

Experiences Of Attitude Towards In-App Mobile Advertising: Moderating Role Of Permission In Justifying Privacy Concerns “A Conceptual Model”

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ABSTRACT

Mobile applications provide marketers with a very specific outlook on their followers as they have the ability to pull direct demographic and geo-location data. This allows marketers to align their audience closely to their marketing and advertising efforts which ultimately helps marketers get the most value out of their ad campaigns. Ultimately, in-app advertising offers countless marketing possibilities for advertisers to explore. However, on the other end, users appear to be adopting techniques to avoid unnecessary target marketing. In this connection, theory of planned behavior (TPB), theory of reasoned action (TRA) and theory of acceptance model (TAM) were employed with the aim to develop a conceptual model of individual attitude towards In-app mobile advertising. Nexus to the phenomenon, four variables (advertising utility, irritation, trust and privacy concerns) as independent variables were selected from the literature. Consequently, permission based advertising has been applied as moderating variable to test the moderating effect of permission in between the relationship of independent variables and dependent variable. Examining the variables that might enhance users' attitudes toward in-app advertisements and lead to increased ad acceptance, this research study seeks to address the problem of ad avoidance. In this research, views toward in-app mobile advertising can be investigated with the help of direct effects of independent variables and moderating effect of permission based advertising in enhancing the advertising utilities, and trust while reducing irritation and privacy worries. Nexus to the adopted methodology for the current research study, an explanatory research study can be conducted to test eight hypotheses. Given the present situation of country, the elections are just around the corner and that the political parties and their followers presumably are the best targeted sample for the current study.

Key words: In-app mobile advertising, advertising utility, irritation, trust, privacy concerns, attitude

Introduction

In-app marketing industry has undergone some important changing during 2021 (Lukashuk, 2021). The industry of In-app marketing and

advertising has influence the task of app marketing and advertising in current era (Lukashuk, 2022). Accordingly, the present era of mobile In-app industry, Apple's App Tracking

Transparency (ATT) framework piloted in a new age of confidentiality (Duran, 2022). Customers have embraced mobile phones as a way to establish close relationships with friends and family as well as an extension of their uniqueness and personalities, which has put them at the heart of most consumers' lives (Persaud & Azhar, 2012). Mobile apps, mobile web surfing, image messaging, and GPS are just a few of the many capabilities that today's smart phones provide. These characteristics have created opportunities for a wide variety of marketing innovations. A "series of strategies that allow businesses to contact and engage with their consumers in an engaging and relevant way using any mobile device or personal digital assistant" is what is known as mobile marketing (Kushwaha & Agrawal, 2016). Mobile marketing is the most engaging channel for direct marketing and promotional communications, making it the most lucrative kind of advertising due to its low cost advantages, broad audience targeting, and high revenue production. According to one definition, mobile advertising is "the collection of activities that businesses may use to connect and communicate with their audience via any mobile device or network" (Sanz-blas & Ruiz-mafe, 2013). Short messaging service (SMS) messages, mobile web surfing, and mobile apps in the form of banner advertisements, pop-up ads, and interstitial ads are all possible channels for this kind of advertising.

With the modern smart phone's extensive built-in capabilities and the consumer's continual internet access, marketers may now concentrate on highly interactive and integrated pull marketing strategies rather than the straightforward push techniques employed with SMS-based marketing. The development of smartphones today has changed the retail industry, especially with the introduction of mobile applications (apps); the preference of technology-driven consumers for mobile app stores presents a quickly expanding opportunity

for retailers in the Omni-channel to use multi and cross channel approaches to make the consumer experience seamless and universal (Taylor & Levin, 2014).

