

Exploring the pattern of Consumer Brand Choices in the Post-Conflict Marketing Environment: Grounded Theory Approach

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Introduction

War is a devastating experience, leaving its mark on society, market structures, and consumer life, and almost every aspect of a country's social, political, and economic. For reconstruction to be effective, it requires a careful and concerted approach that draws on domestic resources, international donor assistance, and private sector resources, as well as marketing strategies. Countries emerging from civil war typically face multiple challenges in rebuilding homes, schools, factories, banks, communications networks; these can be fulfilled via marketing opportunities and business transformation. In the post-conflict environment currency is weak, human resources diminished, and key institutions seriously impaired, all factors leading to profound, extensive poverty. Therefore at the post conflict marketing environment challenge is to develop an integrated approach that will help countries mend their post-conflict wounds and move towards a path of long-term sustainable development in marketing and trade. The conflict between the armed forces of the Government of Sri Lanka and the LTTE began in 1983. It is characterized in part by its relative isolation from the rest of the country. Most of the fighting and war-related destruction has occurred in the 8 contested districts of the North and East, while other parts of the country have remained largely free of such direct destruction. Even districts within the North and East have not experienced conflict in the same way.

Research problem

Marketing environment at the conflict period

Since the late 1990s, military operations and the general climate of violence and insecurity had an adverse impact on the regional economy of the North and East of Sri Lanka. Inter-ethnic trading networks and patterns were disrupted, and the checkpoints and pass system have restricted the mobility of people and goods, as well as market access. (SLE 2001) The lack of proper transport and storage facilities, and the imposition of double taxing and loading and unloading charges at the check points were all discouraging factors for good marketing environment, the people were restricted for willing to engage in trade despite the prevailing conflict conditions. This restriction, and the

increased taxation, is a significant impediment to economic activity during conflict. During war constraints are aggravated narrowing the marketing activities. The reasons for this are that war exhibits an increase in overall risk, relative changes in risks of different activities and an increase in their correlation coefficient. In the post-war period free of risk and inducement for industry development enable and encourage marketing to match their solutions to consumers in the conflict affected areas.

In the conflict environment Marketers sold their products through a series of several intermediary traders, primarily along their social lines within their village or region. Because they feel more secure having commercial relationships within their own communities, marketers were not communicating directly regarding market demand and product. This fragmented delivery of products to the market had a negative impact on both quality and profit margins. The longer it takes a product to arrive at its end market. People were fear with their existence in the environment and they wanted to purchase the product and services for their routine needs.

Nature of post-conflict marketing environment

In the post-conflict environment, local firms are facing stiff competition from foreign brands. In order to compete successfully they need to develop new marketing strategies on the post-war perspective. At the same time they also need to focus on all the marketing activities from the consumer's perspectives. At the time of war consumers were more conscious on the product accessibility, and didn't consider the other aspects in the brands, but in the post-conflict marketing environment they expect good value for the money which they expenses on the product.

Marketing is a business philosophy, which emphasizes that satisfying customer needs and wants is the key to an organization's profits and growth. It gained acceptance in the industry in developing countries, because marketing management and its evolution was based on the experience of post war shortages, and the strategies need to be created more effectively in the changing situation, because the marketing strategies are made for the changes in the environment. One of the vase causes for the change in the marketing is political environment. conflicts in the

environment changes the political stability and discourage the trade and marketing activities, and consumers consider their life as a first concern therefore available goods and services are consumed for their mortal, their bargaining power is low. At the conflict situation marketing strategies were not needed to capture the customers, but post war environment is different. Marketers develop their market towards the post conflict area to gain market shares, local marketers face new challenges form new entrances and compete with the substitutes, and consumer bargaining power also high, consumers are free of fear and their prepare to chose and consider every aspects of products and services and compare them with each and every products and services. Developing infrastructure will create opportunities for international market, therefore the local marketers need to develop good brands to compete in the international market, because enhancing global linkages mean that economic inter connections between war economies and the industrialized world that can be extremely diverse and complex. The challenge for policy-makers and practitioners working on and in conflict-affected countries is to ensure that these interconnections have a positive lasting impact and contribute to addressing some of the most urgent marketing priorities. Conceptualizing marketing concepts are essential for the sustainability of business in the post-war marketing environment. Each post-conflict situation is unique, making it hard to generalize notions of best practice. Therefore it is a need to develop post-conflict consumer strategies for the conflict affected areas in Sri Lanka. This study intends to explore the patterns of brand choices in the post-conflict marketing environment of Sri Lanka.

Research question: What are the patterns of consumer brand choices in the Post-conflict marketing environment of Sri Lanka?

2. Research Methodology-A Grounded theory approach

The present study focuses on the qualitative methodology, and the grounded theory approach for exploring the pattern of consumer brand choice in the post-war marketing environment. Analysis of marketing research methods shows that qualitative analysis of environment is the most popular. Qualitative analysis is usually being used in the design of business development strategies (Matekonieneet *al.*, 2002).

There are lack of theories related to the consumer behavior and the strategies related to post conflict marketing environment. Therefore the study intends to explore the new theory using the grounded theory approach. The development of marketing academic

knowledge is built upon the advancements of its research methods. This allows a new inside of consumer behavior to be uncovered, previously hidden from the eyes of researchers. Inspired by the theme of 'Doing more with less', this paper examines the qualitative methodological approach of Grounded Theory (GT) in relation to its benefits for marketing academics and researchers alike.

GT was first adapted as a formal methodology by Glaser and Strauss (1967). Discontented with the belief that all significant theories had been discovered already, Glaser and Strauss set out to address how theories can be discovered directly from data (*ibid*). As a consequence, unlike many other methodologies, a GT approach entails that data collection and analysis occurs simultaneously, allowing the researcher to discover trends as they emerge. This allows the researcher to further explore these trends, observing variations and relationships, identifying where more data is needed (Strauss and Corbin, 1998). Glaser and Strauss (1967) emphasized that theories developed under a GT approach should be able to be used in a practical setting that both predicts and explains behavior through establishing empirical generalizations.

In this study researcher used an inductive research method, building theory from data. As little prior research exists in brand choice pattern, and lack of theories related to consumer brand choices in the post-conflict marketing environment, a GT approach was adopted which provides support for developing previously undiscovered theories. Strauss and Corbin (1997) discuss that a GT methodology is very effective in carrying out qualitative research when the research objective is theory building, a pivotal first step in an under researched area.

