, so... so yeah. I didn't know very much about it before this interview... about all these possibilities. Does anybody know in the US?" A1

"Yeah, I honestly had no idea of these options until you told me." A2

"Well yeah, so I mean maybe the fact that you and I and people our age don't know much about mobile advertising probably reflects on the rest of the world doesn't know much about it." A4

"I agree with the statement, that there's little known about that 'cause I mean I didn't know much about it like now cause of your questions I'm learning a lot about it. But I didn't know much about it before this." A8

This claim was also agreed because the opportunities of mobile advertising are not used in a large extent nor are they discussed in public.

"Well I'm just answering as a consumer… quite little is known about them, but perhaps it's also because location information and such that have been mentioned here have not been used that much, so no-one really knows a lot about them. And… a lot of people are probably taken by surprise that this is even possible in the first place, like using location information and so on. So I think too little is known about them, because it's still so rare." F7

"Yes, I completely agree with this. Far too little is known about the opportunities and dangers of mobile advertising. Because it's in its early stages. Yes, I agree." A7

Even though there was too little knowledge of the opportunities now, the development of mobile advertising was seen proceeding step by step and that in the future the situation would be totally different.

"So, um... but I think just like any other type of new form, every type of new media starts off with not much known about it and the fact that we're taking part in it right now we know very little about it, but in the future, you know, like from fifty years into the future we look back at it as a type of media and we would understand mobile advertising better. Just like any other new movement, the people living in it don't realize what is happening until later on, until it has passed." A4

"It's, over time it's probably going to be needed and probably necessary to advertise the way we're describing in this interview, because, um, look at how far we've come with advertising within the last ten years, you know, there were never online ads, like there are today. And more and more we become, um, on the go... and unavailable and not really at home in front of our screens, we need to be acc... these companies need access to us, so... I think that, um, the consumer doesn't know a lot, I think the advertisers are very much well aware of the opportunities of mobile advertising, but as far as the consumers are concerned, yes, I don't think they...I don't think they do know how far you can go with this, this device. I'd go so far to say that, um, this is just a beginning step so what is to come for advertising. We don't even... this is going off the record, you don't even need to use this in your thesis, but we don't even need these freaking things in about thirty years, everything's going to be streamed directly into our consciousnesses. That's the whole another idea that you can use for later discussion." A9

Claim 11: Too little is known about the opportunities of mobile advertising / Arguments for the reserved and negative views

One reservation for this claim could be that the older generation knows too little of the opportunities of mobile advertising, since they are not dealing with it like younger people.

"Perhaps yes, at least the older generation who don't know a lot about technology anyways, at least about these tiny details, which these things we're talking about kind of represent. So if you're not dealing with these things that often, you don't necessarily know." F9

Also the advertisers were thought to know too little of the opportunities since they are not used.

"At least I know too little. I haven't seen those opportunities in use, so probably too little is known, since I haven't yet seen any company capable of utilizing them. But… imaging what all kinds of fancy things you could do with my cell phone, it's kind of pity that it's not used in advertising. If I think about this as a communication student it's pretty shameful that I get only vague text messages while they could send me also images and voice. I don't know if it's because too little is known, or that it's still financially unprofitable. So, my answer is I don't know." F4

"Um... I don't know how much is known really. Um... well I guess I would agree with it somewhat, because there's always a lot more to be discovered, so... I imagine in a few years it will be a lot more advanced, once everything has been put in a place, established

and more restricted, then I think everything will work better than just now, so... Yeah, I would say too little is known probably because more... there's always more to be discovered." A6

Only a few interviewees disagreed with the claim and thought there is not too little known of the opportunities of mobile advertising. Reasons for this view were not explained almost at all. It was stated that although the advertisers know about these opportunities, they are not using them and that could be because they do not see it making enough financial profit.

"Companies know about the opportunities, but how well it's executed… I haven't received lot of mobile advertising or I haven't been asked to give permission to send it, so it's hard to say. --- I still don't get the lunch menu on my cell phone from Ukkohauki, a place where we eat often. So for example they haven't the mobile service yet." F6

"From the retailers' point of view, I don't know how much they know about the opportunities of mobile advertising. I assume that if there is significant money to be made, then they would have done it already." A5

"I don't think advertisers have a problem selling products with the current methodology that they use, so the research needed to develop these technologies or services to advertise services and products by these companies isn't needed, 'cause they can sell as much if not more using less money to develop a, a campaign on television or online to sell the same product." A9

12) I am willing to receive mobile advertising in the future.

This claim did not receive many fully agreeing views, but plenty of views with reservations and only a few definite disagreements. Like in some of the previous personalization-related claims, some of the interviewees refused the idea of receiving mobile advertising themselves, but thought other people would like it. A couple of interviewees were receiving mobile advertising they clearly perceived as annoying and unnecessary. However, they were not apparently too disturbed by those advertisements, since they had not made the effort to find out how to opt out.

"Well… yes, because I'm forced to, because I don't know how to cancel them." F1

"Well I'd like to get rid of KappAhl. Maybe I'll read the message next time (referring to the fact that the messages may include information how to opt out) but um, yes I could receive messages from like, for example restaurants or other places nearby, or perhaps also from those… like, better clothing stores (laughing)." F5

Claim 12: I am willing to receive mobile advertising in the future / Arguments for supporting views

Only a few views without any reservations were made under this claim. Willingness to receive mobile advertising could be explained by the enthusiasm to see what all it can offer.

"Yeah, of course. I mean... I think it's a fascinating thing.... finding how far these technologies can go, how far these technologies are going to take us. And more and more we play with, um, its capabilities, um, the more we will know. So of course I'm willing to receive, I'd love to be a part of advertising." A9

"Yes, I want to see how well it works and see if I would like it. I would like to find out how accurate they are in predicting my preferences." A4

Supporting view could also be explained with the lack of disadvantages of mobile advertising instead of emphasizing the benefits of it.

"Yes, definitely. It doesn't... it doesn't hurt me." A6

Claim 12: I am willing to receive mobile advertising in the future / Arguments for reserved and negative views

Most of the interviewees were ready to receive mobile advertising if certain requirements were filled. Getting the consumers' permission was among them as well as meeting the consumers' needs.