By storing, sharing, and utilising big data, which contains rich information such as consumption preferences, payment, location, and identity information, mobile applications provide highly personalised experiences. They also make the most of the rich customer-firm interaction made possible by mobile applications (Morosan & Defranco, 2016). Mobile applications mostly generate income via pay-per-download, in-app purchases, in-app advertising, and subscriptions from a profit-generating standpoint. Very little empirical study has been done on the dynamics of in-app mobile advertising, despite the enormous marketing opportunities provided by the expansion of the app market and app use (Chung, 2014).

Mobile applications combine entertainment with advertising to provide customers an immersive experience. By integrating the advertisements into the mobile application's surroundings, this method helps reduce ad detection and the subsequent avoidance (Muzellec, Feenstra, Faultrier, & Boulay, 2016). The unwelcome presence of sponsored adverts in mobile online search and mobile apps is now much more apparent to consumers, who consciously ignore them. However, considering the elevated privacy concerns of today's mobile consumers, there is limited study on user views regarding in-app mobile advertising.

Background Approach

Information privacy is a significant ethical problem that has to be addressed in the information era. Since privacy is seen as a social, psychological, philosophical, and legal notion, it has been studied from a variety of angles across several social science fields. Researchers in the field of information systems (IS) have defined privacy in one of two ways: as a control or as a

commodity. The first definition holds that privacy can be traded as a commodity after a logical analysis of the costs and benefits of a transaction, while the second definition describes privacy as the belief held by people, groups, and institutions, etc., that they have the right to decide when, how, and with whom they share personal information (Li, Wang, Li, Che, & Li, 2016).

Users anticipate greater risks of privacy invasion and withhold providing personal information when they believe that the information is not adequately safeguarded and is vulnerable to the possibility of unauthorised disclosure and exploitation by third parties. Given that millions of consumers share personal information online now, the Internet Age has enormous potential financial value for marketers and advertising firms. When such data is combined, it may be used to create consumer profiles, which are then used to targeted advertising. Today's users are much more conscious of how their information is used by third parties, particularly when they see tailored adverts that are catered to them specifically based on their individual profiles. Today's users are more knowledgeable than ever before, which has escalated privacy issues over internet information disclosure. Therefore, how ready consumers are to give information online nowadays is likely to be more influenced by perceived privacy issues.

Numerous studies have noted contradictory user behaviour with regard to privacy concerns; some come to the conclusion that consumers are extremely concerned about the amount of personal information that is collected by third parties, their lack of control over the misuse of such information, and the lack of protection provided by organisations in safeguarding their private information from unauthorised access and, as a result, engage in disclosure management strategies like withholding information. On the other hand, conflicting study results indicate that these worries have a negligible impact on people's information sharing behaviour (J. F.

Taylor, Ferguson, & Ellen, 2015). Studies also reveal that many users still share more information than they claim to want to, while strongly expressing a desire for privacy.

Users of mobile phones are probably more aware of the extent of access that third parties have to personal information since they see these devices as extremely private communication tools. Although regulatory agencies have stepped in to limit monitoring by third parties in an effort to protect users' rights to privacy over time, consumers still see highly tailored targeted adverts when using mobile phones, raising privacy concerns.

With cellphones in use and Wi-Fi accessible around-the-clock, it is predicted that the dynamics of perception of privacy have gone through a period of adaptation. It is essential to take into account if consumer attitudes regarding mobile advertising have changed noticeably the current perception of privacy?

Therefore, it is necessary to investigate how views have changed as a result of the shift from SMS advertising to more coordinated online advertising. It is uncertain if people react to in-app mobile advertising the same way they do to general advertising and other types of mobile advertising due to a lack of study in this area.

To examine views about in-app mobile advertising in terms of opinions of advertising usefulness, irritation, trust, and privacy issues, this research expands on the model created by Schlosser (1999).

In response to the problem of SMS marketing intrusion, businesses considered the notion of permission-based advertising to build customer trust. In the days before smartphones, customers embraced this concept (Barwise & Strong, 2002; Keser, 2011).

