

Artículo de investigación

The relationship between attitude to SMS advertising and customer purchase intention (case study; saman insurance co)

La relación entre la actitud de la publicidad de SMS y la intención de compra del cliente
(estudio de caso, seguro de saman co)

A relação entre a atitude com a publicidade em sms e a intenção de compra de clientes
(estudo de caso; saman insurance co)

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Abstract

This research tries to investigate the application of mobile phones for marketing (via SMS) in the insurance industry according to the rapid progress at the used technologies in mobile phones and their increasing use in various industries. In fact, its aim was to investigate the effect of an SMS advertising on the individual attitude of the advertising, their attitude to the brand and their attitude effect on purchase intention. So, a model includes the components of an advertising message which may affect the attitude toward advertising has been presented. These components were; advertising perceived as valid, the attitude to mobile advertising, the quality of the argument, the incentive, attractiveness, interaction, the perceived attempt, the perceived emotional involvement and the perceived cognitive involvement. A questionnaire has been provided based on these factors and has been distributed among 384 of the sample sizes. The collected data have been analyzed by Smart PLS 2.0 software. The results indicated that the attitude to advertising has a direct effect on the attitude to the brand, attitude to the brand has a direct effect on the attitude to purchase intention and attitude to advertising has a direct and positive effect on purchase intention. Also, all the above-mentioned components have positive effect on attitude to advertising.

Keywords: attitude to mobile advertising, the argument quality, product involvement, attitude

Resumen

Esta investigación hace un esfuerzo en investigar la aplicación de teléfonos móviles para la comercialización (a través de SMS) en la industria de seguros de acuerdo con el rápido progreso de las tecnologías utilizadas en teléfonos móviles y su creciente uso en diversas industrias. De hecho, su objetivo era investigar el efecto de una publicidad SMS sobre la actitud individual hacia la publicidad, su actitud hacia la marca y su efecto de actitud sobre la intención de compra. Por lo tanto, un modelo incluye los componentes de un mensaje publicitario que puede afectar la actitud ante la publicidad. Estos componentes fueron; Publicidad percibida como válida, la actitud hacia la publicidad móvil, la calidad del argumento, el incentivo, el atractivo, la interacción, el intento percibido, la implicación emocional percibida y la implicación cognitiva percibida. Se ha proporcionado un cuestionario basado en estos factores y se ha distribuido entre 384 del tamaño de la muestra. Los datos recopilados han sido analizados por el software Smart PLS 2.0. Los resultados indicaron que la actitud hacia la publicidad tiene un efecto directo sobre la actitud hacia la marca, la actitud hacia la marca tiene un efecto directo sobre la actitud hacia la intención de compra y la actitud hacia la publicidad tiene un efecto directo y positivo en la intención de compra. Además, todos los componentes mencionados anteriormente tienen un efecto positivo en la actitud hacia la publicidad.

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toward advertising, attitude to the brand, mobile marketing, mobile advertising.

Palabras claves: Actitud hacia la publicidad móvil, la calidad del argumento, la participación del producto, la actitud hacia la publicidad, la actitud hacia la marca, el marketing móvil, la publicidad móvil.

Resumo

Esta pesquisa tenta investigar a aplicação de telefones celulares para marketing (via SMS) no setor de seguros, de acordo com o rápido progresso das tecnologias usadas em telefones celulares e seu crescente uso em diversos setores. De fato, seu objetivo foi investigar o efeito da propaganda por SMS na atitude individual em relação à publicidade, sua atitude em relação à marca e seu efeito de atitude sobre a intenção de compra. Portanto, um modelo inclui os componentes de uma mensagem publicitária que podem afetar a atitude em relação à publicidade. Esses componentes eram; publicidade percebida como válida, a atitude em relação à publicidade móvel, a qualidade do argumento, o incentivo, a atratividade, a interação, a intenção percebida, o envolvimento emocional percebido e o envolvimento cognitivo percebido. Um questionário baseado nesses fatores foi fornecido e distribuído entre 384 do tamanho da amostra. Os dados coletados foram analisados pelo software Smart PLS 2.0. Os resultados indicaram que a atitude para com a publicidade tem um efeito direto sobre a atitude da marca, a atitude para com a marca tem um efeito direto sobre atitudes em relação a intenção de compra e atitude em relação a publicidade tem um efeito direto e positivo na Intenção de compra Além disso, todos os componentes mencionados acima têm um efeito positivo na atitude em relação à publicidade.

