

## The Role of Permission on Purchase Intention in Mobile Marketing in Banking

Patria Laksamana<sup>1</sup>

### Abstract

---

As a new medium in marketing communication, mobile marketing has emerged for reaching both new and existing customers. This study aims to examine factors affecting purchase intention towards mobile marketing in banking. More specifically, the importance of permission to reach its target audience. The determinants of purchase intention include bank trust, personal trust and attitude towards mobile marketing. The findings of the study show that there existed positive relationship between bank trust, personal trust, attitude towards mobile marketing and purchase intention. Hence, the relationships were even stronger with the existence of permission as the moderating effect. In theoretical perspective, this study has a significant contribution in broadening the study of mobile marketing. Whereas for managerial perspective, it can offer more effective strategies and recommendations for expand the customer base. Limitations and future research direction are also discussed..

---

**Keywords:** *mobile marketing, purchase intention, permission, bank trust, personal trust, attitude towards mobile marketing*

### 1. Introduction

The growth of mobile phone in Indonesia has been enormous in the past decades. The figure has been quadruple from 30,336,607 in 2004 to 124,805,871 in 2008 (Mastel, 2009). Further, mobile phone was owned by seventy two percent (72%) of the total national population that reached 237,641,326 people in 2010 (BPS, 2013). This means mobile phone has a promising and potential role as a new channel for marketing communications. Hence, the advanced of e-banking and high tech savvy customers require more sophisticated marketing channel. In this instance mobile marketing consider as an ideal medium. Whilst mobile marketing defined as *"using a wireless medium to provide consumers with time- and location-sensitive, personalized information that promotes goods, services and ideas, thereby benefiting all stakeholders"* (Scharl, Dickinger, & Murphy, 2005, p. 165), the most common method and most popular for mobile marketing is short message service or SMS (Carroll, Barnes, Scornavacca, & Fletcher, 2007). Some of the advantages using SMS include low cost in reaching target audience, very personal and interactivity (Facchetti, Rangone, Renga, & Savoldelli, 2005).

Arguably, the practice of mobile marketing may have caused disturbance and annoyance to some people. They react negatively to the advertised brand (Smutkupt, Krairit, & Khang, 2012). Consequently, for privacy intrusion and preventing negative consequences reasons, many countries have a rigorous regulation in mobile marketing (S. Barnes & E. Scornavacca, 2004). More specifically, the context of the paper is banking industry. This is because as the banking industry has a very intense competition for acquiring new customers and existing customers. Therefore, an effective and interactive communication channel is needed.

---

<sup>1</sup>Perbanas Institute, Indonesia. Address: Jl. Perbanas, Kuningan, Setiabudi, Jakarta 12940, Indonesia.

There are at least 120 commercial banks in Indonesia (BankIndonesia, 2013) that consists of state owned banks (4), foreign exchange commercial banks (36), non-foreign exchange commercial banks (30), regional development banks (26), joint venture banks (14) and foreign owned banks (10). Hence, a bank that could manage and leveraging trust from customers has longer commitment as its retaining customers (Laksamana, Wong, Kingshott, & Muchtar, 2012). Consequently, banks used all of the existing marketing communications including mobile marketing in the most effective, efficient and creative ways for reaching their target customers.

Whilst mobile marketing has been studied in the various context such as message content (Scharl et al., 2005), permission (S. Barnes & E. Scornavacca, 2004; Kavassalis et al., 2003), acceptance (Bauer, Barnes, Reichardt, & Neumann, 2005), success factors (Facchetti et al., 2005; Scharl et al., 2005) and brand awareness, (Kavassalis et al., 2003) the subject is still in its infancy. Therefore, the paper is to respond for more specific study in mobile marketing (Bauer et al., 2005; Varnali & Toker, 2010). Although Kautonen et al. (2007) have shown the relationship between trust and permission in mobile marketing, there is still profound lack of understanding on the role of permission on purchase intention in this context.