Pakistan's Mobile Advertising Trends

The advertising sector in Pakistan today looks to be little, with a total market value of about \$870 million, but it has a bright future ahead of it with

an annual growth rate of 15-21%. Marketers in Pakistan spend Rs. 30-35 billion on television, making it the most expensive media platform.

As a result of their ability to access direct geo-location and demographic data, smartphones now provide better and more effective targeting. Additionally, mobile advertising fosters a two-way dialogue between the advertiser and the consumer, increasing brand engagement. The amount spent on digital advertising in Pakistan is still averaging between 2 and 3 percent, despite the many options that mobile advertising presents.

As many as 10 million smart phone users have installed ad-blocking browsers on their devices, according to the "Mobile Ad-blocking Report," Pakistan has also become one of the top countries utilising ad-blocking. This represents 38% of Pakistan's total smart phone users, which is far higher than the 22% of the world's 1.9 billion smart phone users who use ad-blockers on mobile websites, according to worldwide data.

Mobile consumers' ad-avoiding behaviour severely hampers advertising attempts. By examining the elements that could enhance users' attitudes toward in-app advertisements and lead to increased ad acceptance, this research study aims to address the problem of ad avoidance. The results will aid app developers and advertising specialists in more effectively planning and directing advertising material to ensure higher ad-click rates.

Literature Review and development of hypotheses

Permission Based Advertising

A permission-based marketing approach is one that asks clients for their consent before sending them promotional and educational materials (Pearson, 2021). The beginning of two-way mobile conversations between a client and a mobile marketer is referred to as permission (Jayawardhena, Kuckertz, Karjaluoto, &

Kautonen, 2009). The concept of "permission based advertising" has gained attention as the value of privacy and informed consent has grown. When prospective buyers are initially asked if they wish to receive a certain ad, it is known as permission-based advertising (Barwise & Strong, 2002). In essence, the marketer is requesting the consumer's trust in order for them to disclose their information (Barnes & Scornavacca, 2004). Since mobile advertising is governed by laws in many nations, marketers are required to get the customer's consent before sending a mobile advertising message (Barnes & Scornavacca, 2004; Barwise & Strong, 2002; Jayawardhena et al., 2009).

The theory of planned behaviour (TPB) includes the idea of perceived behavioural control (PBC) to explain how perceptions of one's capacity to carry out a certain activity affect intentions to carry it out. A person is more likely to put out more effort to get the intended result when they believe they have a large level of control over the circumstance (Alharbi, Zyngier, & Hodgkinson, 2013; Jayawardhena et al., 2009). Control and trust are sometimes used interchangeably; providing more control results in higher trust development, and both are crucial coping strategies for risk (Alharbi et al., 2013; Armitage & Conner, 1999).

More than ten years ago, when it was found that individuals reacted unfavorably to random short messages (SMS) arriving on their phones, the concept of "permission-based advertising" was invented. The dynamics of permission-based advertising have changed as a result of technological innovation and overuse of smartphones. Online apps and websites include opt-out choices that let users manage the visibility of tailored adverts. However, despite having the choice to choose not to view adverts, they often still display on social networking sites like Facebook and YouTube (Barnes & Scornavacca, 2004).

Advertising Utility

Marketing/ Advertising utility is a concept that emphasizes that how a company product could be valuable to the customers in a way that persuade them to make an acquisition (Duran, 2021).

Advertising utility refers to the efficiency and worth of advertising in terms of meeting customer demands. This variable's conceptualization is based on Rosenberg and Hoveland's three-part theory, which contends that a person's attitude is made up of many elements. Cognitive, behavioural, and emotional components all make up attitude. According to the hypothesis, there is a pattern in consumer behaviour that results in someone being impulsively drawn to a product after seeing an advertising. Then, after determining the utility of the product via information, the customer takes the choice as a result of the information in the advertisement (Watson, McCarthy, & Rowley, 2013).