Palavras-chave: Atitude em relação à publicidade móvel, a qualidade do argumento, a participação do produto, a atitude em relação à publicidade, a atitude em relação à marca, marketing móvel, publicidade móvel.

Introduction

In recent years, the organizations move rapidly toward exploiting the IT in commerce field. This technology has created an application as "E-marketing" in the scope of using ICTs in advertising so that the services of the firm has been distributed among the customers rapidly and widely. (Mir and Najafi, 2009). While, the weakest firms are removing from the competition arena, other firms should know that their survival is depended to the innovation and using new techs. (Frost and Sullivan firm, 2011). The insurance firms are not expected. This reveals the necessity of using multimedia and advertising. Different kinds of marketing for insurance are existed in the marketing scope and introducing the goods and services to the customers such as email marketing, social networks, e-mails and SMS. The advertising SMSs is the strongest ones which should not be ignored. They are one of the new ways in marketing and one of the main form of product promoting which are introducing as the best way and its success rate has been reported 100 %. (SMS advertising for insurance firms, 2013). The strategy of using mobile phones will result in cost saving, risk decrement and productivity

increment as well as can create new customers and preserve old ones. (Frost and Sullivan firm, 2011).

Using the mobile phone as a communicative tool has been increased widely as well as it can be noted that using mobile phone to transfer the messages is still in the early stages of its life cycle. (Haghighi Javid, 2012). So, the industries need to more researches and investigations for its good use. The mobile phones penetration rate increment in our country and 48 million mobile phone users of Iran telecommunication Co have attracted the attention of the marketers and businessmen to this media. (Habibi, 2012). Also, mobile phone penetration rate was 74% in 2013 according to Iran telecommunication Co.

The aim of this research is to determine the performance of customer behavior recognized models based on this new media. In facts, this research tries to test the customers' reactions on the SMS advertising as well as to identify the effective factors on customers' attitude to advertising, customers' attitude to brand and customers' attitude to purchase intention.

Research Background

Generally, the researchers have investigated the effect of different advertising attractions and their performance on the customers' mental processes according to the attitude paradigms to advertising, attitude to brand and attitude to purchase intention. (Drossos et al., 2007). In this research, the attitude to advertising has been considered as a key to measure the advertising effects. The researches on advertising via mobile phones have referred to remarkable points on the attitude to advertising and its determinant factors. (Drossos et al., 2007). The primitive results indicated strong focus on motivation, interaction, attraction, product involvement (cognitive and emotional) and attitude to SMS advertising. It seems that this structure has directly affected the attitude to advertising, the attitude to brand and the attention to purchase intention. According to the above mentioned factors, this research has focused on 6 main variables which have been effective on the attitude to advertising as well as we have tried to investigate them based on the former researches. Muehling and Mccann categorized the attitude to advertising as follow; personal / individual, related to advertising and others. (Muehling and Mccann, 1993). In this research, the mentioned category has been developed along with the former findings on the specific concept of mobile phones.

-Personal / individual antecedents. In fact, the personal / individual factors are the advertising processors.i.e. the customers. (Muehling and Mccann, 1993).

Advertising validity- generally, the attitude to advertising – and the mental mode were the first components which have been tested and the results have indicated that these two components have effect on attitude to advertising. (MacKenzie et al., 1986). In this research, the advertising validity has been defined as ones perception on the reality and acceptability of the advertising claim. If the customers don't accept the advertising validity, they will probably have negative attitude to the advertising. (MacKenzie et al., 1986).

So, the first and second hypotheses have been presented as follow;

H1: the customers who consider the SMS advertising more valid have the more positive attitude to the advertising. The attitude to advertising has been tested in different

communicative channels and the researchers have found that the individuals who have better emotion to the advertising, consider the advertising more acceptable, more enjoyable and more useful. (Bauer et al, 2005).

H2: The customers who have positive attitude to mobile advising generally, have more positive attitude to the advertising.