Consequently, several research questions arise: What influence purchase intention in banking? And how important is permission for purchase intention in mobile marketing in banking? As for the research objective, there are two of them. First, to determine the antecedents of purchase intention in banking and secondly, to determine the role of permission in mobile marketing in banking

## 2. Theory and Research Model

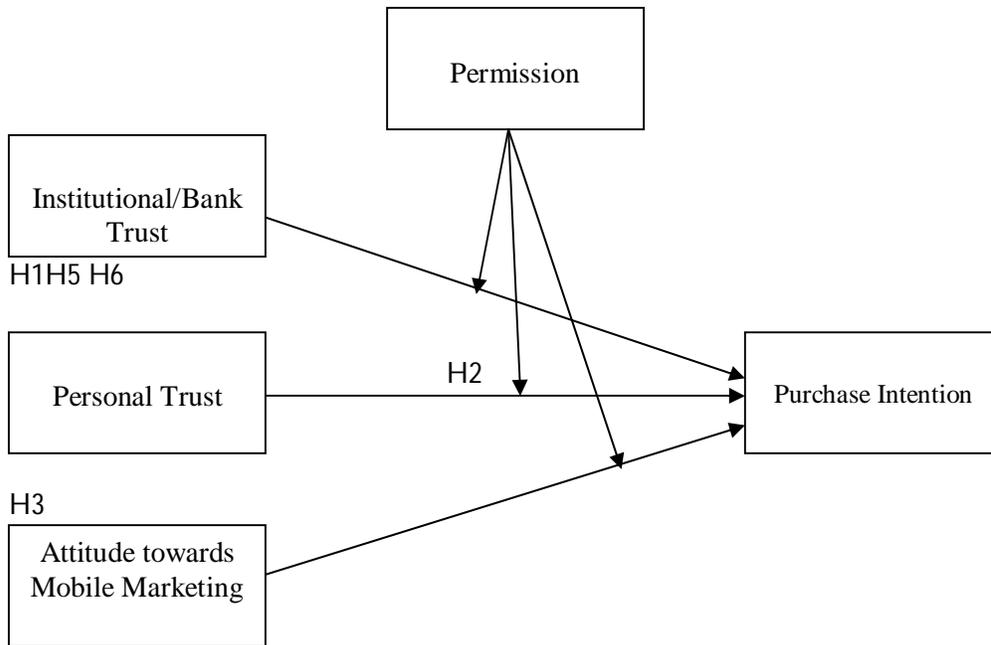
Consumer purchase intentions derives from the theory of reasoned action by Ajzen and Fishbein (1980) that stated prior performing or not performing one particular behaviour, an individual must consider and evaluate various criteria. Those criteria include attitude and subjective norms. For example, a customer may have a positive attitude towards permission mobile marketing and its message. Therefore, this particular customer may buy the product as his/her behavioural intention. Trust is defined as "confidence in the exchange partner's reliability and integrity" (Morgan & Hunt, 1994, p. 23). Following from the past literatures, we argue that trust can be examined into two classifications: institutional trust and personal trust (Kautonen et al., 2007; Welter & Kautonen, 2005; Zucker, 1986). Whilst institutional trust is the wide aspects from an institution such as legal, cultural, political and the media (North, 1990; Sztompka, 1999; Zucker, 1986), personal trust refers to the previous experiences with a firm (Kautonen & Kohtamaki, 2006; Sztompka, 1999).

One of the characteristics of retail banking nowadays is the used of high technology (see for examples, O' Loughlin, Szmigin, & Turnbull 2004; Peng, 2006). Consequently, customers are well-informed and on the downside, it makes them easy to switch (Dobni, 2002). It is a common practice nowadays to use mobile advertising to promote banking products either for targeting potential customers or existing customers. The used of mobile advertising has some advantages such as interactivity, immediately and personalized (Yoon & Kim, 2001). Despite the fact that a bank might have the benefits of maximizing promotions with personalization message and fast at a relatively low cost, customer might sacrifice in privacy issue. Arguably, unsolicited messages or spam dilute customer trust and consequently the impact on purchase intention. It has been found that trust has a positive impact on the attitude and intention to receive messages in mobile advertising (Karjaluo, Lehto, Leppaniemi, & Jayawardhena, 2008).