The aim of the study is to examine consumer brand experiences with all the brands in four product category in the post-conflict marketing environment. Forty, one-on-one face-to-face interviews were conducted in the post-conflict marketing environment of Northern province of Sri Lanka in 2010. Each interview was sixty to ninety minutes long. The research was conducted across four product categories: toothpastes and cosmetics, full cream milk powder, and financial services providers (services). Theoretical sampling involves the sampling of data (and respondents) in an attempt to develop the theory as it emerges (Glaser and Strauss 1967; Goulding, 2000). In the present study, the open coding process lead to researchers selectively interviewing respondents based on where the emerging theory stipulated. The asymmetry in demographics is a tactic used to acquire respondents whom will offer the most insights. For example, when researcher observed that brand image and status were very important in brand choices of younger consumers in the post conflict

environment, the decision was made to interview more respondents to verify this assumption.

Theoretical Sampling was used to select the respondents, which involves the sampling of data (and respondents) in an attempt to develop the theory as it emerges (Glaser and Strauss 1967; Goulding 2000). In the present study, the open coding process led to researchers selectively interviewing respondents based on where the emerging theory stipulated. According to the table irregularity in demographics is a tactic used to acquire respondents whom will offer the most insights for the study.

Table1: demographic of respondents.

Male/female	18-24	25-34	35-44	45-54	Above 55	Total
Male	3	5	4	2	1	15
female	4	7	7	4	3	25
	7	12	11	6	4	40

3. Data collection

To address concerns over possible memory bias, the study used prompt cards representing every brand's packaging, logo or product. The respondents were prompted about the entire product category. Respondents arrange the cards to create 'maps' that would illustrate their experiences with every brand. Respondents' maps included: "ever available that's why I would ever buy", "not available that's why I would never buy", "trying now and would buy again" and "would consider more in the future". Each respondent was questioned about two of the categories of their choice. The interview covered questions such as: "tell me about your experiences with this product category in the post-conflict environment", "can you tell me the brand choice in the war situated environment", "which brand do you prefer first, and after that?", "why did you start using this brand?", "why did you stop using this brand?", "which brands have you never used and why?", "please arrange the brands in some order or grouping that would represent your experiences with this product category".

4. The application of Grounded Theory

The first step of GT involves identifying area that the researcher wishes to examine. Ideally, this interest should arise due to a lack of knowledge in the literature, as the researcher will build their own theory (Goulding, 2000; 2005). However, previous knowledge in the area of interest is not only expected, but it is also encouraged, as previous knowledge gives the researcher focus (Goulding, 2000). The danger lies in researchers relying too heavily on previous work, missing opportunities to build their own theories (Goulding, 2000). In the present study, the

researchers identified a gap in changes of pre-post conflict marketing environment and brand choice in the literatures. Research discovered that studies had documented the change in category purchase due to a specific change in lifestyle (Moschis 2005), but did not encounter any studies that examined the choice of brands within a category over consumers' living environment in conflict situation. This gap in the literature leads to the area of interest and theory generation.

In any research undertaking a GT approach, researcher analyzes codes and interprets data while it is being collected (Glaser and Strauss 1967). In addition, researchers must consistently compare data. The data could be similar, or indeed dissimilar, to discover any emerging themes or patterns (Goulding 2001). This continual comparison is the cornerstone of identifying concepts within the data. The coding of concepts should begin after the first data source is consulted (in this paper's case, in-depth interviews), as this initial data will act as the foundation for all subsequent analysis and data collection (Corbin and Strauss, 2008). Drawing from Glaser and Strauss's (1967) original work, coding can be as simple as noting in margins, or can be in a more elaborate form including a line-by-line analysis of an interview transcript.

5. Data presentation and analysis

Based on Classical Grounded Theory, in this study, researcher employed the following techniques for concept coding: a) writing memos for every interview summarizing key themes and non-verbal reactions; b) using photographs of brand experience 'maps'; and c) writing a 'researcher diary' that brings together key concepts across all the interviews. Below is an extract from an interview memo:

"A key factor that drives her decisions is security – for this reason she uses and would always use the public banks. Later researcher realized that her need for security comes from her experiences of a war lifewhen she was a small child living with her family in north of Sri Lanka. So, subconsciously, she is making decisions (particularly security and save -related) that are very traditional and protection –to make sure she retains what wealth she has and to make sure she and her family would never have to go back to that war dominated life."

Female 33 years old

".....I keep hearing from other people and media (in the local newspapers) how private banks are offering services – they are also good, they are caring of their customers,....the people in my age group have an attitude that they don't give back to the community, only they want people to deposit money to their banks (security

which is very important to her because of her own experience in the conflict period).....there are many banks branches are started here...we need money for reconstruction...as well as investment..Banks are completing themselves and offering differently, we also seeking for benefit when selecting a brand” Female 34 years old

6. Developing concept

From undertaking a GT approach was found that there is a different in the brand choice behavior in the post conflict marketing environment. This was particularly evident in the tooth paste, and cosmetic product categories. Most respondents started their lives with ‘available brands’ milk powder brand that usually included two sub-categories – ‘brands I have always been given at home’ (usually lower priced, ‘availability’ options) and ‘brands I have been educated with’ (by grandparents). However, in the post-conflict environment these ‘available brand’ brands are replaced with ‘preferred brand’. Respondents justified this behavior by a desire to try new brands (variety seeking). They wanted which were ever available, and now change according to their living environment (‘as we free to shift and enjoy we compare with more brands’).

Most respondents concern their beauty at the post-conflict environment, and they sense there were non availability of foreign brands and the lack of substitutes in the market. Respondents started their beauty with only two brands, where the supply chain was poor and price discrimination was higher at the war time. The products were purchased based on ‘Availability as a reason for purchase’ cosmetics brands that usually included two sub-categories – ‘brands which can be easily purchased and (usually lower priced, ‘fairness’ options) and ‘brands which have been only used by the beauticians (specially for make-up)

As the respondents’ lives continued in a same environment, they use the same brand repeatedly, but the customers who went and lived in the non-conflict affected areas; they had comparison, bargaining power and the brand awareness, and used variety of brands.