"It's quite rare to register as a regular customer in stores, nowadays it usually happens online. So… if I think the company, service provider or whatever and its offers could satisfy my needs, I'm obviously going to ask for offers at that point. For example, let's think about the lunch menu, but um… yes. I will receive it." F6

"Um… uh, yeah, I'm willing to receive some of it. If something interesting comes along, then yes. Yes, yes. But I don't… I'm still very choosy about where I want the ads to come from." F7

"I'm not unwilling, um... but I haven't seen any advertisement I would want to receive.. Yes, that would make me want ...probably 'cause I don't shop. But I think for girls, who like to shop, it would be different. Yea, I'm willing to receive, but haven't seen any advertisement I would want to receive. At the moment nothing hasn't made me want it and I can't think of any advertising I would like to receive, but I'm not closed to the idea, how about that." A5

"Well, yes. If I think it's… appropriate or I need it. Like, there's no reason not to add it, but I certainly don't want all kinds of advertisements, that are useless for me, on my cell. But I think this communication channel can develop and I'm ready to receive more advertising on my cell phone, if it's appropriate and targeted and actual and also physically current meaning I live at the same place where the outlet or the company is located." F4

It was also contemplated that if mobile advertising becomes an attached part of mobile phone applications one would start receiving mobile advertising automatically. This implies that even one is not opting in any advertising programs one does not see receiving advertising as an impossible idea.

"but perhaps without me knowing about it, as mobile advertising becomes more essential part of, like, all communication happening with mobile phones or like part of

applications and such, so perhaps they will implement with my mobile usage automatically." F2

The personal nature of mobile phone has been mentioned in several comments of this analysis. But if the phone was used as a "work phone" and mostly for dealing non-personal things, one would like to receive mobile advertising on it.

"I don't know. Perhaps a bit… well, I don't know. If I have a good job in the future and I have to use my phone a bit more. For example, if the phone is not that personal and it has e-mail on it, if it's for dealing both my and other peoples' things, it might be even more practical than having e-mail on my computer. So in that sense my answer could be yes. But if the relation between me and my phone stays the way it's now, I want to keep the phone separate from everything else." F9

Willingness to receive mobile advertising could be explained with the nature and qualities of the advertisement itself like in previous comments, but also the way of asking the permission to send advertising and presenting the benefits of it could effect on one's willingness to engage to it.

"Um, yeah, if I think it satisfies my needs… if… if they sell it me well. Let's put it this way: if it sounds tempting to me, if it's not only a webclick like 'can we send ads to you' and I have ordered Aino slippers from the online Reinokauppa, I say no at that point. But then again, if I actually go into that store and there's a nice clerk who says hey, we get all kinds of products and good offers every now and then, can we send you information about them if I fill up, say, a regular customer registration form or whatever, so at that point yes." F6

The negative views were explained with the risks of receiving mobile advertising and that one does not want anything extra to be dealt with on one's mobile phone.

"False, not willing. 'Cause I'm wary of the dangers and it has to be fully dev… more fully developed and the risks need to be tested first before I will agree any such thing." A7

"Err, probably I'll still leave the boxes unchecked, I don't want anything extra on my cell phone." F2

"For me, probably not. Just because I have so much going on with my phone as it is… that I don't want crowding on my phone. But I'm sure other people would love it." A3

5.3 Summary of the analysis

Below are the most crucial arguments and contexts presented under each claim. After presenting the summaries, the argumentation groups and the dimensions of evaluation are formed.

1) Mobile advertising is a positive thing.

Mobile advertising was perceived as both positive and negative thing, also within individual answers. It was seen as useful for advertisers, consumers and the interviewees themselves. On the other hand, mobile advertising was perceived as irritating, underestimating, intrusive and useless. Receiving advertising without one's permission was perceived as extremely negative. From the advertiser's point of view mobile advertising was seen only as a good thing contrary to the consumers.

2) I consider the usage of location and time information in mobile advertising as positive.
The usage of location and time information received more positive views than the claims related to the user profile/calendar and history information usage. This was viewed as convenient for both the consumers and the advertiser. In order to appear positive, this information really should be able to offer additional value for the consumers i.e. to be interesting and useful. Again, the permission for advertising was required and the messages should not arrive at a wrong time. Although this was considered as positive, the consumers were not necessarily ready to receive this kind of advertising themselves, so they excluded themselves from the role of the subject. The scary feeling of being observed by "someone" all the time and losing one's privacy was experienced as disturbing.

3) I consider the usage of user profile or calendar information in mobile advertising as positive.
The usage of profile information was perceived as more positive than using the calendar information, because calendar information was considered as something very personal and sensitive. The success of the implementation in practise caused doubts. On the other hand, creating a user profile and filling in one's information was considered bothersome, especially if it was only for advertisers' use, and the gained benefits were assumed to be too small for that trouble. Many of the interviewees said they would never create such thing or remember to update it. On the other hand, getting personalized advertising was seen as a good thing along with the modernity of developed mobile advertising.

4) I consider the usage of history information in mobile advertising as positive.
The usage of history information received the most negative argumentation so far. The interviewees were afraid of misuse of their information and especially getting advertising based on something embarrassing that one wants to keep as a secret. Further, it was thought that the consumer has no control of which information exactly would be used. On the other hand, usage of history information was seen as positive due to the fact that one could get information one wants and is interested in but does not realize to look for. Also, it was perceived as effect and accurate. Further, the usage of history

information was familiar because it has been utilized on the internet for a long time and the experiences of that were mainly positive.

5) It is my pleasure to let the advertisers use and combine my information (e.g. location + interests) in order to get advertising that suits my needs precisely.
The interviewees were ready to give their information out, but only for companies they trust. Also, saving money and time and getting personalized information were seen as good services in return for giving out one's information. Some interviewees wanted incentives in return. The familiar reservations were repeated under this claim: advertising has to be relevant, permission-based and it should not arrive too frequently. Also the misuse of one's information worried the interviewees.

6) I would like to receive mobile advertising only when I seek for it myself.
Many of the interviewees perceived pull-based mobile advertising as the best way of advertising that were presented during the interview. Some of the interviewees preferred pull-based and some push-based advertising, most of them would have liked some sort of combination of both. The ones who liked pull-based advertising best, referred to the consumer's control. It would be beneficial for the both parties, advertiser and the consumer, if the consumer was the initiative. One does not want to be manipulated by some "advertising forces" but wants to maintain the control and receive advertising when it is suitable for one's specific situation. The defenders of push-based advertising stated that they would never bother to use pull-based advertising and by receiving only pull-based advertisements one could miss some important information one did not realize to search for.

7) Receiving mobile advertising is safe and reliable.
Mobile advertising was perceived as safe and reliable. This was not seen as an issue in the mobile advertising scene. It was believed that companies act according to the sense of morality and common norms. Also, the interviewees had positive experiences of the safety of mobile advertising and there has not been negative discussion about it in the media either. Some concerns still appeared: how would the company use one's information and what if it gets stolen. Also viruses were seen as possible threats.

8) I believe that in mobile advertising my data is used only for purposes that I have approved
The comments of this claim were clearly either agreeing or disagreeing. If the company has a good reputation and is trusted, it was expected to obey societal norms and use one's information correctly. Further, positive experiences of mobile advertising affected positively, and negative experiences of one's information misuse affected negatively on respondents' views, even if those experiences had nothing to do with mobile advertising. Some respondents justified their disagreeing views with the fear of companies

turning their information over to third parties without their permission. As stated in the comment section: three ways of viewing this claim was recognized. First, one thinks that one's data is only used for the purposes one has agreed. Second, one thinks the data is used for other purposes, but which are not harmful (such as making statistics or marketing research) and in some cases not disruptive. Third, one thinks the data is used on other purposes, which are negative such as giving information out to third parties.