Ads' capacity to provide timely, relevant, valuable, and up-to-date information are referred to as having a formative (cognitive) component. The capacity of an advertisement to satisfy customers' requirements for "escapism, distraction, aesthetic delight, or emotional release" is referred to as the entertainment (affective) component (Haghirian, Madlberger, & Tanuskova, 2005). The effectiveness of an advertisement in influencing consumer behaviour is measured by its utility for purchasing decisions (Schlosser, 1999).

Mobile advertisements are seen as an intrusion into people's personal lives in the smartphone age since customers feel closely connected to their mobile devices. Nevertheless, research also demonstrates that individuals respond favourably to commercials that they see as practical and embodying value (Sultan, Rohm, & Gao, 2009). According to a cross-cultural research, cultural norms and religious beliefs might influence how consumers see the usefulness of advertisements. For instance, in certain civilizations, particular

commercial imagery can make customers unhappy since it may not be consistent with their religious beliefs (Kim-shyan et al., 2013).

Irritation

When customers find marketing communications to be unpleasant, disrespectful, misleading, deceitful, or manipulative, they experience irritation (Keser, 2011; Schlosser, 1999) which is a negative emotion of disruption because people buying brands not only product (Schmidt, 2021). "Consumers are prone to see advertising as an unwelcome and bothersome influence when it uses strategies that irritate, offend, insult, or are unduly manipulative" (Haghirian et al., 2005).

When consumers believe there is too much advertising in a medium, a negative attitude is created that causes them to believe the medium is just used for advertising. This is known as irritation (Cho & Cheon, 2013). The quantity of banner advertising, pop-up ads, interstitial ads, sponsored posts, auto-play movies, advertorials, text links, etc. that appear on a Web page or in an online forum may be operationalized as "ad clutter" on the Internet. Because internet users are often goal-oriented, advertisements may interfere with a consumer's objective and annoyance, which might lead to ad avoidance (Cho & Cheon, 2013). The cognitive-neo-associationistic paradigm has been used to explain how unpleasant emotions from the past may influence those from the present.

More precisely, when a customer has a subsequent related or linked unfavourable encounter, a previously experienced negative feeling that caused them aggravation is likely to be reinforced. Therefore, it is possible that consumers will continue to have prejudices based on unpleasant inputs from the past (Thota, 2012). Additionally, the theory of information overload explains the idea of "ad avoidance," or more specifically, "banner blindness," and suggests that because there is so much information available in the digital environment, users avoid

information that is not relevant to their search requirements both consciously and unconsciously (Salyer, 2013). Making sure that consumer impulses and marketer goals are in line is essential to ensuring that consumers see advertisements as informative communications rather than just annoying spam (Bauer, Reichardt, Barnes, & Neumann, 2005). Most consumers don't think of mobile phones as a medium for advertising, so when they see ads for their devices, they get bored. Adults are more likely to engage in this practice as they solely use their mobile devices for communication. Additionally, the notion of mobile advertising is despised by customers due to the belief that internet adverts slow down mobile functionality (Cho & Cheon, 2013).

Trust

Trust in a firm is based on how certain a consumer is that the seller will meet all of his or her expectations (Y. Chen & Barnes, 2007). The impression of the advertising message's accuracy and reliability affects how trustworthy people feel about it (Keser, 2011). According to Soh et al. (2009), "belief that advertising is a credible source of product/service information and readiness to act on the basis of information transmitted by advertising" are the two ways trust is defined in the context of advertising (Ball & Mackert, 2013, p. 248). Expertise and dependability have been recognised as crucial elements of source credibility, which has been used often to investigate the efficacy of advertising. According to this notion, the message sent will be most successful if the receiver's impressions of the source's claim advocating a certain product or service are based on honesty, trustworthiness, and sincerity (Munnukka et al., 2016).

Users are more likely to provide permission for advertising companies to utilise their private information and access their mobile devices for marketing reasons when they feel trustworthy.