-The former findings on advertising. The message attractions categorize to two types; the mutual attractions and emotional attractions (Johar and Sirgy, 1991). The mutual attractions usually are based on real information whereas the emotional ones usually create a positive sense and are used to develop the brand development. It can be perceived that, when a new brand is advertised, the customers need the advertising messages containing information on brand; so, in this research, it can be assumed that the individual is looking for information on the profitability of non-famous brands. Sometimes, it has been assumed that the information is more important than price.

In contrast, an inspiring message of a positive sense (emotion) may be more effective to protect the brand in the famous brands.

According to this issues about the mobile phone media specially their adaptability with short advertising; the issue of character limitation in SMS advertising must be considered. As it has been stated, about a new brand, the customers need the advertising messages containing information on brand. This issue and the character limitation issue need to more accuracy and attention by the advertiser to provide a useful and informative message. (Drossos et al., 2007). The incentive, attraction, product involvement and general attitude to SMS advertising have direct effect on attitude to advertising, attitude to brand and attitude to purchase intention based on the done researches on the effective factors on advertising effectiveness. (Drossos et al., 2007).

So, the third hypothesis is represented as follow; H3: the messages with mutual attractions to messages with emotional attractions have more positive attitude to advertising.

Argument quality is defined as the intellectual attraction which is created by the argument and may affect the customers' attitude. (Batra & Stayman, 1990). The researches have indicated

that the customers create their perceptions on the current argument strength or weakness after facing the advertising. (Najmi et al., 2012).

According to the default of existing detail in the message (the existence of detail for more argument) which has been presented in the possibility of scrutiny theory; when someone is exposed to a strong argument, the positive thoughts are being created for him/her as well as when he/she is exposed to a weak argument, the negative thoughts are surrounding him/her. Furthermore, when someone is involved a message with more details, the argument quality have vast effect on his/her attitude to the messages with less details. (Chu & Kamal, 2008). The former researches found that the argument quality has more effect on persuading people. (Martin et al., 2003).

So, the forth hypothesis is as follow;

Hypothesis 4: the advertising messages with more arguments create more positive attitude to advertising.

Attitudes to advertising has been conceptualized through cognitive and emotional components and it seems mutual that the informative needed components for advertising (price and product features) have effect on the attitude to advertising. (Burton & Lichtenstein, 1988). When a customer feels that the paid price for product is reasonable and considers the product valuable, he/ she has more positive attitudes to advertising.

The advertisings with valuable recommendations by customers' viewpoint create more positive attitudes to advertising. When Barwise and Strong investigated the mobile advertising through incentives, have found that the rewarding system increases the acceptability of the text advertising. (Barwise & Strong, 2001). Also, Tsang et al., found that the tendency to receive SMS advertising is affected by the existing incentives in the advertising. (Tsang et al., 2004).

So, the fifth hypothesis is as follow:

H5: the advertising messages with stronger incentives, have more positive attitudes to advertising.

-Other factors. It seems that the product involvement is effective on attitudes to advertising. According to the FCB network, the products are different in their cognitive and emotional nature. This network is a 2×2 matrix

which one of its sides indicates the personal involvement (up/down) and the other side indicates the cognitive and emotional dimensions. When the individuals plan their purchases based on emotional incentives i.e. they purchase based on their feel to the product, the product is placed in "emotional category". Similarly, when the individual decides based on the need features of the product and its performance, the product is placed in: cognitive category". It may be possible that the personal involvement is low / high in both categories. (Ratchford, 1987).

Intrinsic limitation of mobile phones in transferring the proper amount of information has negative effect on attitudes to product high involvement. When the individuals face with products with high involvement, they may be more courage to find information on product features. According to the former researches, the advertising effect on brand general assessment may be affected by the relationship between the needed cognitive resources for message processing and the existing resources. (Keller & Block, 1997).

Wireless advertising can increase the impulse purchase (buying) specially those purchases with low value and less involvement. In the other side, the wireless communications can result in product rapid resolve and customer satisfaction. These two can affect individual impulse purchase positively. (Kannan et al., 2001).

H6: the advertising messages which advertise low cognitive involvement with the product, create more positive attitudes to advertising to the messages which advertise high cognitive involvement with the product.

H7: the advertising messages which advertise low emotional involvement with the product, create more positive attitudes to advertising to the messages which advertise high emotional involvement with the product.