9) Mobile operator is more reliable sender of advertisements than the company itself.

This claim raised contradictory comments. Some of the responses agreed with the claim, a few of them disagreed but stated neither – the operator or the company itself – is more reliable, and it was also brought up the company itself is more trustworthy. Interviewees seemed to have a good relationship with their mobile operators. They believed that mobile operator would filter advertising, since it would not want to harm its customers, gain bad reputation and even lose its customers. Some of the interviewees saw no differences in the trustworthy of these two. They did not see any motive why either of them would harm their customers. Other interviewees thought mobile operator is an insincere transformer of advertising which only wants to benefit financially and does not care whether the advertising fits for the consumer's needs or not. The advertiser whose products or services were advertised was seen as more genuine source of first-hand information.

10) Mobile advertising is a tempting advertising channel in its novelty.

Mobile advertising was mainly perceived as tempting, but not the current forms of it (referring mostly to text messages). Mobile advertising in its current forms was not perceived as a novelty either, but the opportunities related to personalization brought up in the earlier claims were perceived as both tempting and as something new. So the reasons why mobile advertising was seen as tempting were the personalization opportunities of it. Also the fact that one does not need to search for information online or actually going to the stores was seen as positive. Some novelty was related with mobile advertising because it is still quite rare and "cool". It was seen as more tempting for the younger generation and also more tempting in the future after it has developed some more.

11) Too little is known about the opportunities of mobile advertising.

Almost every interviewee agreed that too little is known about the opportunities of mobile advertising, at least the opportunities presented in the claims of this interview. Many of them said they had not heard of such opportunities before this interview. They thought this could be because those opportunities are not generally used or discussed in public. Some of the interviewees thought the advertisers are well aware of the opportunities, but

are just not using them because they can get the same benefit by using other advertising methods.

12) I am willing to receive mobile advertising in the future.
This claim received a lot of reserved views, but not negative ones. There was interest toward mobile advertising and its opportunities, but one required it has to match with the consumer's needs. A few interviewees did not want anything extra on their phones.

5.4 Argumentation types

Several argumentation types can be found in previous analysis in which the claims were presented one by one. Some argumentation types were repeated under many claims. The purpose of this chapter is to classify the argumentation types into wider entities or categories. At least the following nine main groups of argumentation types can be formed on the grounds of the presented views. All the argumentation types appeared in the previous analysis can be placed under at least one of the following categories.

1. State of usefulness
The biggest argumentation category related to the state of usefulness of mobile advertising either from personal, consumer's or advertiser's point of view. This could be for instance utility gained by getting information or incentives, saving money and time or by reaching customers better. Also arguments related to the uselessness or irrelevancy of mobile advertising are situated in this category.

2. Control
Argumentation types related to the consumers' feeling of being in control of the permission, information usage, frequency of advertisements, etc.

3. Privacy and safety
Argumentation types related the safety and privacy issues in mobile advertising including references to information sensitivity, intrusiveness of mobile advertising and feeling of being observed.

4. Own performance
Argumentation types related to the interviewees own experiences or beliefs of how they would behave.

5. Organizational factors
Argumentation types related to business activities, for instance evaluating the financial benefits of certain actions. Also the arguments referring to customer

relationships and organizational qualities such as trust belong to this category.

6. Practical functionality

Argumentation types, e.g. doubts related to the functionality of mobile advertising in practise, technical features of mobile phones, viruses, etc.

7. Irritation

Argumentation types related to the irritation caused by for instance the frequency of incoming advertisements or underestimating the consumer.

8. Normative beliefs

Argumentation types related to morality, societal norms and rules as well as the assumed common perceptions, public discussion, etc.

9. Novelty and fascination

Argumentation types related to the rate of interest toward mobile advertising: arguments referring to the rarity, ignorance, interest, novelty and temptingness.

This classification into nine argumentation types is not the only possible way to classify this research material. Nevertheless, these are the most distinguishable ways to give arguments the researcher could find in this type of qualitative analysis.

6 CONCLUSIONS: DIMENSIONS OF EVALUATION AND DISCUSSION

In previous chapter the various arguments presented in interviews were collected into nine categories. The purpose of this chapter is to outline the analysis of the claims. The interviewees presented arguments about mobile advertising in different dimensions of evaluation, but also referred to same argumentation types under different claims. Thus, under comments of different interviewees and arguments under different claims can be seen as valid in more than one dimension of evaluation.

6.1 Dimensions of evaluation

One can distinguish four different dimensions, contexts or "frames" through which mobile advertising could be evaluated in this study. Also the objects of the attitudes are different in different dimensions. All the aforementioned categories can be placed under these dimensions.

- **Societal dimension** (Categories *organizational factors* and *normative beliefs*: views about trust in mobile advertising and acceptance of certain means of it were reasoned with ethics and the conception of what is generally acceptable in the society.)
- **User dimension** (Mobile advertising could be evaluated differently whether the subject of the attitude was advertiser, consumer or the interviewed person him-/herself)
    o <u>Advertiser</u> (Categories *state of usefulness* and *organizational factors*: the financial benefits and usefulness in business environment of mobile advertising appeared often in evaluation.)
    o <u>Consumer</u> (Categories *state of usefulness, control, privacy and safety, organizational factors, novelty and fascination, irritation*: this dimension was the most common standpoint of evaluation referring to the benefits, disadvantages and worries related to mobile advertising from the consumer's point of view.)
    o <u>Personal</u> (Categories *state of usefulness, control, privacy and safety, own performance, organizational factors, novelty and fascination, irritation*: in addition to general argumentation, mobile advertising was often evaluated from the interviewee's own point of view.)
- **Technical dimension** (Categories *state of usefulness, privacy and safety, own performance, practical functionality, novelty and fascination*: in their argumentation the interviewees referred to their own mobile phone usage, presented doubts of the practical functionality of different mobile advertising means and perceived new technologies fascinating.)

- **Time dimension** (Categories *state of usefulness, own performance, organizational factors, practical functionality, irritation, novelty and fascination*: the claims raised future visions and mobile advertising was often seen more tempting in the future when context-aware information will be more widely in use and technology supports it better.)

The results in this study seem to support Billig's (1996) ideas of the existence of arguments and adequate counterarguments. From a rhetorical point of view the meaning of speech (words, phrases and sentences) is context-bound so it may change depending on the context. (Billig 1996, 193-199.) In some situations mobile advertising is more acceptable and intriguing than in others: when it's permission-based, relevant, comes from a trusted source and gives the recipient something in turn. Depending on several contextual aspects, attitudes towards mobile advertising can vary from very negative to extremely positive, delighted or even surprised.