As the respondents’ lives continued in the non-conflict affected areas are now gratis to live in their birth places, they educate their relatives, friends and peer groups about the available brands.

As the respondents living in Northern Province, and not to displace any where, suffered from the poor supply chain management and only familiar with some cheaper brands, at the highest price, they are surprising the price level of those brand in the post-conflict marketing environment.

“..The brand,.... yes my mother used this when I little girl, and our family has been using this brand longer period, my daughter also using this brand to clean her teeth....we are very loyal with the brand name a long period we love it....but the present environment purely new and attractive.... more brands are available younger people try to change their pattern of choice, daughter convince me to change a new brands for even ones in our family.....he prefer the tooth paste for child specially with attractive packaging...and its quality” Female 37 years old

“...we all experienced with the brand because of its availability and low price....but now there are variety choice in the market, then we like to choose better one....”

Male 29 years old

“There are some products, what we see in the market remind us the conflict situated environment, therefore we avoid the products, even it has good features.....new packaging, new brands are refreshing our mindand drag in to a calm environment..”

Male 34 years old

While the results for full cream milk powder could be attributed to the functional differences than the “availability of brands” the theme of breaking away from the ‘availability is the reason for purchase’ brands was evident in all categories under investigation. In the toothpaste analysis, most consumers admitted that they are currently purchasing a more expensive (and better quality) brand than, the brand which was common for the entire segment, now they try to new brands which is suitable for elders, herbal users, and the children segments.

In financial services, respondents usually had a bank account set-up at family level or via their parents (in most cases, their parents’ own bank). Parents are responsible for the money management until, they grown up. Bank accounts were started for their first job or were looking for a first loan; most consumers reported that they have re-evaluated the decisions made regarding their bank; they are attracted by the new offerings, benefits and facilities given by the banks. Older customers more believed with public banks but the younger customers are willing to try the offerings of the private banks. In the post-conflict marketing environment, reconstruction and purchasing activities are occurring simultaneously; therefore customers need for finance and compare the benefits of financial services.

“When I was young my father chose banking services, then I couldn’t buy what I liked... but my son decides his financial decision at his 18 years.....he can buy what we want.”

Male 40 years old

In the cosmetic product category, respondents also went through common brand-purchasing behaviors as "availability" and "cheap" in the conflict situated marketing environment. The idea for the cosmetic cream purchasing decision was given by their peer groups. Due to the financial burdens or availability, respondents' first fairness cream were usually the one of two, which was available in the weakened supply chain situated war environment. But in the post-conflict environment women are concerned with their beauty. More medias are available to attract them to be a beautiful woman. As they were younger in the war environment they had to anticipate from their parents, and need to save their lives, therefore they spend little money for cosmetics, and their cosmetic brand image was based on the "availability". But in the post-conflict environment, new brands are available and motivate women to purchase highly priced and quality goods from the international market

"I was only using the available brands for make-ups, there were no beauty parlors" in Northern Province of Sri Lanka. Few were concerned with their beauty. Only young girls use fairness creams which are available in the market. But now beauty parlor ... and the cosmetic business are rapidly growing fast. beauticians, have choice to have good brand and we Evaluate every feature, because we all have brand awareness now."

Female 29 years old.

7. Conclusion recommendation and further studies

This research paper studied the customer brand choice behavior in the post-conflict marketing environment. This study explored some unobserved unique and previously unobserved knowledge about consumer brand choices in the post-conflict marketing environment. The use of a GT approach enabled richer and deeper insights into consumer behavior than other methodologies provide. Through theoretical sampling, researchers were able to effectively guide the data to the developing theory on consumer brand choice behavior in the post-conflict marketing environment.

This study has identified distinct behavior patterns of the consumer brand choice in a post-conflict environment, where they are trying to freely purchase as well as act as fresh customers making decisions firstly for the brand choices. Attractively, brands' performance plays a very minor role in their purchasing behavior at the time situated in conflict. These instances are related to changes in consumer living areas and the status as refugees and consumed products which were offered by the government

and other territory organizations. They were not in a position to select a particular brand for their consumption for example, from being given brands at a conflict situated period; brands were selected by only the criteria as the availability, for purchasing to secure their family.

At present marketers with the opportunity to acquire new customer. The aim of every brand entering into post-conflict marketing environment wanting to grow in the market, it means the marketing environment, where the consumer mind are searching new for all. This marketing opportunity can be realized through attracting consumers who are trying to find themselves through associations with new brands, consumers who recovered from the war environment and started a new life in or customers, who were loosed in conflict marketing environment and the customers who lost everything and back to home and started a novel existence.

The limitation of the current research relates to its scope - Northern Province of Sri Lanka. Respondents were selected from one culture and four product categories. To produce more generalizable results, multiple cultures, and the other conflict affected should be examined, both in population with multicultural characteristics and available brands. Finally, echoing the calls in the literature (Goulding 2005; Rindell 2009), future researchers are encouraged to step out of the other consumer behavior and brand choice related aspects in the post conflict marketing environment with the other methodologies as well as the uncovered part of Grounded theory approach.

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within a given offering, creating value for them, and then managing it over time have long been recognized as essential elements of every organization's core business strategy (Porter, 1985; 1998).

Technology is transforming the marketing environment, and thus emphasizing the critical need for good and effective customer service, many organizations remain ignorant of the tactical and strategic benefits of information technology in both marketing and customer service (Fletcher, 1990)

Questions involving moderators address "when" or "for whom" a variable most strongly predicts or causes an outcome variable. More specifically, a moderator is a variable that alters the direction or strength of the relation between a predictor and an outcome (Baron & Kenny, 1986; Holmbeck, 1997; James & Brett, 1984). Thus, a moderator effect is nothing more than an interaction whereby the effect of one variable depends on the level of another. If technology is a significant moderator in this research, the IMMC increases CPV more. The identification of important moderators of relations between predictors and outcomes indicates the maturity and sophistication of a field of inquiry (Aguinis, Boik, & Pierce, 2001; Judd, McClelland, & Culhane, 1995) and is at the heart of theory in social science (Cohen et al., 2003). Examining moderator effects can increase the understanding of the relations between important predictors and outcomes. Specifically, (Harrison and Samson, 1997) found that marketing communication is positively related to customer perceived value only where the technology facilitates more to implement communication better (and not where the technology lacks to facilitates more to implement communication better).