-The mobile phone and attitudes to advertising. The most important distinction and advantage of mobile phone to other Medias is localization issue. Any messages can be transferred to the nearest individuals to the shop via mobile phone.

By investigating the previous researches, two researches can be reached which investigate this issue. The results of one of them is "customer attitude to location-based advertising messages is

a bit negative". (Bruner & Kumar, 2007). While the other research findings state that the distance between the shop location and message location has main effect on the individual decision. (Gopal & Tripathi, 2006).

According to the consumer behavior theory, the time and place are two dimensions with mutual affiliation (dependence). (Cronin et al., 2000). It means that the advertising message should be delivered to the customer at the right time and place so that the minimum perceived attempts to be inspired to the customer for purchase.

Although, it seems that to determine the certain time and place (for example, 11:00 P.M and to kilometers to shop) is not proper (good) for achieving the correct "concept". So, to hypothesize this concepts, the individual perceived attempt is considered.

H8: the advertising messages with less perceived attempts for purchasing the advertised product create more positive attitudes to advertising.

The role of interaction via mobile phone is a role in the business literature which cannot be ignored. This will cause that the individuals can communicate with the advertiser from their location.

The interactive advertising has various definitions in all of which the concept of "the broadcasted information by a specialized and technologic tool as well as the created mutual and rapid relationship between the customer and marketer through which (such as the computer and mobile phone) is hidden.

The attempt of interaction element is cognitive accountability by letting a user to ask more information. Therefore, the interaction is increment in user involvement through a two-sided relationship (instead of the traditional one-sided relationships).

In this research, the interaction is "if the advertising let a mutual relationship to the user via mobile phone, that advertising will an interactive one. (Guohua, 2006).

The mobile business literature has studied the interaction role. Kannan et al. has investigated the continuing interaction wireless potential and has pointed out that there is main different between E-business and mobile business; that is, the customer can continue their interaction with

each part pf the business regardless of the time and place. (Kannan et al., 2001).

Kavassalis et al. has investigated the continuing talks – a kind of loyalty creation- when the marketers has been succeed to create the necessary condition for communicating with the customers via the mobile phone channel (Kavassalis et al., 2003).

The former researches indicated that the interaction is positively related to the product and advertising. (Sundar & Kim, 2005).

H9: the advertising messages create more positive attitudes to advertising due to the interaction element.

- **The relationship between A_{ad} _ A_b _ PI .** The former researches have indicated that desired attitudes to advertising result in creating desired attitudes to brand; finally, it can affect purchase intention positively. (Heath & Gaeth, 1993; Browne and Kaldenberg, 1997).

H10: attitudes to advertising has positive and direct effect on attitudes to brand.

In this research, not only the effect of product involvement on attitudes to advertising has been investigated, but also its effect as a potential mediator in the A_{ad} _ A_b relation has been investigated. Rossiter and Percy stated that it may be possible that the A_{ad} _ A_b relation become stronger through product high involvement to low involvement. (Rossiter & Percy, 1985). Furthermore, other researches have indicated that the customers in product high involvement condition process their information differently to the customer with product low involvement condition. (Nkwocha et al., 2005).

H11a: the power pf the relationship between the attitudes to advertising and attitudes to brand will become weaker by the increment in product cognitive involvement.

H11b: the power pf the relationship between the atitu.

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In this research, not only the effect of product involvement on attitudes to advertising has been investigated, but also its effect as a potential mediator in the Aad_Ab relation has been investigated. Rossiter and Percy stated that it may be possible that the Aad_Ab relation become stronger through product high involvement to low involvement. (Rossiter & Percy, 1985). Furthermore, other researches have indicated that the customers in product high involvement condition process their information differently to the customer with product low involvement condition. (Nkwocha et al., 2005).

H11a: the power pf the relationship between the attitudes to advertising and attitudes to brand will become weaker by the increment in product cognitive involvement.

H11b: the power pf the relationship between the attitudes to advertising and attitudes to brand will become weaker by the increment in product emotional involvement.

The former researches have indicate that there is a depended relationship between attitudes to brand and purchase intention. (Spears & Singh, 2004).

H12: the attitudes to brand has positive and direct effect on purchase intention.