Securing the security of customers is essential for developing an engaging engagement via mobile advertising. When creating online advertisements and purchasing experiences, business owners must take security concerns into account. Online shoppers must be assured that they are shielded from interference by other parties; in other words, a process that fosters trust must be established. There are three significant parts to this topic that are presented: Consumers are more likely to feel less vulnerable when they have faith in a brand, think it to be valuable, and find it easy to use (Roca et al., 2009).

Privacy Concerns

There are three main categories of privacy concerns that affect consumers' worries: lack of notification, lack of control, and lack of security. Privacy concern has been defined as the anxiety related to privacy violations. Users want to be informed when their information is used by businesses, and they also want to feel in control of how their information is used and distributed (Tan, Qin, Kim, & Hsu, 2012). According to studies, people have become more concerned with protecting their privacy over time, not just when responding to personal queries but also in situations that haven't traditionally been associated with privacy issues. The increased use of technology and changes in privacy preferences might be the causes (C. Tucker & Goldfarb, 2014). Furthermore, it has been shown that older persons' view privacy concerns related with the publication of personal information as being larger than those seen by younger people (C. Tucker & Goldfarb, 2014).

According to the Theory of Psychological Reactance, people respond adversely when they feel as if they are losing control of a basic right and that their freedom of choice is under danger. An adverse emotional response to rules or demands that restrict freedom and autonomy is known as psychological reactance (Keser, 2011, p. 365). Customers get anxious as a result, and if

participating in online engagement means surrendering autonomy, they are unwilling to do so. More research has revealed that personalised ads have conflicting effects on user behaviour. While some consumers may find these ads appealing because they relate to their interests, others may view them as an invasion of privacy, which causes users to react by displaying resistance to such ads that put their privacy control at risk (C. E. Tucker, 2014).

The social exchange hypothesis has shown that customers are prepared to give up ownership and control of their private information in return for monetary reward, and as a consequence, expectations for privacy protection are diminished. There are a variety of reasons why users display this behaviour. However, this is also dependent on how sensitive the information is; the willingness to give personal information declines as information sensitivity increases (Gabisch & Milne, 2014). In addition to financial advantages, social advantages such as chances to form new connections, project one's social image, and create social networks also help to explain why individuals readily divulge online while expressing privacy concerns.

Privacy issues are also more likely to arise from prior instances when a person may have experienced some kind of privacy infringement. This idea is supported by a research by Kai Li, Wang, Li, Che, & Li (2016), which contends that such experiences deter people from providing personal information by raising their perceived risks of privacy invasion.

Attitude

According to one definition, attitudes are "mental states that people utilise to organize how they perceive their environments and direct how they react to them" (Kushwaha & Agrawal, 2016). An individual's positive or negative sentiments about engaging in an action have been characterised as their attitude toward the behaviour. It is

determined by analysing the effects brought on by the conduct (Law, 2010).

A well-known theory used to forecast behaviour is the theory of reasoned action (TRA). It suggests that a person's perception of the effects of a certain activity influences his or her sentiments, whether favourable or unfavourable, toward that conduct, which in turn influences actual behaviour (Sanz-blas & Ruiz-mafe, 2013). Marketers must consider two fundamental consumer attitudes when applying the idea of reasoned action in order to serve prospective customers and compel them to engage with mobile advertising: normative and individual. Individual psychology influences each person's views and conduct. While the focus of this particular theory is on social norms, which are the cause of normative behaviour (Kesar, 2011).

The technology acceptance model (TAM) has also been extensively employed in several studies to gauge consumer technology acceptability and use, particularly with regard to the adoption of material provided through mobile devices (Sanz-blas & Ruiz-mafe, 2013). This concept suggests that attitude plays a constructive role in forming a desire to use technology.