Interviewees used categorization and particularization, introduced by Billig (1996). They categorized certain features of mobile advertising as acceptable, but in particularization (when talking about themselves), the situation was not necessarily the same anymore. They might think mobile advertising is a good thing in general, but would not want to receive it themselves.

When comparing the findings of this study to previous research, it is essential to remember the methodological differences in different studies. Majority of researches within attitudes toward mobile advertising is quantitative in nature, which means the results are not comparable with this study as such.

The results showed some similarities to a study on attitudes toward internet, in which the same methodological approach, qualitative attitude approach, was used. Matikainen (2007a) reported on his study about four dimensions of evaluation: 1. The general quality of internet (general level) versus the suitability of internet on one's own company (specific level), 2. The importance of internet in the (long term) versus the insignificance of internet at the moment (short term), 3. Profitable versus non-profitable. The first and the second dimension can be recognised also in this study (user and time dimension). Mobile advertising and its means were often perceived as a good thing, but not necessarily seen suitable for oneself. Also, mobile advertising was seen somewhat useless in its current state, but due to the development of personalization opportunities and technology it was seen as potential and useful in the future.

6.1.1 Societal dimension

The first, societal dimension, includes argumentation types in categories organizational factors and normative beliefs: views about trust in mobile advertising and acceptance of certain means of it were reasoned with ethics

and the conception of what is generally acceptable in the society. This dimension did not appear in interviews as much as the others, which may be because mobile advertising is considered as a personal thing (Tsang et al. 2004; Lee & Jun 2007), a relationship between the consumer and the advertiser.

The object of the attitude in argumentation types in this dimension was the *organization* sending the advertisement and also *personalized advertising and its acceptance as a phenomenon* in society. Arguments in this dimension were presented mostly under claims that were related to trust (claims 7, 8, 9) and personalized means of advertising (claims 2, 3, 4, 5). Arguments in this dimension were stated from the role of customer of a mobile operator or an organization and from a member of a society/general consumer. Arguments were mostly positive when the role was a member of society, with only some controversies. When giving arguments in the role of a customer of certain organization, there were more controversies. It was thought that companies do not want to harm their customers by using their information wrong after they have got the consumer's information for advertising purposes. Mobile advertising was seen safe and reliable with certain reservations: it is safe and reliable when the company behind it is trustworthy and has a good reputation. Nevertheless, some speculation about the misuse of one's information was brought up, but the arguments about that were either based on one's *personal* fears and prejudices or *personal* experience, not argumentation in societal dimension.

There were three types of concerns the respondents brought up in this study: the purposes the advertiser uses one's information, the fear of one's information getting into wrong hands and mobile viruses. The results of this study seem to agree with Vatanparast and Butt (2009), according to whom consumers will be trustful and open to mobile advertising as long as they know there are functional regulations and policies involved with it.

In previous research the concept of trust in advertising has appeared controversial. Some studies indicate that demographical features matter (e.g. Shavitt et al. 1998; Bush et al. 1999) whereas some studies say it is a matter of political alienation (e.g. Durand & Lambert 1985). In this study the sample group was small and demographically similar with the exception of two national groups. What was different between the views of Finnish and American respondents when viewing the concept of trust was that Americans considered mobile operator more reliable sender of advertising than the company itself more often than Finns. Vatanparast and Butt (2009) believe that consumers trust more their mobile operators than third-party content providers since they have to guarantee to the customer that any spamming will not occur. The results in this study were somewhat contradictory with Vatanparast and Butt's (2009) perception, which was only valid within the American consumers. It seems that in Finland mobile operators have not created such strong relationships with their customers.

As stated before, lack of consumer trust is one reason why marketers hesitate using mobile marketing: they assume consumers are afraid of

spamming (Grenville 2005), and lack of trust by consumers is seen one of the reasons of the much slower than expected adoption of e-commerce in its early days (Clark 1999). The results of this study indicate that as long as the company is perceived trustworthy, also its mobile advertising operations are trusted.

6.1.2 User dimension

Different aspects of mobile advertising could be viewed from a point of view from different subject or user. In this study three different subjects were recognized: advertiser, consumer and the interviewed person him-/herself. In general, when advertiser was the subject, mobile advertising was seen almost only in positive light. From consumer's point of view the attitudes varied a lot depending on the angle from which the phenomenon was evaluated from, but the consumer perspective was seen more positive in comparison to personal experiences, also within intention to participate in mobile advertising.

Advertiser

Evaluating mobile advertising from advertiser's point of view includes argumentation types in categories state of usefulness and organizational factors. Mobile advertising was viewed from the advertiser's point of view: the financial benefits and usefulness of mobile advertising in business environment appeared occasionally in evaluation. The object of the attitude in argumentation types in this dimension was the *advertiser/organization* sending the advertisement, their *business activities* and *profitability* of the activities. Arguments in this user dimension were presented under claims 1 (general), 4 (use of history information), 5 (personalized advertising), 9 (reliability of mobile operator vs. advertiser), 10 and 11 (novelty).

Mobile advertising was seen useful for advertisers, and there were very little contradictions among arguments in this user dimension. Mobile advertising was seen as a good chance and channel for advertisers to introduce new products and a good way to reach consumers. Personalization and especially the use of history information was seen effective from advertiser's point of view, but it was wondered, how companies can afford all the personalization and if it offers enough financial profit. The effectiveness and good customer accessibility were the reasons why mobile advertising was evaluated tempting from advertiser's point of view. The only contradiction occurred when evaluating the awareness of the possibilities of mobile advertising. Some stated advertisers are aware of the possibilities, but just do not use them, perhaps because they do not see it financially profitable enough or gain the same benefits by using other tools. At the same time some interviewees thought the reason these possibilities were not in use due to ignorance, which was considered sad. Some respondents brought up the idea

of how "cool" and modern mobile advertising is, which may affect positively on those companies' image that use it.

Earlier studies have concentrated mostly on how consumers experience and view mobile advertising, and thus have not provided information on how consumers see the phenomenon from advertiser's point of view.

Consumer

Evaluating mobile advertising from consumer's point of view includes argumentation types in categories state of usefulness, control, privacy and safety, organizational factors, irritation, and novelty and fascination. Majority of the arguments in this study was done under this user dimension: the benefits, disadvantages and worries related to mobile advertising were most often reasoned from the consumer's point of view. The object of the attitude in argumentation types in this dimension was *mobile advertising* as a phenomenon, its different *features*, and also *advertisers*. Arguments in this dimension were presented under most of the claims.

Argumentation of the interviewee may include the definition of the subject or changes of it. (Vesala & Rantanen 2007.) In this dimension, arguments were stated from the role of a consumer, but often added with a comment from the respondent's own, personal point of view. Personal dimension will be discussed in the following chapter.