A given variable may function as either a moderator or a mediator, depending on the theory being tested. Technology could be conceptualized as a moderator of the relation between communication and value (Harrison and Samson, 1997). This would be the case if theory suggested that the intervention might be differentially effective for the technology assistant available to the customers. In this case, theory suggest that the reason technology is effective is that it strengths the relationship between IMMC and CPV. It is helpful to keep in mind that moderators often are introduced when there are unexpectedly weak or inconsistent relations between a predictor and an outcome across studies (Baron & Kenny, 1986). It is evidence that relevant technology needed for the implementation of IMC supports it well to enhance the value creation than the where the lack of support of technology exists.

To working with mobile marketing communications, marketers want to concentrate on technology, which is

included with multiple area, such as, location, presence, billing, profile personalization, provisioning, packet network, transport and messaging system, the effect of the mobile marketing communications boosted by technology, success of the mobile communication varies on where the needed technology established by the providers (Leppaniemi *et al*, 2005). Technology gives increased power to competitors and consumers, and also enables the principles of IMC to operate on new levels. Level of customer expectation fulfilled by the organizations varies on the technology which supports to the traditional IMC rather than the integration of the new media (Hristo, 2006).

The words technology means a resource that is not only important to support for marketing communication but also to strengthen the marketing communication which is supposed to provide perceived value of product and services. Technology is now viewed as a strategic weapon to achieve sustainable competitive advantage and support the competitive strategies of the firms for its value creation, when compare the industries which lack in the use of technology has a low impact of marketing communication on value perception than the industries which have invested more on technology for having better relationship between the communication and the value creation (Harrison and Samson, 1997), it mean that the technology moderated the relationship between the marketing communication and customer value perception. These findings point out that customer perceived value can be enhanced by IMC which is integrated with the new media with the interaction effect of technology. These findings that suggest technical facilities needed for marketing communication moderates the relationship between marketing communication and customer perceived value of services. The contingency theorists viewed technological process as an important moderating variable that can influence value perception. Theorists argued that competitive advantage can come from any technological process. According to the theorists, firms should therefore incorporate their technological process in formulating and implementing their product values.

There is a potential downside to the development of new digital channels. Mobile media, for example, transcend traditional communication and support one-to one, many-to-many and mass communication. Phones and personal digital assistants increase the availability, frequency and speed of communication. Yet the technology associated with these devices, which let marketers personally communicate with consumers, continues to evolve. The technology structured in the organization which assist customers for getting services better has an moderator

effect on the relationship between new contemporary media and mobile marketing communication media and the customer perceived value of services.

Due to technology changes, it is nowadays possible to measure actual Consumer behavior through scanner panels, electronic marketing, two-way communication channels, and advanced direct marketing techniques, and Technology supports every aspect in integration that makes IMC possible, to get as close as possible to actual buying behavior. Woodward (1965) has discovered that coordination of communication processes might change according to the kind of technology. Thompson (1967) argued that technologies, which allow people to communicate in order to share opinions, negotiate, and achieve common agreement. Technology has the role of go-between among individuals, and its infrastructure. It should be very easy to understand and use, thus comprehensible and standardized, and he further stated that, intensive technologies allow the workers new and innovative to shared opinions, ideas, information, and desires in a non-predefined way, typically developed by teamwork or communities of practice. For instance, Information Communication Technology, Information System and Knowledge Management systems facilitate synchronous and asynchronous communication processes when there are no physical proximity, enable knowledge sharing among organizational units, simplifies some managerial decision processes, and support the electronic data interchange among firms (Sarbaugh, et al, 1999).

Technologies associated with mobile communications provide the Necessary infrastructure to enable consumers to send and receive messages. Lu *et al.* (2003) suggest that facilitating conditions is one of the most important determinants, along with the ease of using technology. In this light, the integration of competing standards and fragmented system, cross-network support, and higher connection speeds are all necessary conditions for a wider transmission of mobile communication. In addition, the availability of web-enabled mobile handsets with 2 G or 3G functionality would significantly affect the adoption of MMS-based campaigns (ibid). Further, a wider selection of handsets must be available, to enable consumers to Choose their preferred combination of necessary functions and diverse features. However, it has been pointed out that mobile handsets of the same brand sold in different countries may not be comparable in terms of their technical features (Baldi and Thaug, 2002).

One of the unique features of the mobile internet is the ability to track the users Position, and tailor services and promotional offers accordingly (Sadeh, 2002). A GPS-enabled mobile handset enables users to pinpoint the location of a

mobile phone placing an emergency call (ibid). GPS enabled handset, which enables location-based services to be much more personalized, this facility would give banks' strategic leverage in mobile communication, because an individual's behavior and receptiveness to mobile communication are likely to be influenced by their location and time, and marketers can thus induce impulse buying by providing the right information for the right place (Barnes, 2003).

Regulatory control furnish by technology is essential to give users total Control over what they receive, because consumers' demand for highly personalized messages has to be reconciled with their desire for privacy (Sadeh, 2002). Mobile banking users may be also highly concerned with their information security, because mobile banking enables consumers to request their account balances be sent via SMS. This may become a serious concern, and require them to provide necessary protection of consumers' financial information (Barnes, 2003).

Lalonde, Cooper, and Noordewier, T. (1988) stated that the sophistication of customer service depends on the communications systems and the related information orientation within a firm: without good control of information flow within customers, the customer service function is usually relegated to reporting performance level statistics and reacting to special problems. Mobile communication technology promises to help companies provide more consistent levels of service and cement relationships with customers (O'Leary, 1990). Improvements in customer service are being made possible by an underlying network of information technology (Austin, 1992). Smart companies will gain a competitive advantage by improving the delivery of customer service through information technology (Burgetz, 1992).

Hypotheses

The emergence of Information Technology has fundamentally changed the media landscape, contributed to an extensive deregulation of markets and individualized patterns of consumption and increased the segmentation of consumer tastes and preferences (Kitchen, 2005). These changes accelerate the movement towards personalized marketing communication in real time across multiple media platform and channels in increasingly interactive by nature (Bezjian Avery, 1998). The increasing importance of mobile media for marketing activities is widely recognized (Watson, 2002). The mounting use of mobile marketing communication is directly and indirectly associated with the developments in mobile technologies and the fast adoption of mobile devices (Barnes & Scornavacca, 2004; Vashney & Vetter, 2002; Venkatesh, 2003).