Also, most of the researches indicated that attitudes to advertising has indirect effect on purchase intention through attitudes to brand. (MacKenzie et al., 1986; Cox & Locander, 1987). (For example, it may be possible that the customer decide to purchase without processing all of the information on the brand. (Biehal et al., 1992).

H13: the attitudes to advertising has direct and positive effect on purchase intention.

Attitudes to advertising and attitudes to brand will become weaker by the increment in product emotional involvement.

The former researches have indicate that there is a depended relationship between attitudes to brand and purchase intention. (Spears & Singh, 2004).

H12: the attitudes to brand has positive and direct effect on purchase intention.

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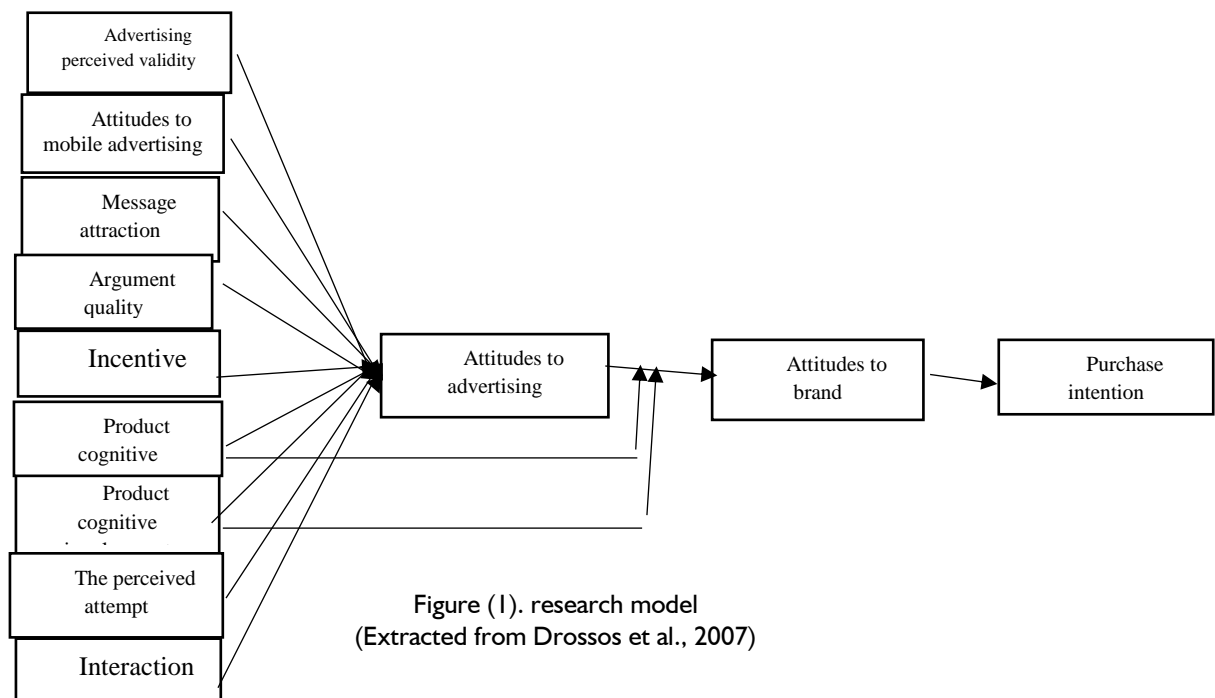


Figure (1). research model
(Extracted from Drossos et al., 2007)

Analysis

Collecting primary data has been conducted by field way and questionnaire distribution as well as the secondary data such as the concepts, definitions and the fundamentals have been collected by searching in libraries and academic sites. The population includes the individuals who were exposed to the advertising SMS of Saman Insurance Co. the sample size is 384. The questionnaire were distributed in 1394 (June) in Tehran city. The data collecting method was available kind. The current research was descriptive- survey in terms of method. This research is descriptive one since it doesn't manipulate the data and variables as well as the questionnaire tool has been used since it is a survey research.

-Research results. The research questionnaires have been filled by 53% men and 47% women; 10% of them were less than 20 years old; 40 % of them were between 21 and 30; 23% of them were between 31 and 40 ; 17 % of them between 41 and 50 and 10 % of them were more than 50.

16 % of the respondents had less than diploma; 29 % had diploma; 21 % had A.A; 27 % had B.A and 7 % had M.A and PhD.