The results correspond to the earlier studies on attitude towards mobile advertising only on certain aspects. The methods and forms of results in this study differ dramatically from the majority of research in previous studies in the field, which means the comparison can be done only on approximate level.

According to Tsang et al. (2004) entertainment factor affects most on overall attitude towards mobile advertising, leaving factors informativeness, irritation and credibility behind. Also Xu et al. (2009) report the entertainment and informativeness factors to enhance the advertisement value, entertainment being the more dominant one. In this study, in turn, more emphasis was put on themes related to informativeness and the overall usefulness of the received advertising. Credibility appears as an important factor in this study, too, but Tsang et al. measured credibility by asking whether mobile advertising is a reference for purchasing and whether consumers trust mobile advertisements. In this study the concept of trust is understood wider and is discussed more from the point of view of trust toward the advertiser and the use of one's personal information, not whether the content of the advertisement is reliable or not. Further, Tsang et al. state that attitudes toward mobile marketing are generally negative unless the consumers have consented to it. Also in this study the permission to advertise was a requisite for positive attitude toward mobile advertising. In previous studies incentives are found to affect intention to receive mobile advertising (e.g. Tsang et al. 2004; Karjaluoto et al. 2008b) as also in this study, even

though other aspects such as usefulness and informativeness were considered more important.

Karjaluoto et al. (2008b) state that main drivers of intention to participate mobile advertising are perceived social utility and perceived utility, which are affected by credibility, context and financial rewards. These results show strong similarities to findings in this study. The state of usefulness was the argumentation type that appeared most often in interviews, and it included aspects such as utility gained by information and saving money and time, and also incentives.

The main lines of the findings of context awareness and personalization in mobile advertising in this study resemble the results of previous researches. Also previous studies state that the use of context-aware information has positive effects on people's views on mobile advertising (e.g. Barnes & Scornavacca 2004; Leppäniemi & Karjaluoto 2005; Gao et al. 2007). However, when viewing the topic on more specific level with case examples and also from one's own personal point of view, some preconditions and reservations were brought up.

There were a lot of contradictions among discussion and in order to appear positive, context-aware mobile advertising should be permission-based, give additional value, be interesting and useful and not arrive at a "wrong" time. The use of location and time information gained more positive feedback than the use of calendar or history information as in the study of Gao et al. (2007). The use of calendar information was acceptable for some respondents if the calendar was used for professional, not personal purposes only. Previous studies report of high privacy concerns related to context-aware advertising (Unni & Harmon 2007; Lee 2010), which was a topic raised into discussion in this study, too. The idea of advertiser knowing of one's whereabouts and personal information/being under someone's observation was disturbing and scary. Further, it was not thought that receiving mobile advertising does not raise the risk of malfunctioning or getting viruses on mobile device. Within the use of one's history information, the use of website visit history can be experienced more negatively than the actual purchase history (Gao et al. 2007). This discussion appeared often in this study, too. Respondents were worried about getting advertisements based on one's website visit history, which does not necessarily have anything to do with their preferences or continuous behaviour and advertisements based on it can also embarrass them in front of other people.

Pull-based mobile advertising received more positive reception than push-based, which is consistent with previous research (e.g. Unni & Harmon 2007; Gao et al. 2007). However, as raised in some comments, without any push-based advertising some interesting and useful offers might be left unknown and unused due to the ignorance. Further, push-based advertising could be seen tempting, because it could give new ideas of what to do and buy.

When stating arguments about context-aware advertising, the subject of the attitude varied a lot from a general consumer to the person him-/herself. Attitudes were more positive, when evaluating this type of advertising from a general consumer's point of view, but when considering oneself in the role of respondent, attitudes were more negative. One could for example consider these opportunities great, but would not want to receive this type of advertising themselves. This is somewhat contradictory to findings in previous studies. For instance Shavitt's et al. (1998) study about advertising states that personal confidence in advertising or the way people experience the effects of advertising on themselves tends to be more positive than when they evaluate advertising's impact in general level on other consumers.

This study reveals that even in the end of the year 2009 the possibilities in mobile advertising were not familiar to consumers. The information presented in case examples was new to most of the respondents. First, when evaluating mobile advertising as a general phenomenon, the arguments were more negative than after hearing of all the possibilities, which may make mobile advertising sound more like customer service and a problem solver.

Advertising channels that appear novel compared to other advertising channels may appear more interesting to customers and thus gain more attention (Xu et al. 2009). In this study the new ways to advertise were seen interesting and the personalization options made mobile advertising tempting. Mobile advertising was seen as cool and modern, and something that gives new ideas of what to do and what to buy.

Personal

In addition to general argumentation, mobile advertising was often evaluated from the interviewee's own point of view. This includes argumentation types in categories state of usefulness, control, privacy and safety, own performance, organizational factors, novelty and fascination, and irritation. The object of the attitude in argumentation types in this user dimension was *mobile advertising* as a phenomenon, its different *features*, and also *advertisers*.

Mobile advertising was seen as a positive phenomenon for also the interviewees themselves in general level. Context-aware information (location and time) was perceived positive for consumers, but one did not necessarily want to receive such advertising oneself. Further, even if the use of one's profile information was accepted by some respondents, they added that they would not create or update such thing themselves. Especially themes related to the use of history information and misuse of one's information gained negative argumentation from one's own point of view. On the other hand, history information was also seen as a positive thing from one's point of view: one could get information of those things one is really interested in but does not realize to look for. Even though the safety and reliability of mobile advertising caused negative argumentation in general and consumer level, some positive arguments got personal experience behind them: it must be safe, because I have not bad experiences of it. Also, some speculation about

the misuse of one's information was brought up, where the arguments were either based on one's personal fears and prejudices or personal experience.

6.1.3 Technical dimension

The third, technical dimension, includes argumentation types in categories state of usefulness, privacy and safety, own performance, practical functionality, novelty and fascination. The object of the attitude in argumentation types in this dimension was the *technical and functional features* of mobile advertising.

The interviewees referred to their own mobile phone usage, presented doubts of the practical functionality of different mobile advertising means, but perceived new technologies fascinating. Their own experiences had not been too positive, some interviewees had for example got messages that were related to their old home town, which means the customer data had not been updated. The idea of targeted mobile advertising is good, but its functionality in practise is uncertain.

Mobile advertising was perceived safer if the information is streaming from the company to the consumer's phone and not vice versa. Also, the form of advertising could be seen influencing on the safety and reliability of mobile advertising: text messages were perceived safer than other forms, even though more developed mobile advertising was perceived more pleasant. Further, viruses could be seen as a safety threat, but not as a major one. Viruses were related to advanced mobile phone usage in general, not particularly to advertisements.