Model Conceptualization and Hypotheses Development

Advertising Utility and Attitude towards In-app Mobile Advertising

The uses and gratification theory (UGT), which is often used by researchers to explain why people use various forms of media and how they use them, contends that people engage in such behaviour to satisfy certain needs (Tafesse, 2016). In this respect, customers look for advertising material across a range of media to satiate their informational needs about goods, services, etc., as well as for amusement, emotional release, pleasure, and as a resource for selecting products. Advertising utility is the capacity of an advertisement to satisfy customer

wants, and it increases the value and efficacy of the advertisement (Schlosser, 1999; Haghirian et al., 2005; Keser, 2011). When an advertising delivers timely and pertinent information, consumers are more likely to find it beneficial; this is made possible by personalising the ad content and by giving information that is current and simple to obtain (Banerjee et al., 2012). According to studies, consumers are more likely to see advertising that are helpful and relevant to their search (Murillo, 2017; Schlosser, 1999; Watson et al., 2013). Additionally, engaging elements in commercials like films, games, or music help to pique attention and keep viewers interested (Barwise & Strong, 2002; Keser, 2011; Schlosser, 1999). Highly targeted commercials that appeal to the senses and help consumers make decisions about their purchases encourage high brand loyalty among consumers and emotions of trust toward the advertiser (Barnes & Scornavacca, 2004).

Furthermore, according to Rosenberg and Hoveland's three-part theory, a customer is drawn to an advertisement because of its entertaining appeal (affective), determines its usefulness based on the availability of pertinent information (cognitive), and then behaves accordingly (behavioural) after doing so (Watson et al., 2013). These three elements combine to create a person's attitude. Mobile in-app advertising works by combining personally identifiable information that has been provided online to create user profiles, which are then utilised by marketers to target prospective customers with highly customised ad content.

Additionally, third-party websites monitor user online activity and then show them adverts that are very relevant to their search criteria. Because it is included into the content of the mobile application, such content is often not recognised as sponsored advertising. As a result, the content provided by in-app advertisements is worthwhile since it offers timely, relevant, and helpful information. Additionally, the ad content is

displayed as interactive auto-play videos, posts, and pop-ups with in-depth visual content that encourages user interaction. As a result, it not only provides a sense of fun and enjoyment but also offers helpful feedback from other users and potential users that may be used as a reference for purchasing decisions. Therefore, it may be concluded that in-app mobile adverts may be seen as educational, amusing, and helpful for selecting products, and are therefore likely to have a favourable effect on consumers' attitudes toward in-app mobile advertising. As a result, this investigation suggests the following theory:

H₁: There is a positive impact of advertising utility on attitudes towards In-app mobile advertising

Irritation and Attitude towards In-app Mobile Advertising

Consumers often have an unfavourable opinion of advertising and see it as manipulative, insulting, false, and dishonest, according to studies (Barutcu, 2007; Schlosser, Shavitt, & Kanfer, 1999; Sultan et al., 2009; Watson et al., 2013). Nowadays, in the age of smartphones, marketers have oversaturated the internet with adverts, especially those that display in mobile apps. Many customers criticise the overwhelming volume of internet adverts and respond unfavorably to such marketing initiatives by using ad avoidance strategies and engaging in "banner blindness" (Cho & Cheon, 2013; Hann et al., 2008; Tsang et al., 2016). Additionally, consumers use their mobile devices for certain purposes and get irritated when commercial advertisements interfere with their search (Cho & Cheon, 2013), which again causes a negative reaction to advertising.

In order to avoid ad detection and the subsequent ad avoidance, sponsored material is blended into the mobile application's environment. However, people nowadays are better able to distinguish sponsored adverts from real search results and see

the overwhelming number of commercials they encounter online as an invasion of their personal space, leading to users actively avoiding ads (Hann et al., 2008; Muzellec et al., 2016). According to this research, which builds on the idea of information overload, users of mobile apps see excessive advertising as ad clutter and as hindering their ability to use the applications for the purposes they intended, leading them to adopt ad avoidance strategies. Additionally, it uses the cognitive-neo-associationistic model and proposes that the general prejudice consumers exhibit towards advertising in terms of taking it into consideration. When users form an opinion on in-app mobile advertising, they could consider it to be misleading, insulting, or deceptive, which has a bad effect on attitude.