25 % of the respondents were self-employed; 15 % had administrative job; 14 % of them had cultural job; 24 % of them were household and 22% of them were students.

-Analysis method. In this research, the structural equation modeling by the Partial Least Squares Method in Smart PLS software have been used to test the hypotheses and model accuracy. Also, some pf the tests have been conducted by the SPSS16 software.

-Validity and reliability. The questionnaire validity has been investigated by the AVE scales, Forenell and larcker method. The results indicate the confirmation of the indicator (questions) validity.

To evaluate the questionnaire reliability, the Cronbach's Alpha has been used. It was acceptable for all of the research constructs. The Cronbach's Alpha was 94.2%; so, the questionnaire reliability is high.

-The normality test. One of PLS advantages is that it is not depended to sample size and the normality assumption. (Davari & Reza Zadeh, 2014). So, there is no need to normality test in this research.

-Data Randomness test. The results of Data Randomness test for this research data indicate that the round numbers are not very large, not very small. So, the Randomness of this research data are accepted.

-The hypotheses test results. In this part, the results and findings are presented to accept or reject the main hypotheses.

Table (1). hypotheses test results

Hypothesis	Path coefficient	statistic	Test result
H1	0.604	9.232	Accept
H2	0.506	4.652	Accept
H3	0.503	6.282	Accept
H4	0.634	6.820	Accept
H5	0.443	5.485	Accept
H6	0.481	5.464	Accept
H7	0.353	4.382	Accept
H8	0.446	3.553	Accept
H9	0.507	6.370	Accept
H10	0.533	6.595	Accept
H11a	0.045	0.313	Reject
H11b	-0.163	0.924	Reject
H12	0.369	3.940	Accept
H13	0.260	2.805	Accept

The Summary and Conclusion

According to the research path, what is important in this research is identifying the nature of the relationship between the components of attitudes to SMS advertising and purchase intention. According to the achieved results, the results of each research assumption can be stated as follow;

H1: the perceived validity of advertising has significant and direct effect on attitudes to advertising. This result is in accordance with the results of former researches on the advertising effect validity on attitudes to advertising in different media. (Kavanoor et al., 1997; LaBarbera, 1982; Drossos et al., 2007). The validity of SMS advertising is evaluated by its content. (Okazaki, 2005). The technological abilities and the features of SMS Channel result in the creation of a widespread information spectrum and involve the individuals to investigate the accuracy of this information. According to this involvement, this research indicate that the advertising validity can affect the mobile user.

H2: attitudes to mobile advertising has significant and direct effect on attitudes to advertising. Bruner and Kumar were the first ones who generally did the researches on the individuals' attitudes to advertising in 1968. These kinds of researches are important, yet. Most of the researches indicate that public attitudes to advertising is a bit negative. (Alvit et al., 1992; Mital, 1994). People accept the mobile phone as an advertising media because it makes possible to send the advertising to individuals anytime and anywhere. So, the feelings individuals generally have to advertising should be transferred to their feeling to SMS advertising. (Bauer et al., 2005). This research has indicated that the respondents generally don't have negative attitudes to advertising; so, their attitudes to SMS advertising is not negative, too.

H3: the message attraction has direct and significant effect on attitudes to advertising. The results of Drossos et al., 2007 also, has accepted this hypothesis.

H4: the argument quality has direct and significant effect on attitudes to advertising. This hypothesis is in accordance with the Martin et al., 2003; Drossos et al., 2007 results. Off course, it should be noted that increment in transferred

information quality has direct effect with its amount. But, SMS can't give more information; this is one of the main problems of advertising via SMS.

H5: the incentive have direct and significant effect on attitudes to advertising. The H5 is on the existence of incentives such as discounts (offs), price packages and Coupons as well as the argument to increase the product sales in advertising SMSs. Because, most of the times people select the advertising with good discounts (all kinds of advertising). (Lohtia et al., 2004). The attitudes are considered as the function of cognitive and emotional responds in relation to advertising. Burton and Lichtenstein indicated that the cognitive background (such as price issues) has effect on the cognitive and emotional dimensions of attitudes to advertising. They stated that things that make necessary the process of information cognitive processing (such as claims or the recommendations in the message) can affect the attitudes to advertising. This has been confirmed in Drossos et al., 2007 research, too.