Synergy is the fundamental concept of IMC (Chang & Thorson, 2004), and it is defined as the interaction of two or more agents of forces, whose combined effect, is greater than the sum of their individual effect (American Heritage College Dictionary, 1997). From the study of Shultz (2005) synergy can be understood as a way how various marketing and communication activities interact with each other in the marketplace and how the various brand 'touch points' come together to impact and influence consumers, employees, channels, the financial community and the host of other stakeholders that are involved in today's marketplace success.

Zeithaml (1988) defines Customer perceived value as the consumer's overall assessment of the utility of a product or service based on what is received and what is given. Interpretation of value might be different between the client and the service provider, more important is 'how' clients interpret value and not 'how' suppliers believe what value is supposed to be (Blois, 2004). Studies have shown that value results in increased purchases, increased cross-buying, increased word-of-mouth referrals, less returns and also it is a critical criterion for consumers' decision making process. Customer Perceived values are a combination of physical attributes, service attributes and technical support available in relation to a particular use situation (Monroe, 1990). Parasuraman (1998) indicated that measuring customer perceived value is a worthwhile action for building up enterprises' competitive advantages.

Roig et al (2006) studied the Customer perceived value of banking service, that has taken place in the installations of the entity and in which there is interaction between the customer and the personnel of the bank. This is post-purchase perceived value, which takes into account aspects not only of the service offered but also of the organization that sustains it. Their study excluded six dimensional values of services from the transactions made through electronic or telephone banking, as well as operations in ATMs or similar. Root of the study by Sanchez et al (2006), Roig, et al (2006) have obtained the result that the value perceived by the customer in the banking sector is composed of six dimensions: functional value of the establishment, functional value of the personnel, functional value of the service, functional value price, emotional value and social value.

Technology is transforming the marketing environment, and thus emphasizing the critical need for good and effective customer service, many organizations remain ignorant of the tactical and strategic benefits of information technology in both marketing and customer service (Fletcher, 1990; Martell, 1989; Oasis 1989). To working with mobile marketing communications, marketers want to concentrate on technology, which is included with multiple area, such as,

location, presence, billing, profile personalization, provisioning, packet network, transport and management system (Leppaniemi *et al*, 2005). Technology gives more power to competitors and consumers, and also enables the principles of IMC to operate on new levels. By using technology to support IMC concepts, companies have ability to exceed customer expectations and outsmart the competition (Hristo, 2006).

Due to technology changes, it is nowadays possible to measure actual Consumer behavior through scanner panels, electronic marketing, two-way communication channels, and advanced direct marketing techniques, and Technology supports every aspect in integration that makes IMC possible, to get as close as possible to actual buying behavior. Woodward (1965) has discovered that coordination of communication processes might change according to the kind of technology. Thompson (1967) argued that technologies, which allow people to communicate in order to share opinions, negotiate, and achieve common agreement. Technology has the role of go-between among individuals, and its infrastructure. It should be very easy to understand and use, thus comprehensible and standardized, and he further stated that, intensive technologies allow the workers new and innovative to shared opinions, ideas, information, and desires in a non-predefined way, typically developed by teamwork or communities of practice. For instance, Information Communication Technology, Information System and Knowledge Management systems facilitate synchronous and asynchronous communication processes when there are no physical proximity, enable knowledge sharing among organizational units, simplify some managerial decision processes, and support the electronic data interchange among firms (Sarbaugh, Thompson and Feldman, 1998).

- H1: There is a positive impact of integrated mobile marketing communication on customer perceived value of services.
- H2: There is a positive impact of mission marketing on customer perceived value of services
- H3: There is a Positive impact of interactivity on customer perceived value of services.
- H4: There is a positive moderator impact of technology between Integrated Mobile Marketing Communications and customer perceived value of services
- H5: There is a significance difference between the levels of customer perceived value across three levels of degrees in IMMC.

The following conceptual model is developed, to understand the impact of integrated mobile marketing communication on customer perceived value of services. Independent variables of the IMMC construct derived from the literature

of Duncan and Moriarty (1997), and the dependent variables adopted from the literature of Roig, et al (2006).

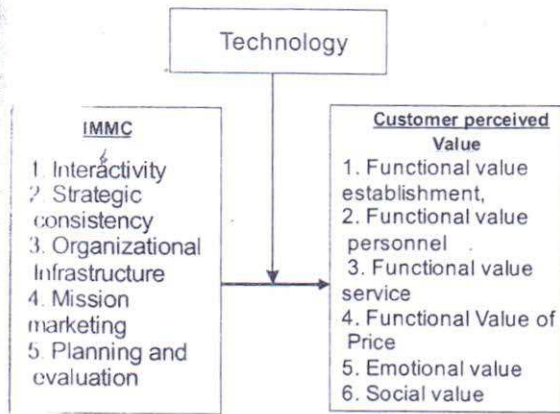


Fig.1 Conceptual model for the relationship between IMMC and CPV

Methodology

The population of the present study consisted of the commercial private banks, which have adopted mobile marketing communication into their traditional integrated marketing communication for their commercial banking services provided to their household customers, and the house hold customers of each banks. In order to collect the data necessary to measure the constructs related to the subjects of the study, it is required to interview communication managers or IMC manager and retail (House hold) customers attending the respective banks as the elements of the target population. The communication manager or IMC manager account for the integrated marketing communication in the retail sector of commercial banks whilst retail (household) customers of respective banks account for customer perceived value of the banks.

Sample size refers to the number of elements to be included in the study (Malhotra, 2007). Once the target population of the study is defined, it is required to decide the sample size for the study. From the list of private commercial banks in Sri Lanka, there are five banks were selected as the population (the banks which have implemented integrated mobile marketing communication). For some research questions it is possible to survey an entire population as it is of the manageable size (Sounders et al, 2007). Number of sampling elements in the present study consisted of five commercial bank head offices, which have the centralized system for the whole communication network for all their bank branched and customers. Therefore the present study considered the whole population as its sample size. Further it is determined

100 retail (house hold) customers from each bank would be needed for the present study.