Therefore, without permission potential customers may refuse the message on advertising (Godin, 2001). Mobile marketing permission defined as a condition where permission is given from a target customer of mobile messaging to marketers for sending their messages (Salo, Sinisalo, & Karjaluo, 2008). Permission leads to preferences and according to Barnes and Scornavacca (2004), preferences include personalized messages in regards of time, location and information content. Sufficiently, we argue that permission has an important role for mobile marketing to be succeeded. Although permission has been found could enhance trust, the impact on purchase intention is somewhat intriguing. With this in mind we postulate that permission has a major role on the mobile marketing and offer a new conceptual model (Figure 1) articulating key variables impacting purchase intention.

**Figure 1**

**Research Model**



**2.1. Hypotheses Development**

It has been found that a bank that can secure and protect customer's personal data is highly regarded by its customer (Laksamana et al., 2012). Arguably, it increases institutional trust. As trust influences purchase intention (Heijden, Verhagen, & Creemers, 2003), we then proposed our first hypothesis:

*H1 : There is a positive relationship between bank trust and purchase intention.*

Interpersonal trust is crucial for a business engagement (Morgan & Hunt, 1994). However, as banking sector now relies heavily on technology, less and less personal interactions occur. The used of internet banking, mobile banking, automated teller machine (ATM) are only some of the examples that have forced banks to close their branches. Regardless this e-commerce trend, trust is still very important (Jarvenpaa & Leidner, 1998; McKnight & Chervany, 2001). In fact, many studies have found that trust has influenced purchase intention (see for examples, Heijden et al., 2003; McKnight, Choudhury, & Kacmar, 2002). Consequently, there will not be a purchase intention without trust. Thus, the next hypothesis is:

*H2: There is a positive relationship between personal trust and purchase intention.*

Customers are very mobile on their daily activities and therefore, it also changes the way they evaluate a product in more advanced media. Accordingly, mobile marketing has been found as an effective medium for reaching target market (Barwise & Strong, 2002). Although famous brands with low value products are more favorable for mobile marketing, with the heavy used of mobile medium it is expected that it could influenced for a wider products and services. Therefore, the next hypothesis is:

*H3: There is a positive relationship between attitude towards mobile marketing and purchase intention.*

It has been found that a bank that can secure and protect customer's personal data is highly regarded by its customer (Laksamana et al., 2012).

Customers need to feel safe for their personal data to prevent the misused of data for unauthorized use. Consequently, Karjaluoto et al. (2008) have shown that trust positively influenced institution's advertisements. We then posit:

*H4: Permission positively moderates the relationship between bank trust and purchase intention.*

It has been argued that to have a positive impact on mobile marketing, advertisers should have permission from customers prior sending advertisements (Scharl et al., 2005). Similarly, it is impossible to have a positive feedback from potential customers if a message was sent without permission (Godin, 2001). With this in mind, we make the following hypothesis:

*H5: Permission positively moderates the relationship between personal trust and purchase intention.*

Arguably, messages sent by banks without permission considered as spam. Consequently, spam messages have a very low response rate and negative customers attitude (Scharl et al., 2005). Therefore, for an effective outcome permission-based mobile marketing is a must (Barwise & Strong, 2002; Shankar & Hollinger, 2007). Thus, our final hypothesis is:

*H6: Permission positively moderates the relationship between attitude towards mobile marketing and purchase intention.*

### 3. Methodology

The study is a cross-sectional research and conducted in the capital city of Indonesia, Jakarta. A non-probability convenience was used for reaching a large number respondents faster with less cost (Swartz & Iacobucci, 2000). Data collection was conducted in three weeks in April 2015. A total of 385 respondents participated in the survey and 362 completed all questions. Further, a five-point Likert scale was used, where 1 = "strongly disagree" and 5 = "strongly agree". The questions from the survey was derived from past research. Whereas Institutional/Bank Trust comes from McKnight et al. (1998), Personal Trust (Bauer et al., 2005; Coleman, 1990; Granovetter, 1973), Attitude towards Mobile Marketing (Alwitt & Prabhakar, 1992), Permission (S. J. Barnes & E. Scornavacca, 2004; Barwise & Strong, 2002) and Purchase Intention comes from Fishbein and Ajzen (1975).