H6: the cognitive involvement with product has direct and significant effect on attitudes to advertising. The H6 state the advertising SMSs which advertise the low cognitive involvement with product create more positive attitudes to advertising to the SMSs that advertise the high cognitive involvement with product. Since the nature of SMS advertising is such a kind which create the negative attitudes to the product needs more thinking due to the existing of inherent limitation in the characters of message text. (Keller & Block, 1997; Mayers-Levy et al., 1995). The inherent limitation of the message in transferring the information result in the acceptance of the advertised product with less time for thinking. According to the former researches (Keller & Block, 1997), evaluating the advertising effects on brand may be conducted through the cognitive needed resources for processing the message information and the existing resources for processing. Furthermore, the customers' judgments are affected by the mentioned relationship.

H7: the emotional involvement has direct and significant effect on attitudes to advertising. The H7 states that the advertising SMSs which advertise the low cognitive involvement with the product create more positive attitudes to advertising to the SMSs that advertise the high

cognitive involvement with the product. The former researches state that SMS limitation in the number of sending character prevent from an effective relationship through sending the needed information for high cognitive involvement with the product.

H 8: it was observed that perceived attempt has direct and significant effect on attitude to advertising. This hypothesis claims that advertising messages with lower attempt for advertised product create better attitude to advertising (H8). In contrast to the results reported by Vesus et al (2013) who rejected this claim, this hypothesis was approved in the present study suggesting that if customers perceive that the message doesn't make considerable attempt to convince them to purchase insurance policy from insurance agency, their positive attitude to advertising is promoted. It should be noted that the required attempt (including both place and time) is an abstract concept for everyone. For example, a seven day time required for taking a policy may be ideal for one person and inappropriate and late for another. Similarly, the suitable distance from one's home to insurance agency may be 2Km for a person; whereas 5Km may also be suitable for another person. Thus, we used "perceived attempt made by a person" in this research to allow everyone to express his perception about the attempt. As mentioned before, this hypothesis has been rejected by Vesus et al (2013).

H 9: interaction has direct and significant effect on attitude to advertising. This hypothesis claims that presence of interaction element in advertising message results in formation of a more positive attitude to advertising. There is conflicting results about the role of interaction in advertising messages (Liu & Shrum, 2002). Some authors have reported that presence of interaction element in advertising message has positive impact on attitude to advertising (Sunder and Kim, 2005); while a number of studies have indicated that presence of interaction element in advertising message has negative effect on attitude to advertising (Bezjian-Avery, Culder and Yakubuki, 1998). According to the results obtained in the present study, all attitude components had direct and significant relation with advertising. In the first part of the model, "attitude to advertising", as a mediator variable, had significant impressionability from all independent variables. Now, the relation between attitude to advertising with attitude to

brand and purchase intention should be investigated.

H 10: it was revealed that attitude to advertising has significant effect on attitude to brand; meaning that when a person with negative attitude to advertising receives an advertising message from a certain brand (Saman insurance in this study), he develops a negative attitude to that brand as well. As remarked by Machleit et al (1993), it is reasonable that exposure to a nice advertising affects our attitude to a brand we have no information about. In line with the results reported by Vesus et al (2013), hypothesis 10 was approved in the present study. Potential effect of product involvement on the relation between attitude to advertising and attitude to brand is still discussable and requires further studies though Resiter and Percy stated that relation between attitude to advertising and attitude to brand can be fortified by low product involvement. Our result agree with those reported by Resiter and Percy and hypothesis eleven is approved; however its first part concerning cognitive product involvement is confirmed meaning that by promotion of cognitive product involvement, relation between attitude to advertising and attitude to brand is strengthened. This can be attributed to the fact that selecting an insurance policy requires information and hence, a more informative message promotes customers' attitude to the advertised brand. However, the second part of the hypothesis is rejected meaning that presence of a relation between emotional product (policy) involvement and the relation between attitude to advertising and attitude to brand was not approved. Neither of the hypotheses (11a, 11b) was approved by Vesus et al (2013).

Hypothesis 11a shows that the strength of the relation between attitude to advertising and attitude to brand is not affected by cognitive product involvement.

Hypothesis 11b indicates that the strength of the relation between attitude to advertising and attitude to brand is not affected by emotional product involvement.