H₂: There will be a negative impact of irritation on attitudes towards In-app mobile advertising

Trust and Attitude towards In-app Mobile Advertising

The rise of mobile marketing has made it possible for businesses to have extremely engaging contacts with their clients; these businesses can now reach prospective clients whenever and wherever they want. However, a user's propensity to react to an advertisement depends greatly on how trustworthy they believe the advertiser and the marketing message to be. To be ready to act on the basis of the advertisement content, the user must see the information's source as trustworthy (J. Ball et al., 2013). Consumers' collective experiences shape a brand's reputation (Bauer et al., 2005), and in particular, the opinions of dependable friends and family have a significant positive influence on word-of-mouth (WOM) and the development of personal trust (Munnukka et al., 2016; Sultan et al., 2009). Consumers may remark and share their own ideas and experiences about the ad content via interactive mobile in-app advertising; this feedback, if positive, improves

the brand's reputation and promotes trustworthiness.

The source credibility theory states that when consumers have confidence in the information source, they are more likely to view the marketing content favourably and regard it as trustworthy, sincere, and honest (D. Ball & Bass, n.d.; Flavián & Guinalu, 2006; Munnukka et al., 2016; Riquelme & Román, 2014). Therefore, the following hypothesis is proposed by this research:

H₃: There will be a positive impact of trust on attitudes towards In-app mobile advertising

Privacy Concerns and Attitude towards In-app Mobile Advertising

Individuals perceive their mobile phones as an extension of their identities and the pinnacle of who they are (Sultan et al., 2009). Users get uneasy about the preservation of their privacy as a consequence when they see too many tailored adverts on their phones, and many show opposition to such ads by utilising privacy control tools like ad-blockers and opt-out choices to prevent illegal use of their personal data (Gabisch & Milne, 2014; Park, 2008; C. Tucker & Goldfarb, 2014).

The integration of sponsored advertisements into mobile apps has drawn the attention of users, who are disturbed by the absence of privacy controls and the lack of notification of which users' personal information is used by third parties or how it is used. Instead, user surfing activity is monitored and utilised to target customers with tailored ads via their mobile apps. Users experience anxiety as a result of their lack of privacy and information management, which deters them from participating in online activities (Keser, 2011; Wills & Zeljkovic, 2011). Consumers respond adversely, in accordance with the psychological reactance hypothesis, when they believe their right to freedom of choice is in jeopardy and when they believe they are

losing control over their basic rights. The following hypothesis is put forward in this study based on this idea and earlier research:

H4: There is a negative impact of privacy concerns on attitudes towards In-app mobile advertising

The function of permission-based advertising in mediating attitudes about in-app purchases and privacy concerns

Moderation Perspective of Permission based Advertising between Privacy Concerns and Attitude towards In-app Mobile Advertising

There is a stage in the process of downloading a mobile application where the service provider informs the users of the requirement to gain access to specific information on their mobile devices, but the user is not informed of the intended use of that information and there is no opt-out option offered at this stage of the process. According to research, there are three main factors that have led to the rise in privacy concerns: not being informed, not having control over the use and distribution of personal information, and the lack of security and protection offered by online service providers (Tan et al., 2012).

Numerous mobile applications now have opt-out and privacy control tools that let users manage and limit the amount of advertising they are exposed to in light of these rising privacy concerns. However, these choices are only

available after you download the app and see marketing material, which already fosters a dislike of advertising. This research suggests that obtaining informed permission before exposing consumers to marketing postings may alleviate such privacy issues rather than waiting for them to show negative behaviours toward advertisements. Marketers may reduce user worries about a loss of control by informing consumers of how their information could be used by third parties and requesting their consent to target sponsored content. By requesting permission in advance, businesses may increase customer confidence, increase the effectiveness of their advertising, and lessen consumers' concerns about their privacy (Barnes & Scornavacca, 2004; Barwise & Strong, 2002; Jayawardhena et al., 2009).