#### 3.1. Data Analysis

For inferential statistics, several statistical analysis were applied. First, Exploratory Factor Analysis (EFA) was used for factor loading significance. Following Hair et al. (2006) only factor loading with values over .50 are acceptable or considered significance. Second, Reliability test was used for consistency, stability and credibility of the presented findings (Hair et al., 2006). Following DeVellis (2003), the higher the construct, the higher the reliability is. Whereas values below .60 considered unacceptable. Finally, for testing hypotheses ANOVA was used for testing a dependent variable with two or more independent variables (Zikmund, Ward, Lowe, Winzar, & Babin, 2011).

### 4. Findings

Out of the total sample of 362 respondents, 165 (45.6%) were men and 197 (54.4%) were women. The majority of respondents were aged between 21-30 (184 people; 50.8%), students (150 people; 41.4%) and high school education background (191 people; 52.8%) with the monthly income less than Rp.5.000.000,- (221 people; 61%).

#### 4.1 Exploratory Factor Analysis (EFA) and Mean

As Table 1 indicates, three items need to be dropped because they had factor loadings with less than .50 (Hair et al., 2006). They were question number 1.3 "I have been a longstanding customer of the bank" (.386), question number 1.4 "A person I am familiar with has recommended bank's mobile services (.425) and question number 4.1 "Using mobile phone for advertising is a good idea" (.322). Consequently, those three items were dropped from further statistical analysis.

**Table 1. EFA and Mean for all Constructs**

Construct	Question No.	Items in the Questionnaire	Factor Loading	Mean
<b>Personal Trust</b>	1.1	I have a good experience with the bank's product advertised through mobile.	0.517	3.124
	1.2	I have a good experience with bank's previous marketing campaign.	0.510	3.005
	1.3	I have been a longstanding customer of the bank.	0.386	3.975
	1.4	A person I am familiar with has recommended bank's mobile services.	0.425	3.176
	1.5	My friend and family members have positive experience with the bank.	0.516	3.582
	1.6	My friends and family members use mobile services from this bank.	0.602	3.367
<b>Bank Trust</b>	2.1	The bank indicates that it adheres to the regulations and code of best practice that govern mobile marketing.	0.566	3.660
	2.2	The bank indicates that it use customer information only for the purposes approved by customer.	0.714	3.726
	2.3	I believe that legislation governs the way my personal information is used.	0.703	3.939
<b>Purchase Intention</b>	3.1	I would intend to purchase the product advertised through mobile.	0.710	2.930
	3.2	I am actively seeking out those mobile advertisements that have high perceived value.	0.675	3.052
	3.3	I have high intention towards mobile advertisement.	0.639	2.906
<b>Attitude towards Mobile Adv</b>	4.1	Using mobile phone for advertising is a good idea.	0.322	3.124
	4.2	I like the idea of using mobile phone for advertising.	0.709	3.389
	4.3	My attitude toward receiving mobile advertisement message is positive.	0.699	3.295
<b>Permission</b>	5.1	I am willing to give my mobile phone number to a bank that practices mobile marketing.	0.886	3.093
	5.2	I am willing to give my background information to the bank practicing mobile marketing.	0.798	2.881
	5.3	I am willing to participate in mobile marketing activities.	0.640	2.980

## 4.2. Hypotheses Testing

As H1 posited that there is positive relationship between bank trust and purchase intention, it has been found that it has low correlation as indicates by the multiple correlation coefficient (R) 26% and only 6.7% (R<sup>2</sup>) of purchase intention can be explained or predicted by bank trust. Hence, with a significance level of almost 100% (sig. = .000) it indicates a significant relationship. Consequently, H1 is supported.