6.1.4 Time dimension

The fourth, time dimension, includes argumentation types in categories practical functionality and novelty and fascination. The object of the attitude in argumentation types in this dimension were *mobile advertising as a phenomenon* and its *temptingness*. Arguments were presented mostly under claims related to mobile advertising as a novelty (claims 10 and 11) and the final claim about willingness to receive mobile advertising in the future (claim 12).

Mobile advertising was considered tempting the way it was described in the interview cases, but not the way it was utilized at the moment the interviews were done (which was mostly non-personalized SMS messages). It was not seen serving its purpose at the moment, but it was believed, that it will be better and more convenient in the future. The interviewees were enthusiastic about the targeting possibilities and interested of what all mobile advertising can offer and would be willing to receive it – in the future.

6.2 Cultural roles in argumentation

There were no significant differences between the argumentation of Finnish and American respondents. The positive, reserved and negative views were divided quite evenly and there were similar argumentation types brought up in both national groups. Nationality was not brought up often in argumentation. It has to be remembered that deductions made based on the comparison of these two nationalities are only suggestive since the amount of interviewees is very small. The purpose of this comparison is not to introduce the ultimate truth between the opinions of these groups but to report some observations made in this study.

Finns brought up more negative arguments about the usage of history information in mobile advertising than Americans. Finns mentioned the fear of getting advertising based on embarrassing search history, invasion of history information and lack of control of which information exactly is been used as arguments for negative or reserved views. Further, there were Finns saying they would not want their history information to be used in mobile advertising. None of these arguments were brought up in comments of Americans under this claim.

Further, five Americans would rather receive only pull-based mobile advertising. Only a few of them preferred push-based advertising being the only option, whereas Finns thought the opposite. Americans explained their views with the willingness to have control of when and in which situation the advertisements are received. Finnish interviewees, in turn, preferred push-based advertising, because they thought they would not bother to seek advertising themselves and thus it would never been used.

Also some differences in evaluating the trustworthiness of mobile operator and the retailer appeared. Five Americans thought mobile operator is more reliable than the advertising company itself, and three of them thought the company is more reliable. Further, six Finns perceived the company as more reliable and only three of them preferred the mobile operator. This might be due to the different role of mobile service providers in Finland and in the USA. While discussing about the background information, some of the American interviewees mentioned their mobile operators are protecting them from spam. Apparently, they offer some kind of service that blocks any unwanted mobile advertising. In Finland such service is not needed, since it is not common to get advertising one has not given permission to. So, if the operator protects Americans, perhaps they have developed deeper relationship with their operators and have more reason to trust them.

In terms of argumentation types – even though the arguments were amazingly similar – it could be found out that Finns had more arguments related to the usefulness of mobile advertising. Americans, in turn, brought up the novelty of mobile advertising more often than Finns.

6.3 General discussion and managerial implications

As mentioned before, previous studies of attitudes towards mobile advertising have been mostly quantitative in nature. The questionnaires often follow the same frame and main components (with additions by the researcher), that are originally based on the theory of reasoned action by Fishbein and Ajzen (1975), based on which Tsang et al. (2004) created a model and pattern to measure attitudes towards mobile advertising (see Figure 1). The model is based on an idea that people's attitudes predict their intention and intention affects to behavior. However, as presented in this study, the attitudes toward mobile advertising vary dramatically based on what the object and the subject of the attitude are. Thus, the causal connection between attitudes and intentions to participate mobile advertising and purchasing behavior is not as simple as majority of research explains.

Although mobile advertising was perceived as a somewhat positive phenomenon in this study, the interviewees were not happy with the situation of how it was in 2009. Some of them received irrelevant advertising, and some received it even from companies they did not want it from. They had opted in accidentally or done it for incentives. Companies that they were actually interested in had never asked their willingness to receive mobile advertising. Advertising is most likely not something that one would purposely try to find ways to opt in, even though one would be delighted to receive it.

Even though both the penetration of smartphones and mobile marketing spends are on their way up (Netsize 2011), the biggest challenge for merchants seems to be how to reach their targeted audience: how to best deliver the advertisement to the right user in the right context in an effective personalized way that would create better customer satisfaction (Xu, Liao & Li 2008). And eventually, lead them into a purchase. So the key point is to find the right target group and approach it in an appropriate way, obviously keeping also other advertising channels, beyond mobile, on mind.

It seems that the early steps of mobile advertising were not taken in the best possible way due to spamming, non-personalized messages and too high frequency of messages. So the reputation of mobile advertising might have been, at least partially, ruined in consumers' minds. The negative connotations related to advertising in general may also effect on this. Due to bad experiences of mobile advertising, some consumers interviewed in this study were not willing to receive mobile advertising in the future.

One major obstacle in adopting mobile advertising seems to be lack of knowledge of its opportunities. Many interviewees of this study considered mobile advertising first as more negative than after hearing the personalization opportunities, which were perceived interesting and tempting. There were concerns related to them, but many of the reserved and negative comments were caused by the lack of knowledge and experience of how these features would function in real life. Some interviewees also referred to the lack of public discussion of the topic when asking about the

general knowledge of mobile advertising. If people got recommendations about great opportunities from their friends, it would be easier to take part in mobile advertising oneself. Thus, in case of mobile channel, it would be essential to include viral dimension into campaigns: add an element, which rewards the participant for recommending the service or engaging their friends to opt in. As Vatanparast and Butt (2009) state, viral marketing is the most effective method to boost mobile advertising. Obviously, adding a viral element does not automatically cause viral success and vice versa: a campaign without a viral element might gain a lot of word-of-mouth suggestions.

When looking mobile advertising from the service provider's side, what is needed is lobbing among media and companies to make the opportunities of mobile advertising known in general. Big, trusted companies would need to lead the way so that consumers would have the courage to opt in mobile advertising. And that would be more likely in cases of reliable sources, as indicated in this study. E.g. banks and insurance companies would make good pioneers.

Although Leppäniemi and Karjaluoto (2005) believed years ago that mobile marketing has a great potential to enhance the sales of products and services of all kind by building personal relationships between companies and their customers, they predicted the full exploitation of the channel might not happen soon. This is due to several factors such as technological limitations and regulatory issues. One cannot say that the full exploitation of mobile channel has happened even now in 2015, which originates from different reasons. One reason, from the point of view of the researcher of this study, is the companies' ignorance of the possibilities of mobile advertising. Further, the unwillingness or in some cases hesitation to allocate money on mobile, or even digital marketing in general. The financial benefits should be proved before companies dare to commit to a mobile campaign: companies might not want to take risks, while traditional channels still somewhat work. One can see advanced mobile advertising in Finland in campaigns related to special occasions, launches, etc. by companies that co-operate with pioneer advertising or communication agencies. At least in Finland smart, context-aware mobile advertising does not seem to have gained an established role in everyday marketing yet.