H5: Permission as moderator will interact with privacy concerns to predict individual's attitude towards In-app Mobile Advertising

H6: Permission as moderator will interact with trust to predict individual's attitude towards In-app Mobile Advertising

H7: Permission as moderator will interact with irritation to predict individual's attitude towards In-app Mobile Advertising

H8: Permission as moderator will interact with advertising utility to predict individual's attitude towards In-app Mobile Advertising

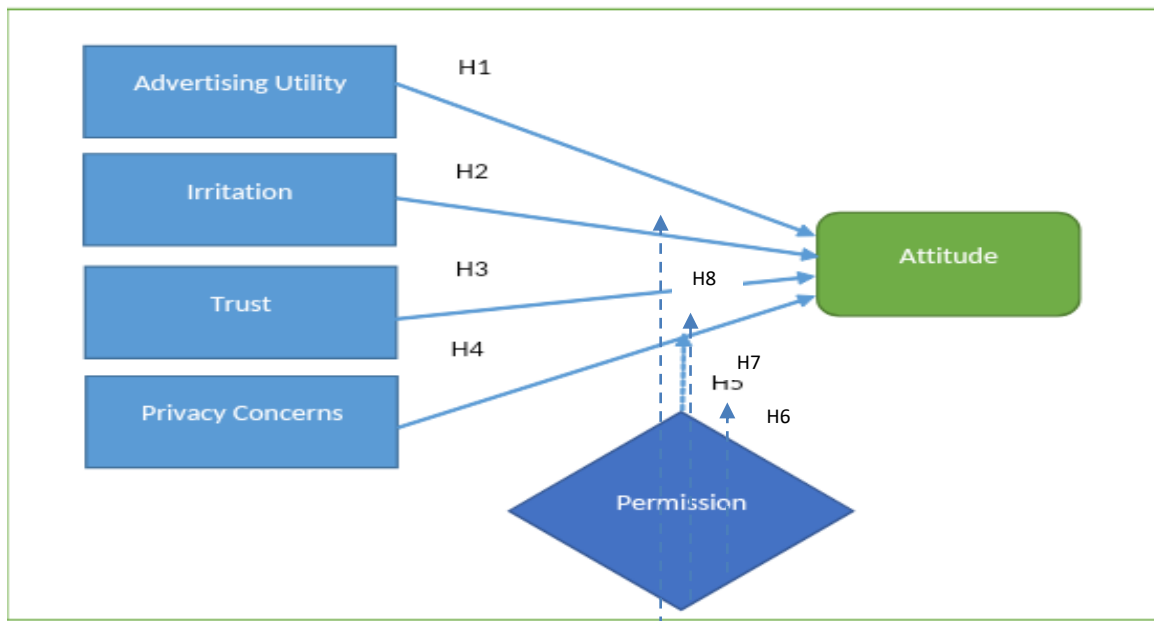


Figure-1 Conceptual Model

Proposed Methodology

The investigation into the effects of four driving forces—advertising utility, irritation, trust, and privacy concerns—on attitude and the influence of a moderator—permission—between the relationship of privacy concern and attitude toward in-app mobile advertising—is an explanatory study that tests eight hypotheses.

The primary data can be collected from the users of smart-phone as 90% of the smartphone users are using in-application advertising (Eneblur, 2021). The population of the study can be a group of people who spends most of their time on mobile by targeting assured groups. In the past, people were more into Facebook (Meta, 2022), Twitter and LinkedIn but now it's entirely changed. With the arrivals of vast array of mobile applications, the available platform of social media is following In-app mobile advertising. Given the present situation of country, the elections are just around the corner and that the political parties and their followers presumably are the best targeted sample for the current study.

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