The Hypothesis that personal trust result in purchase intention (H2) is also supported. Although the correlation between the two latter is only moderate (R 40.9%) and R<sup>2</sup> values (16.8%), this confirms that personal trust creates purchase intention with significance level of almost 100% (sig. = .000). As for H3, it has been found that attitude towards mobile marketing result in purchase intention with the correlation between the two latter is low (R 36.1%) and R<sup>2</sup> values (13%). Further, it confirms that attitude towards mobile marketing creates purchase intention with significance level of almost 100% (sig. = .000).

However, when permission was added as a moderating variables between bank trust, personal trust and attitude towards mobile marketing and purchase intention the correlation between variables were higher. H4 whilst permission positively moderates the relationship between bank trust and purchase intention, the correlation between variables was 57.7% (R) and 33.3% (R<sup>2</sup>) of purchase intention can be explained or predicted by bank trust. Thus, with a significance level of almost 100% (sig. = .000) this indicates a significant relationship. The findings also support the hypothesis that permission positively moderates the relationship between personal trust and purchase intention (H5).

It has been found that there is a very strong significance value at .000 with correlation at 53.5% (R) and 28.6% (R<sup>2</sup>) of purchase intention was explained by personal trust moderated by permission.

Finally, H6 suggested that permission positively moderates the relationship between attitude towards mobile marketing and purchase intention. The findings support the hypothesis. It has been found that there is a very strong significance value at .000 with correlation at 54.4% (R) and 29.6% (R<sup>2</sup>) of purchase intention was explained by attitude towards mobile marketing moderated by permission. In sum, Table 3 indicates that all of the hypotheses were found to be statistically significant well above the conventional 95% confidence level.

**Table 3. Results of Model Tests**

	<b>Hypotheses</b>	<b>R</b>	<b>R<sup>2</sup></b>	<b>Sig</b>	<b>Results</b>
H1	There is a positive relationship between bank trust and purchase intention.	.260	.06	.000*	Supported
H2	There is a positive relationship between personal trust and purchase intention.	.409	.16	.000*	Supported
H3	There is a positive relationship between attitude towards mobile marketing and purchase intention.	.361	.13	.000*	Supported
H4	Permission positively moderates the relationship between bank trust and purchase intention.	.577	.33	.000*	Supported
H5	Permission positively moderates the relationship between personal trust and purchase intention.	.535	.28	.000*	Supported
H6	Permission positively moderates the relationship between attitude towards mobile marketing and purchase intention.	.544	.29	.000*	Supported

Notes: \* significant at .01

## 5. Conclusions

The objectives of this study was to investigate the role of permission on purchase intention in mobile marketing in banking. The findings of this study have found that all of the hypotheses were supported. Further, all of the hypotheses were found to be statistically significant well above the conventional 95% confidence level. These results underline the importance of permission on purchase intention and therefore, it confirms previous studies (Barwise & Strong, 2002; Shankar & Hollinger, 2007). Consistently, it is in accordance with previous research that permission plays an important role for mobile marketing, (see for examples, Godin, 2001; Scharl et al., 2005) and it enhances brand association (Smutkupt et al., 2012). The best explanation for this is people are highly regarded their privacy. Having a mobile phone number does not mean that bank could reach them anytime, anywhere for promoting their products.

Another result of this study is that although mobile marketing could be implemented without permission to its target audience, it has a less desired impact on purchase intention. Despite the fact that a bank might have the benefits of maximizing promotions with personalization message and fast at a relatively low cost, customer might sacrifice in privacy issue. Therefore, unsolicited messages or spam dilute customer trust and consequently, the impact on purchase intention. Finally, the results of the current study indicates that permission in a mobile marketing is a must for a greater impact on purchase intention. Without permission, customer has lower trust on bank trust compare to personal trust. It should be noted that management must ensure that the campaign would not irritate customer. Instead, it should be informative, personalized and entertaining (Smutkupt et al., 2012).

## 5.1. Recommendation for Further Research

The study has empirically tested a model based upon an extensive literature review that consists of related theories and previous research. Theoretically, it extends the literature of mobile marketing by understanding the role of permission for purchase intention. It should be noted that the study has shown and attempted to respond a call from Varnali and Toker (2010) for more comprehensive study on trust in mobile marketing.