In this study mobile advertising was seen only in positive light when viewing it from advertiser's point of view. The idea that the use of mobile advertising methods might be beneficial for the company's image and make the company seem modern makes sense: where ever a company is present and whatever it is related to, tells something about it. So especially companies that aim at trendy image and whose target group is young adults should remember that by innovative mobile ad campaigns it is possible not only to add sells and raise awareness but to build image.

One important issue the marketers need to overcome is reducing the disbelief in consumers. Consumers are not comfortable with either collection or the use of their personal information. And the ones who are, still have the feeling that they do not have the control over what information is been

gathered and used. This is a larger issue in targeted advertising and applies also to advertising beyond mobile channel. A consumer who is not interested in the company or its services is useless investment and target of advertising for the company. Forcing or cheating people to opt-in mobile advertising is a lose-lose situation. Retailers have to put effort on recognizing their regular customers, find out their preferences, introduce the opportunities of their mobile advertising services in an interesting and open way and gain it honestly, not by hiding the question about permission to be accidentally agreed with.

Advertiser needs to assure that people's information is not used for any other purposes than the customer has agreed to. Obviously, the dilemma with consumer data is more complex, because majority of advertisers use targeting, which is based on the data the media in question collects and owns. So the distrust towards advertising and the information that is used, is also pointed at media houses, search engines, and social media platforms, not only the companies that use the information for advertising. This study indicates that the information about one's whereabouts at a certain time of a day or not even one's purchase history are not as sensitive information as one's website visit history. Thus, the suggestions made for consumers based on their website visit history should be based on consistent behaviour and keep up with the changes in it. Also, the use of history information in general needs to be consistent, not based on one purchase that can be done for one specific purpose or for someone else.

One example of the topicality of privacy issues in Finland is a campaign started in Novemeber 2014 by the European Interactive Digital Advertising Alliance. The purpose of the campaign is to raise consumers' awareness about advertising that is based on one's website behaviour (EEDA 2014). This is a good step from both advertisers' and consumers' point of view in making the process more transparent, increasing trust to marketers and decreasing the amount of consumers' misunderstandings and prejudices. Targeted and personalized advertising can actually be understood as customer service: instead of irrelevant advertisements one gets messages based on their interests and behaviour. But as long as it is called advertising, it will have the bad historical echo of disturbing attempts to sell. It will take time, technological development and several successful targeted advertising campaigns/long-lasting, ongoing personalized interaction between consumers and advertisers to majority of consumers to consider personalized mobile advertising as customer service.

In this study, mobile advertising was seen more positive from the general consumer's perspective than when considering oneself as the receiver. Besides the not-so-flattering image of the term 'advertising', the negative views about mobile advertising can be explained with bad personal experiences and the lack of actual experience of personalized mobile advertising. The examples presented in the interviews were only future predictions in 2009, and even now in 2015 those presented methods are not widely in use, even though the technology would enable it. This is where the

effective campaigns step in. There should be a way to demonstrate the true possibilities of targeted and personalized mobile advertising, which really give a wow-effect to consumers. In this study the state of usefulness of mobile advertising got emphasized the most. Consumers should be impressed by the usefulness of the advertising: whether it would be saving money, time or effort related to something one is truly interested in or getting something extra. And if the content is good enough, it will gain viral boost.

Before this the idea obviously has to be sold to the advertisers, who usually listen to their advertising and media agencies. Advertisers should challenge their partners to come up with exceptional mobile advertising campaigns: create something that has not been seen in Finland before, benchmark international implementations and even find new subcontractors to execute it. Try augmented reality, iBeacons or something new. The techniques exist. Even if it did not work, it could be worth piloting and thinking whether to try something new and allocate at least some share of the marketing budget. If the campaign does not meet its goals and is not found useful to continue or repeat, at least the new way of advertising might have given the company's image boost, as found out in this study. Obviously the relevance of personalized advertising depends on the company, e.g. its size and branch. For a supermarket chain, whose customers are basically everyone who eat, it might be more reasonable to keep the emphasis in mass marketing, whereas e.g. for a small fashion brand highly personalized advertisements could work perfectly.

What should the campaigns, applications and other mobile advertising be about then? Why not make it based on the true purchase behaviour or even better: ask the consumer e.g. which products they want to buy cheaper. Offer something that is *useful,* that will also gain word-of-mouth. Even though pull-based form of mobile advertising gained more positive feedback in this study, push-based mobile advertising was experienced also intriguing. So in order to give new ideas and introduce campaigns it could be interesting to approach with push-message and introduce the opportunities to use pull-messages whenever the receiver is in need of information of e.g. special offers or new arrivals. And in every turn it should be thought how to make the campaign, application etc. viral and make it advertise itself word-of-mouth.

One near future vision might be that per one consumer there will be only a few advertisers approaching with personalized messages on a regular basis. The information flow people are dealing with seems overwhelming, so consumers will most likely have very close relationship with those companies they give permission to send personalized advertising messages on their mobile device. Obviously the situation has changed along mobile internet penetration. People carry internet, which is full of advertisements in forms of banners, push-notifications, e-mail letters, etc., in their pockets. And those advertisements are personalized or targeted, too. But there still is a difference between getting personal *context-aware* messages, whether it was an SMS, which is still widely in use, MMS, application-related messages, etc., than receiving e.g. banner ads based on your search or purchase history. Therefore,

one should put emphasis on building such strong customerships and recognizing them. As Karjaluoto (Jykes 2014) brings up, sometimes companies just think about the channel whereas they should be thinking of building and developing customerships.

Generalizations about cultural differences and the way Finns take a stand on mobile advertising versus Americans cannot be done based on the results of this study, but the interviews indicate that Finns were slightly more open for the phenomenon of mobile advertising than their American counterparts. This may be due to the history of advertising in USA, which is more aggressive than it has been in Finland. This makes Finnish consumers, who have not been overloaded with advertising pollution, rather a potential and open audience for new advertising methods.

6.4 Evaluation of the study

Alasuutari (1994, 206) discusses the difficulties in generalisation in qualitative research. He stresses that the ability to generalize research results is important only in certain scientifical viewpoints. For instance, in cultural research the purpose of the research is to question the old paradigms and expanding the cognition instead of proving one's hypotheses right. Qualitative research aspires to examine such phenomena with which the generalization is not problematic. Thus, the aspiration to explain the phenomenon and to make it understandable becomes crucial. Revealing or proving its existence is not necessary. (Alasuutari 1994, 209.) In this study, there were no hypotheses set neither were the previous research models tested. The phenomenon of mobile advertising was researched by expanding already existing information with more in-depth method, which has not been used in research within this topic before.

This research can be considered successful, because it maintained to gain answers to the represented research questions. This means the object of the study and the purpose of it were defined accurately enough. Nevertheless, a research must always be evaluated as an entity, when its internal coherence gets emphasized. However, there are no unequivocal guidelines to assess the reliability of qualitative research, because there are a variety of different conceptions of reliability in qualitative research. As in all research, also in qualitative research the aim is to prevent faults. (Tuomi & Sarajärvi 2009, 126: 140.)