In accordance with the results reported by Vesus et al (2013), sub-hypotheses H11a and H11b were not approved in the present study.

Hypothesis 12: it was revealed that attitude to brand has significant effect on purchase intention.

Hypothesis 13: it was found that attitude to advertising has significant effect on purchase intention.

Hypothesis 12 claiming that “attitude to brand has significant effect on purchase intention” and also hypothesis 13 implying that “attitude to advertising has significant effect on purchase intention” were confirmed. These hypotheses have been approved by other authors including Vesus et al (2013) and Fishbin and Ajzen (1975). Therefore, it can be concluded that most of the relations contained in research model have been confirmed and most of the hypotheses were approved. Moreover, based on standard level tests, it was revealed that the model is reliable and well fitted and all the latent and observed variables have acceptable fit and standard level.

In general, our results indicate that positive attitude to advertising (Aad) results in a positive attitude to brand (Ab) and these two factors finally lead to a positive effect on purchase intention. Indeed, attitude to advertising and

attitude to brand plays as mediator for purchase intention.

It is well documented that many factor affect customers’ purchase intention and formation of their attitude to a certain brand or product. The most notable issue in this study was investigation of the factors affecting purchase via analyzing the chain of attitude to advertising, attitude to brand and purchase intention. Thus, all independent variables can be considered as dependent ones in their dimensional aspect; indicating conditional and component analysis of each variable in its temporal and spatial dimension. Thus, every component is investigated in comparison with preceding and exceeding components systematically and hence a multi-aspect analysis was performed about influence of attitude to advertising and brand in relation to each other and also to customers’ purchase intention. As a result, a comprehensive model was achieved for assessing the influence of advertising ad attitude to advertising and brand on formation of purchase intention.

Table (2). Practical recommendations of the study

Hypothesis	Result	Recommendation	Proposed practitioner
1	Approved	Integrity and reliability of the claims advertised in SMS	Insurance marketers
2	Approved	Identifying channels for improving news and rumor circulation such as internet websites	Insurance marketers
3	Approved	Applying reasonable content in SMS and providing accurate information about the advertised insurance policy for improving decision making process	Insurance marketers
4	Approved	Improving informing structure for adjustment of the mental factors of market and forming a culture to ignore the rumors and gossips	Insurance marketers
5	Approved	Inclusion of real discounts in SMS text	Insurance marketers
6	Approved	Advertising the products not requiring high contemplation	Insurance marketers

7	Approved	Advertising the products purchased without requiring emotions	Insurance marketers
8	Approved	Adapting temporal and spatial distance between the receiver of advertising and the insurance agency location (meaning that if the policy is issued in the agency located in avenue A, the SMS should be sent to residents of the same avenue at first) and reducing the time required for issuing the policy	Insurance marketers
9	Approved	Establishing a base to analyze the data relating to fluctuation of communication with customers in short- and long-term	Insurance marketers
10	Approved	Paying attention to formation of a positive attitude to firm's advertising as a key success factor	Insurance marketers
12	Approved	Illustration of real brand appearance	Insurance marketers
13	Approved	Accurate use of all SMS advertising components highlighted in this research to create a suitable attitude to advertising and thereby to purchase intention	Insurance marketers

-Recommendations for future studies. In order to improve generalizability of the findings, it is recommended that research range become wider and similar work be carried out in various districts of Tehran or in other cities with different cultures and behaviors to obtain more comprehensive information about customers' attitude and their behaviors. Moreover, other places and strategies can be used to test SMS advertising to verify the findings of this study. Furthermore, it should be verified if the results obtained in this research can be generalized to other types of mobile phone advertising (multi-media messages).

-Limitations. A major limitation of this research is the fact that different personal and sociocultural properties of the customers of various brands have resulted in different interpretations about research objectives and many respondents may have not understood the research questions. Like other studies, many respondents didn't paid sufficient attention to the research and its results and were not motivated enough to answer the questions; thus the findings may not be accurate and real indicator of that variables in the studied population. Various updated methods should be applied with sufficient time to gather accurate and reliable data for performing different analyses according to economic condition of Iran and research

concepts. This calls for spending sufficient cost and energy; thus, every researcher can collect data and perform analysis within his own financial and temporal conditions.

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