However, there are some limitations of the study and therefore, it could be used as a guidance for future research. First, current study was based on cross-sectional data and by nature it is based on a short period of time. Therefore, future study could use longitudinal data with a long period of time.

Second, although the model is based upon well-established concept within the marketing literature, the current study only based in one context, that is banking industry in Indonesia. As the industry has a unique characteristics such as lack of differentiation in products and services, very tense competition and mature market, further research might be studied in different circumstances such as in developed countries. Hence, the construct may have different result from other industries such as insurance, manufacturing, hospitality and others.

Finally, research may include specific segments, such as millennial, road warriors and concerned parents (Shankar, Venkatesh, Hofacker, & Naik, 2010) to investigate which segments is the most valuable to the banking industry. Managerially, this means that banks should focus on specific target markets for their business growth.

## References

- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and prediction social behavior*. New Jersey: Englewood Cliffs.
- Alwitt, L. F., & Prabhakar, P. R. (1992). Functional and belief dimensions of attitudes to television advertising. *Journal of Advertising Research*, 32(5), 30-42.
- Bank Indonesia. (2013). *Indonesian banking statistics (Vol. 11/8, pp. 70)*. Jakarta: Bank Indonesia.
- Barnes, S., & Scornavacca, E. (2004). Mobile marketing: the role of permission and acceptance. *International Journal of Mobile Communications*, 2(2), 128-139.
- Barnes, S. J., & Scornavacca, E. (2004). The role of permission and acceptance. *International Journal of Mobile Communications*, 2(2), 128-139.
- Barwise, P., & Strong, C. (2002). Permission-based mobile advertising. *Journal of Interactive Marketing*, 16(1), 14-24.
- Bauer, H. H., Barnes, S. J., Reichardt, T., & Neumann, M. M. (2005). Driving consumer acceptance of mobile marketing: a theoretical framework and empirical study. *Journal of Electronic Commerce Research*, 6(3), 181-192.
- BPS. (2013). *Percentage of households with mobile cellular telephone by urban rural Classification, 2005 - 2011 National Socio Economic Survey (Susenas)*. Jakarta: National Bureau of Statistics (Biro Pusat Statistik).
- Carroll, A., Barnes, S. J., Scornavacca, E., & Fletcher, K. (2007). Consumer perceptions and attitudes towards SMS advertising: recent evidence from New Zealand. *International Journal of Advertising*, 26(3), 225-236.
- Coleman. (1990). *Foundations of social theory*. Cambridge, MA: Belknap Press.
- DeVellis, R. F. (2003). *Scale development: Theory and applications (2nd ed.)*. California: Sage Publications.
- Dobni, B. (2002). A model for implementing service excellence in the financial services industry. *Journal of Financial Services Marketing*, 7(1), 42-53.
- Facchetti, A., Rangone, A., Renga, F. M., & Savoldelli, A. (2005). Mobile marketing: an analysis of key success factors and the European value chain. *International Journal of Management and Decision Making*, 6(1), 65-80.
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behavior: an introduction to theory and research*. Reading, MA: Addison-Wesley.
- Godin, S. (2001). *Permission marketing*. Munich: Finanz Buch-Verlag.
- Granovetter, M. S. (1973). The strength of weak ties. *American Journal of Sociology*, 78(6), 1360-1380.

- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, J. C. (2006). *Multivariate data analysis* (6th ed.). London: Prentice-Hall.
- Heijden, H. V. D., Verhagen, T., & Creemers, M. (2003). Understanding online purchase intentions: contributions from technology and trust perspectives. *European Journal of Information Systems*, 12(1), 41-48.
- Jarvenpaa, S. L., & Leidner, D. E. (1998). Communication and trust in global virtual teams. *Journal of Computer Mediated Communication*, 3(4), 1-29.
- Karjaluoto, H., Lehto, H., Leppaniemi, M., & Jayawardhena, C. (2008). Exploring gender influence on customer's intention to engage permission-based mobile marketing. *Journal Electronic Markets*, 18(3), 242-259.
- Kautonen, T., Karjaluoto, H., Jayawardhena, C., & Kuckertz, A. (2007). Permission-based mobile marketing and sources of trust in selected European markets. *Journal of Systems and Information Technology*, 9(2), 104-123.
- Kautonen, T., & Kohtamaki, M. (2006). Endogenous and exogenous determinants of trust in inter-firm relations: a conceptual analysis based on institutional economics. *Finnish Journal of Business Economics*, 55(3), 277-295.
- Kavassalis, P., Spyropoulou, N., Drossos, D., Mitrokostas, E., Gikas, G., & Hatzistamitiou, A. (2003). Mobile permission marketing: framing the market inquiry. *International Journal of Electronic Commerce*, 8(1), 55-79.
- Laksamana, P., Wong, D., Kingshott, R. P. J., & Muchtar, F. (2012). The role of interaction quality and switching costs in premium banking services. *Marketing Intelligence & Planning*, 31(3), 229-249.
- Mastel. (2009). *Indonesian ICT-2009 facts & figures*. Jakarta: Masyarakat Telematika Indonesia.
- McKnight, D. H., & Chervany, N. L. (2001). What trust means in e-commerce customer relationships: an interdisciplinary conceptual typology. *International Journal of Electronic Commerce*, 6(2), 35-59.
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). The impact of initial consumer trust on intentions to transact with a web site: a trust building model. *Journal of Strategic Information Systems*, 11(3), 297-323.
- McKnight, D. H., Cummings, L. L., & Chervany, N. L. (1998). Initial trust formation in new organizational relationships. *Academy of Management Review*, 23(3), 473-490.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20-38.
- North, D. C. (1990). *Institutions, institutional change and economic performance*. Cambridge: Cambridge University Press.
- O' Loughlin, D., Szmigin, I., & Turnbull, P. (2004). Branding and relationships: customer and supplier perspectives. *Journal of Financial Services Marketing*, 8(3), 218-230.
- Peng, B. (2006). Mobile marketing - the Chinese perspective. *International Journal of Mobile Marketing*, 1(2), 50-59.
- Salo, J., Sinisalo, J., & Karjaluoto, H. (2008). Intentionally developed business network for mobile marketing: a case study from Finland. *Journal of Business & Industrial Marketing*, 23(7), 497-506.
- Scharl, A., Dickinger, A., & Murphy, J. (2005). Diffusion and success factors of mobile marketing. *Electronic Commerce Research and Applications*, 4(2), 159-173.
- Shankar, V., & Hollinger, M. (2007). Online and mobile advertising: current scenario, emerging trends, and future directions. *Marketing Science Institute(Special Report)*, 7-206.
- Shankar, V., Venkatesh, A., Hofacker, C., & Naik, P. (2010). Mobile marketing in the retailing environment: current insights and future research avenues. *Journal of Interactive Marketing*, 24(2), 111-120.
- Smutkupt, P., Krairit, D., & Khang, D. B. (2012). Mobile marketing and consumer perceptions of brand equity. *Asia Pacific Journal of Marketing and Logistics*, 24(2), 539-560.
- Swartz, T. A., & Iacobucci, D. (2000). *Handbook of services marketing and management*. Thousand Oaks: Sage Publications.
- Sztompka, P. (1999). *Trust: a sociological theory*. Cambridge: Cambridge University Press.
- Varnali, K., & Toker, A. (2010). Mobile marketing research: the-state-of-the-art. *International Journal of Information Management*, 30(2), 144-151.
- Welter, F., & Kautonen, T. (2005). Trust, social networks and enterprise development: exploring evidence from East and West Germany. *International Entrepreneurship & Management Journal*, 1(3), 367-379.
- Yoon, S. J., & Kim, J. H. (2001). Is the internet more effective than traditional media? Factors affecting the choice of media. *Journal of Advertising Research*, 44(6), 53-60.
- Zikmund, W. G., Ward, S., Lowe, B., Winzar, H., & Babin, B. J. (2011). *Marketing research* (2nd Asia-Pacific ed.). Melbourne: Cengage Learning.
- Zucker, L. G. (1986). Production of trust: institutional sources of economic structure. *Research in Organizational Behavior*, 8, 53-111.