A specific description of the execution of qualitative research improves the reliability of the research. The specificity is related to all steps in the study, and the reader has to be informed about the origins of the formation of the data analysis and categorization and the principles of the categorization. (Hirsjärvi, Remes & Sajavaara 2005, 217.) In this study the different steps of the analysis were tried to present accurately but also compactly. Qualitative attitude approach was perceived a good method from the researcher's point of view. With experience of qualitative research and thematizing in bachelor's

thesis, one could say that compared to that, qualitative attitude approach deepens one's understanding of the topic under scrutiny and makes the analysis more versatile.

Objectivity is not a requirement in qualitative research, but Tuomi and Sarajärvi (2009, 135) emphasize that in qualitative research it is important to differentiate the reliability and impartiality of the perceptions. The impartiality depends on whether the researcher is able to understand the interviewee as him-/herself or the speech is filtered through the researcher's own frame. In this study the researcher did not represent any interest group for or against the phenomenon in question nor had any specific interest to view the topic, mobile advertising, through any frame. Neither did she have any presumptions for the arguments, which could have steered the argumentation into certain direction. Further, during the interviews, she paid attention on not to influence on the respondents' way of thinking and representing their views and opinions by replying only in a neutral way. The interviewee knew the interviewees beforehand, some better and some less well. This might have influenced the way respondents presented their views: some may have felt freer to express their thoughts in familiar company, whereas some may have wanted to keep up certain impression of themselves in the eyes of the interviewee. Nevertheless, mobile advertising is not too delicate as a topic to talk about openly and one could think there are no reasons to hide or try to distort one's perceptions of it. It seems the demands of reliability and impartiality are fulfilled in this study.

The empirical data of this study was gathered already in the end of year 2009. In the field of mobile commerce development is fast and changes happen within short periods of time. The delay of the actual conduction of the research weakens the study. However, even though the technical possibilities have developed tremendously since the 2009 and early 2010, the methods of mobile advertising one still can often see in use are the same than a few years ago. Further, the basic themes and features about mobile advertising channel still remain the same: personalization, trust, privacy, usefulness, irritation, and so on. This study concentrates mainly on those basic features, not for example on consumers' views of one specific technology used. Thus, the results do not date that quickly and hopefully still can offer interesting information for managerial use and future research.

As Vesala (1996) states, in qualitative attitude approach it is important to keep the number of claim sentences quite low. Otherwise the analyzed data can expand and the informants could easily lose their concentration. Also, an interview that is conducted in haste can lead to superficial comments and discussion. Due to their limited amount, the claims need to be relevant in two senses. First, they need to conform the rhetorical perspective of attitude so recognizing different point of views has to be enabled. Second, the informants should find the claims interesting and inspiring to comment to. (Vesala 1996, 100-101.) In this study the claims were formulated the way that it was easy to take a stance on. Further, the interviewees seemed to find the claims interesting and inspiring to comment to, since they provided plenty of speech,

viewed the topics from several angles and could relate their own experiences to them. Also, the interviews were not conducted in haste and everyone had the time to make argumentation as long as necessary. On the other hand, the same viewpoints could probably have been gathered with a smaller amount of claims. In some claims the arguments reminded each other and the topics overlapped to some extent. The amount of claims produced a big amount of data, which also meant a lot of work with data processing. Further, if the data gathering had been conducted as group interviews, the researcher could have observed social dimensions in argumentation and besides individual contradictions, also social contradictions in argumentation.

The interviewees may have been confused with some of the case examples presented, especially the ones in claim 3 (I consider the use of user profile or calendar information in mobile advertising as positive). Since those features were not in use at the time of conducting the interviews and user profiles are usually application specific, not device specific, it may have been difficult to understand the examples in a right way and to assess the cases. Further, the answers to some of the claims overlapped with each other in some extent. For example the claim 5 *(It is my pleasure to let the advertisers use and combine my information (e.g. location + interests) in order to get advertising that suits my needs precisely.)* got same type of responses than the claims 2 *(use of location and time information)*, 3 *(use of user profile and calendar information)* and 4 *(use of history information)*. When setting the claims, every claim had a certain purpose, and the purpose of number 5 was to evaluate the fairness of the exchange of giving out one's information versus getting personalized advertisements. In practise, though, the replies repeated themselves, so with some test interviews before the actual ones the amount of claims could have been reduced and thus the workload of the researcher diminished.

There were problems with the quality of voice during a few calls, and the call had to be cut off and reconnected. Nevertheless, this did not seem to have a notable effect on the fluent progression of the interviews.

The material of this study is understandably small, so no great generalizations can be done based on these results. This was not the purpose either. This study will serve as an example of argumentative speech of mobile advertising in its early steps. Nevertheless, qualitative attitude approach has not been applied in studying attitudes toward advertising before. Thus, this study is taking the first step in combining the traditionally quantitative world of advertising attitude research to rhetoric social psychology.

6.5 Implications for future research

From the perspective of qualitative attitude approach, traditional quantitative attitude research does not reveal consumers' attitudes in their authentic, deeper sense but only gives information about their opinions and views about phenomena. Nevertheless, the researcher of this study considers quantitative studies give very important information about consumers' views about

mobile advertising and to which direction it should be developed in order to work the best possible way.

In this study there were several themes under scrutiny. It would be interesting to concentrate on each theme more in-depth instead of covering them all in one study. One theme that should be given further examination is the role of privacy and trust in mobile advertising, or personalized advertising in general regardless of the channel. Social media and advertising today make people more used to the idea that everything is public, e.g. which brands or restaurants one prefers. Some people are totally fine with it whereas some people are not and react by pulling themselves out of social media and ban all kind of advertising. It would be important to study, how privacy issues should be dealt with in order to maintain people's trust. Is the distrust just today's phenomenon, which will be laughed at in the future? Qualitative attitude approach is an interesting way to view mobile advertising from different angles. What would be interesting would be to conduct the interviews in a group. Several opinions in one room would give even more perspective into the conversation and add the possibility to observe social contradictions in argumentation. Besides privacy issues and other themes covered in this study, also mobile games, user-generated mobile content and social networking would each be interesting theme to research.

Another intriguing aspect might be case studies: to research actual mobile campaigns by gathering an interviewee group that takes part into all of them and compare the experiences and views. And further: compare both success and attitudes of regular campaigns with the ones with viral element(s).

Finally, a topic that has gained contradictory opinions among researchers: the causal relationship between attitude, intention and behavior. Even though the causality has been found in quantitative research, the relationship is not that simple as this study, among others, proves. It would be interesting to study this deeper from mobile advertising's point of view: what are the processes / events that prevent people with positive attitudes towards mobile advertising from taking part into it and are there patterns to be found.

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