Analysis art

According to Nunnally (1978) the alpha of a scale should be greater than 0.70 for the items to be used together as a scale. This alpha for the total scale is also computed on the assumption that the item under examination is deleted. Nunnally (1978) gives the common guideline for the alpha standard of reliability: a) early stage of research alpha=0.5-0.6 b) basic research alpha, alpha= 0.7- 0.8, and c) applied settings, alpha= 0.8-0.9. Items of the present study satisfied the scale proposed.

Types of mobile banking services via integrated mobile marketing communication practiced by the private commercial banks. Banking services which are provided by the IMMC are classified under six categories, such as Payments, Deposits, Withdrawals, and Transfers, Investments services Support services, Content Services, personalized services, financial services and support services. Normally all five banks have adopted mobile marketing communication for financial services, Payments, Deposits, Withdrawals, and Transfers. Particularly Commercial bank, Hatton nation bank and HSBC are newly moving to content, and personalized banking services.

Number of options for each banking service provided via mobile marketing communication. This number of options is displayed under each bank. Consumers make use of mobile marketing communication a great deal of options for the categories as, Domestic and international fund transfers, Mobile recharging, Commercial payment processing, Bill payment processing, Status of requests for credit, including mortgage approval, and insurance coverage, Cheque book and credit card requests, ATM Location, General information, Location-based services, Mini-statements and checking of account history, Access to loan & card statements, Balance checking in the account , Recent transactions, Blocking of (lost, stolen) cards, PIN provision, Change of PIN and reminder over the Internet. Specially for collecting general information all the customers prefer to contact banks via mobile marketing communication.

Table 1 Standard regression coefficient

Independent variables: IMMC	Dependent variables : customer perceived value of services.
β	0.970
Significance of F	0.000
Adjusted R ²	0.815

According to the regression results in the Table 1 the fitted model encountered a significant relation between IMMC and CPV of services. The R² value multiplied by 100 tells the percentage of variance in one variable accounted for by the predictor variables. The adjusted R² value is 0.815 so, that 81% Percentage or almost two third of the variance in Customer Perceived value of Services is accounted for by the predictor variable IMMC. Considering all above facts the, the hypothesis I is being accepted, and it could be proved that there is a significant evident of greater value perceived by the customer at the banks which is adopting Integrated Mobile Marketing communication.

Table 2 Multiple regression coefficient (model with mission marking)

Independent variables: Mission marketing	Dependent variables: customer perceived value of services.
β	0.970
Significance of F	0.000
Adjusted R ²	0.815

As per the regression results shown in the Table 2, it has been noted that fitted model revealed significant relationship between mission marketing and customer perceived value of services. It explains the mission marketing dimension in IMMC independent variable positively influences on customer perceived value of services. (I.e. $\beta=0.970$ p value <0.05), so H2 is accepted.

As per the regression results in the table 3 it has been noted that fitted model revealed the significant relationship between interactivity and customer perceived value of services. It explains that the interactivity dimension in IMMC independent variable positively influences on customer perceived value of services. (I.e. $\beta=0.97$, p value <0.05), so H3 is accepted.

Table 3 Multiples regressions coefficient -Interactivity

Independent variables: Interactivity	Dependent variables: Customer perceived value of services.
β	0.971
Significance of F	0.000
Adjusted R ²	0.815

As per the regression results in the table 4, it has been noted that fitted model revealed the significant relationship between predictor variable IMMTECH; the product of IMMC and Technology and the dependent variable customer perceived value of services. It explains that there is a statistical significant of moderation effect between IMMC and customer perceived value of service. (i. e. $\beta=97.4$; p value <0.05). H4 is accepted.

Table 4 Standard regression coefficients

Independent variables: IMMTECH (product of IMMC and technology)	Dependent variables: customer perceived Value of services.
β	0.974
Significance of F	0.000
Adjusted R ²	0.892

For the purpose of exploring the relative of Integrated Mobile Marketing Communication and Customer Perceived Value of services, researcher conducted four models. Model1: first Model is used to test the first hypothesis to show the relationship between the y (CPV) and the X1(Interactivity), X2(Mission Marketing), X3 (Strategic consistency), X4 (organizational infrastructure), X5(Planning and evaluation). Model 1 fit for the Dimension of IMMC and CPV.

$$Y=0.556 X_0+1.562 X_1+0.957 X_2+0.086 X_3+0.006 X_4+0.026 X_5$$

This explained that 81.5% variation by the fitted model. It entails that around 81% of the variation in CPV is explained by the IMMC.

Model 2: Second model explain the variation in CPV without mission marketing variable in the predictor variable; IMMC. Model 1 and 2 were used to test the second hypothesis to show the relationship between the y (CPV) and the X1(Interactivity), X2(Strategic consistency), X3(organizational infrastructure), X4 (Planning and evaluation). It has been used to test the variation in CPV without mission marketing. Model 2 fit for the without mission marketing dimension in IMMC and CPV

$$Y=0.368X_0+1.565 X_1+0.957 X_2+0.088X_3+0.769X_4+0.224 X_5$$

This explains that 72.4% variation in CPV is explained by the model which fitted for without mission marketing variable. It entails that around 72 % of the variation in CPV is explained by the IMMC. But in the model 1 it entails that 81.2% of variation in CPV is explained by the IMMC with mission marketing. Model 3: the third model explains the variation in CPV without interactivity dimension in the predictor variable, IMMC. Model 3 and Model 1 are used to test the third hypothesis to show the relationship between the y (CPV) and the X1(Mission Marketing, X2 (Strategic consistency), X3 (organizational infrastructure), X4 (Planning and evaluation). It has been used to test the variation in CPV without Interactivity.

$$Y=0.721X_0+1.784 X_1+0.128 X_2+0.144X_3+0.453X_4$$

This explained that 70.2% variation in CPV is explained by the model which fitted for devoid of mission marketing variable. It entails that around 70 % of the variation in CPV is explained by the IMMC. But in the model 1 it entails that 81.5% of variation in CPV is explained by the IMMC with mission marketing.

Model 4: this model is fitted to test the hypothesis 4, and explains the relationship between predictor variable and dependent variables. It means that the fitted model reveals that, the variation in CPV is explained by the moderating effect of technology between IMMC and is used to test the third hypothesis to show the relationship between the y (CPV) and the X (product of technology and IMMC).

$$Y = -0.33X_0 + 1.131 X_1$$

This explained that 90.3% variation in CPV is explained by the model which fitted for without mission marketing variable. It entails that around 90% of the variation in CPV is explained by the IMMC. But in the model 1 only 81.5 % of variation in CPV is explained by the IMMC with out the moderation effect of technology

To test the H5 hypothesis independent sample one-way ANOVA was carried out on SPSS. The results as shown in the table 5 the mean customer perceived value scores are 4.3387 (SD=.25984) for high-degree in IMMC, 3.6441(SD=.47106) for medium degree in IMMC and 1.9638(SD=.49894) for lower degree in IMMC. The 95% of confident intervals for the means are 4.309 to 4.368 for higher degree, 3.5516 to 3.736 for medium degree, and 1.904 to 1.98 lower for degrees. P value (0.000) is less than 0.05, therefore the H5 is accepted. It means that there is a significance difference in the level of customer perceived value across three levels in IMMC

Table 5- ANOVA results

	Mean	Standard deviation
Higher degree	4.3387	.25984
Medium degree	3.6441	.47106
Lower degree	1.9631	.49894
95% Confidence Interval for Mean	Upper value	Lower value
Higher degree	4.309	4.368
Medium degree	3.551	3.736
Lower degree	1.904	1.987
Significant P value	0.000	

Findings and suggestions

It was found that there is a positive impact of integrated mobile marketing communication on customer perceived

value of services, therefore the primary objective was accomplished, and in the, private commercial banking sector is practicing the Integrated Mobile Marketing communication to a considerable extent. On the five point scale the Integrated Mobile Marketing Communication has an average scale of 4.12 out of five points. This reveals that the selected population in the sector of local private commercial banks has adopted integrated mobile marketing communication practices. Further at the components level of analysis of Integrated Mobile Marketing construct, the average level of interactivity, mission marketing, strategic consistency, organizational infrastructure, and planning and evaluation have mean value of 4.1, 4.2, 4.2, 4.0, 4.1, respectively. It shows that the selected population in that sector is adopting the dimension of IMMC, such as, Interactivity, mission marketing, strategic consistency, organizational infrastructure, planning and evaluation. This study set the degree of IMMC in the local private commercial banks, on a three types of degree higher degree lies above 4, medium scale lies between 3e"and 4d", low degree below scale of 3.

To accomplish the specific objective 2 there were two hypotheses accepted. **H2:** There is a positive impact of mission marketing on customer perceived value of services; **H3:** There is a positive impact of interactivity on customer perceived value of services. There were found that above two factors were significantly (P<0.05), influence on Customer perceived value of services in , private commercial banks. The regression co-efficient (Mission marketing $\beta = 0.974$, interactivity $\beta = 0.971$) conform this power of prediction, therefore it seems that , there is a significant contribution of the two factors to have an impact on CPV of services in private, local commercial banks

To reach the objective 3 H5: There is a significant difference between the level of customer perceived value across the three degrees in IMMC. Findings of the study reveals (p value=0.00) that, there is a significant different in the level of customer perceived value across the three level of degrees as higher degree, medium degree, and lower degree, it further explains that implementing the level of degrees whether it is higher, medium or lower determined the level of customer perception of services. Results of Reid (2005), revealed that the level of brand performance significantly differed across the degree in IMC. Findings of the present study are in line with the implication of previous study.

To accomplish the object four hypotheses were developed H4: There is a moderator impact of technology on the relationship between Integrated Mobile Marketing Communication and Customer Perceived value of services. Findings of the study explain that there is a moderator

effect of technology on the relationship between IMMC and CPV. There were found that the product of two factors such as technology and the predictor variable IMMC were significantly ($P < 0.05$), influence on Customer perceived value of services in, private commercial banks. The regression co-efficient (IMMTECH $\beta = 0.97.4$) conform this power of prediction; therefore it seems that, there is a significant moderation effect on the relationship between IMMC and CPV.

The unique nature of the study revolves around integrated mobile marketing communication and its direct impact on customer perceived value in the delivery of banking services in private commercial banks. The aim of this study was to advance academic knowledge in an area that has little empirical study on IMMC. It addressed the degree of IMMC in private commercial banks Sri Lanka. It is reinforcement to the existing academic Knowledge in the area of determining the relative importance of mobile communication integrated into IMC in private commercial banks. It contributes to academic knowledge by examining the emerging issue of IMMC to determine whether it increase or decrease the value perceived by the customers in the area of banking sector. Unique aspect, which has not been previously investigated in the field, is combining IMMC and customers' perceptions of value given by banks. It found out whether the mobile marketing communication can be utilized to determine the perceived value of services.

The contribution of the study builds on introducing a new perspective on marketing communication effects on customer perceived value of services. Based on the findings, it can be concluded that it might be very relevant to consider marketing communication of the product or service, which adds value (Kristina and Tore, 2005). The purpose of the study was to analyze the relationship between IMMC and CPV in the value creation process. The main conclusions emerge from the research is IMMC reports a platform for the full realization of marketing potentialities. IMMC and CPV are complementary and synergistic in enabling efficient and effective management of the process of value creation and delivery.

IMMC represents a crucial input in the development of customer value in the context, it provides an important influence on both the theory and practice of marketing communication to make a real contribution to the success of a modern banking organization in becoming a technology oriented communication enterprise, marketing communication has an important role to play in terms of market interfacing and knowledge of customers. IMMC thus assumes a crucial facilitating role in the firms' efforts to create perceived value for its customers. IMMC and

CPV thus power full and pervasive allies in advancing and implementing a company strategy of competitive advantage (Zinkhan et al, 1996; Peltier, 2003; Olot Hala, 2006).

Communication effects together with the factors such as the quality of the services, and it shapes its image of the organization in the mind of the customers, and potential customers (Gronroos, 2000). Marketing communication has been seen as an instrument to sell product and services. The customer is considered as a passive object of the effort conversion of customer's attention to purchase action (Harvey, 1997). It is a question that, how customers perceive value of any communication between the customer and the company covering both personal interaction and media based interaction; communication value is in turn an integral part of service value. This research supports the synchronization that for IMMC to provide a use full platform for differentiation, it must be supported by a number of key roles that undertake.

Today's business environment is very dynamic and undergoes rapid changes as a result of technological innovation, increased awareness and demands from customers. Business organizations, especially the banking industry of the 21st century operates in a complex and competitive environment characterized by many challenges.

This analysis of the relationship between IMMC and customer perceived value of service has important implication for managers, because it provides insights into how the mobile communication integrated into IMMC can be oriented toward customer perceived value of services, which is the key principle to have competitive advantage. Certain implication for managers can be noted. Interact with the customers via IMMC in assisting them to become co-producer of the customer value. Interactivity and mission marketing are more powerful elements in IMMC construct. Therefore marketing managers should be open minded about sharing their knowledge of IMMC with employees as well as customers, managers should endeavor to acquaint themselves with the principles and methods of IMMC and implement them in their marketing endeavors. Engage in an ongoing and mutually beneficial dialogue with communication managers with a view to staying in touch with customers.

Communication managers need to understand that a complementary and synergistic relationship between the two will enable the firm to create value for customers and gain competitive advantages in the contemporary market. The variation in the responsiveness to product and services for different media indicates that it is important to

have an understanding of how media adds, and subtracts value, the analysis points to the need for companies to measure the responsiveness of consumers in order to understand and enhance the CPV of services which depended on IMMC.

The highly competitive nature of banking points the needs for information addressing not only retain existing customers, but also to obtain new customers. By showing an understanding of what the customer perceives in the way of customer service, via mobile marketing communication the bank can set itself apart from those banks that are not as perceptive of the customer value. There are some difficulties in influencing customer behavior as well as understanding what the customer absolutely perceives. While not implying that banks should be "mind readers" this present study provides a method to evaluate the benefits that might be obtained by banks that seek to understand their customers' perception about their services provided by mobile marketing communication.

Another practical benefit is the results of this study that interactivity and mission marketing are the most important of the five factors in the degree of IMMC, however until numerous other factors are compared with those two. If a bank can determine what factors are most significant to determine the customer perceived value of services, it can develop a strategy to successfully market their services by emphasizing the crucial factors as mission marketing and interactivity.

To enhance value on service, employees need ongoing training in the necessary technical skills and knowledge and in process or interactive skills. Service employees also need training on interactive skills that allow them to provide courteous, caring, responsive and empathetic service. Managers in such organization have to share their organizational mission with the company employees as well as their other stakeholders. They have to do so require the involvement of employees as well as their feedback and ideas from customers related to their mission. Technology play a major role between integrated mobile marketing communication and customer perceived value of services; therefore to have a high perceived value from customer point of view, banks have to invest in state of the art of technology not for technology's sake but rather to allow every aspects of its business to focus on increasing the value of services and build up the relationship between communication and value perception.

The benefit of the results of measuring the tendency of the relationship between IMMC and CPV has very practical implications. If a bank can meet or exceed customer perceived value through mobile marketing communication

the practical implications of the evidence would appear to be clear that the customer would either perceived much about the banking services or as perceived low, therefore, any delivery of mobile communication determine the value perception which was concluded has an implication. Therefore adding value in their value chain bank practitioners have to concentrate on the contemporary mobile media.

Banks and other organizations are constantly seeking means by which they can plot the likelihood of retaining customers. This study offered IMMC as a value determination source by which a bank could cover different type of banking services provide via mobile marketing communication, that a bank could reasonably attract and retain household customers by the bank. While there is the need for more empirical study in this area, to show the reasons of not having services can be offered via mobile marketing communication in particular banks.

An interesting practical benefit of this present study manifested itself through the results that pointed to the lack of a significant impact of gender, income, and education on CPV. While a significant effort was made to statistically evaluate each of the items of gender, income, and education, there was a definite lack of importance indicated in the outcomes.

Present study account for the important aspect in marketing communication, in this study IMMC was operationalised as part of the firms' marketing communication. This study not considered the relationship to the company/ brand /product/service. Even if the empirical study is limited in these aspects, it shows that it is necessary to consider that products and services may have different responsiveness patterns. Further studies are warranted from scientific point of view especially with the focus on understanding how consumer characteristics and product/ services characteristics influence responsiveness, for example for some consumers only some media may be relevant for particular product/services than to others.

As noted in Chapters 2 strong arguments have been made for mobile communication, integrated mobile marketing communication as a determinant of customer perceived value of services; however an equally compelling argument was made for CPV and its dimensions. The literature was generally non-existent relating to the influence of demographic data such as gender, age, income, education. This study focused on only the house hold customers from the five private commercial banks in Sri Lanka, future studies could be concentrated on business customers of those particular banks.

Given the limitation of this research and the ideas advanced in this study, there are a number of future research suggestions to be advanced. One of the most prominent suggestions would focus on expanding the geographical reach of this study to include more banks from private and public sector. While this study aimed to represent a substantial advance to identify through an exploratory method to predict the relationship between IMMC and CPV in Private commercial banks consumers in Sri Lanka remains a large portion of the universe to be sampled concerning the overall study subject. Therefore, by using the content identified herein as a benchmark, future research efforts can identify additional decision variables pertaining to prediction of the relationship and expand the geographic reach of this study.

The frame work presented here is to show the impact of IMMC on CPV. It lends it self to further analysis with the aim of developing a model with a greater operational relevance this analysis could examine the role of marketing communication in firms that have experienced problems in adopting IMMC in such banks and other industries. And also verify IMMC management in those banks in which marketing communication activities or dimensions are lacking or poor implemented, examine the relationship between IMMC and CPV in different industries.

Apart from the above suggestions, the main directions of further research should be a deeper analysis of the role of the customer in value creation process via IMMC. Further studies could also focus attention on deeper understanding of the interaction process and flows of knowledge and resource in implementing IMMC, in purchasing the co-creation of value to customers.

Although the empirical study represents a situation with several limitations, it shows the need for further studies in how IMMC creates value. There are considerable differences in the responsive pattern for different product and services, difference in communication value reflect different in the ways products/services or the complexity of the product / services (Kristina and Tore, 2005). According to the study it seems that IMMC may creates the different value to product and services, therefore further research can be performed to comparatively see the different perceived value between product and services.

Understanding of IMMC in the business to business context by highlighting the existence of IMC, which is integrated with mobile marketing communication, within industry networks, and that further research can be done on how different industries integrated mobile marketing communication into IMC. This study was conducted in banking settings although the dimensions identified were

really verified in this industry. It should be helpful to replicate this study in others the outcomes of the further studies will determine the extent of generalization to be made.

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