

IMPACT OF MOBILE RELATIONSHIP MARKETING ON CUSTOMER RETENTION

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ABSTRACT

The purpose of this paper to empirically test the dimension of mobile relationship marketing (Permission, customization and intrusiveness) on customer retention with moderating impact of receiving message in the evening and mediating variable of attitude. The finding states that permission, customization and intrusiveness have significant impact on customer retention and this relationship become much strong when customer receive message in the evening. Permission has no impact on customer attitude while others have significant impact on attitude.

Keywords: Customer Retention, Intrusiveness and timing of the message.

INTRODUCTION

Mobile phone technology and the internet have shifted the control of the timing and content of advertising messages from advertiser to customers (Kumar & Mittal,2020). However, now customers decide what type of information they want to receive on their mobile phone. According to (Eriksson& Pedersen,2020). Marketers have been investing more in digital media rather than on other media channels such as TV, print media etc. and they stated that approximately \$20 million annually (Noam, E. M., & Noam, E. M. (2019). Mobile is considered as a 4th screen, so the users of mobile phone have been increasing dramatically in last few years and at the end of October the number of users reached up-to 122.5 million. In 2024 301.7 billion SMS were sent in Pakistan and decreased by 4% as compared to last year (PTA, 2024). However, extensive use of smart phone gadgets with internet facilities is slowly overtaking the traditional way of SMS services. Therefore, it is necessary for the marketers to think about providing more innovative services to catch the customer's attention in intense competition. Every day customers receive many messages from their services providers and from many other companies as well. Mostly customers disregard these types of messages and consider these messages as spamming and irrelevant.

However, now companies must grab the attention of their potential customers and recall them their existence, for this purpose they need to inform the customers in the unique way to retain the customers for the long time. Use the enter key to start a new paragraph. The appropriate spacing and indent are automatically applied.

In this digital era, when all companies have been investing huge amount in the advertisement budget to attract the more customers, but with standardize message they cannot increase the value of their message as compared to those customize messages which is design to target the individual customers. Every customer is unique and wants special attention from their services provider. So, customization messages will increase customer retention not only in the short term but only in the long term as well. In existing times of intense competition, customer retention has become a difficult task for organizations. Customer retention includes all those activities carried out by the companies for developing lifelong relationships with their customers. Previous studies have focused on customer purchase intension but not on customer retention. To find linkage between customer retention and mobile base services is having fundamental importance in this competitive

world because every company is trying to develop strategies which are useful for enhancing their customer retention.

It sets the stage that the customer retention is enhancing by mobile relationship marketing (MRM) need more posteriori support. This argument is particularly more important and customer retention activities are strongly appreciated by the companies, because current consumers don't allow the companies to being with the business for the sake of the profits, while consumers may rely on corporation for goods and services, and level of competition allows customers to make decision based on how well corporation is providing mobile based service which allow them to satisfied their customer more favorably. Customer purchase intention has earned significant interest over the years in reference to mobile-based advertising services. The majority of the scholars have devoted considerable interest to this field of inquiry. Most of the previous studies have focused on impulse buying, brand recall, and search cost reduction. Particularly, the theoretical construct of loyalty is frequently applied by majority of the previous scholarship in relation to mobile based advertising messages. It also needs to be argued that the effect of mobile based advertising on customer purchase intention has mostly been addressed in a broad manner by previous scholars. However, it has recently been suggested by Wibisurya, I. (2018). Further investigate the impact of MRM (mobile relationship marketing) on customer retention. Moreover, it has also been argued by the previous researchers to gain insight into the moderating and mediating influences in studying this theoretical relationship. To explore and examine the effect of mobile based advertising on customer retention with the moderating role of timing as well as the mediating influence of attitude in the context of FMCG sector of Pakistan. MRM may be considered as a unique marketing technique of customer retention. In this marketing technique, an MRM acts as the tool of customer retention. In existing times of digital environment causes lack of consumer loyalty. This is likely due to the emergence of mobile platforms, which facilitate impulsive and contagious switching (CMO Council, 2012). However, as identified earlier, it is quite paradoxical that MLBA through which customer retention has not received the required scholarly attention empirically. Although the link between MRM and customer retention has received increased scholarly interest, the process through which MRM affect customer retention remained somewhat misapprehended. This study, accordingly,

attempts to offer empirical proof by observing the process through which MRM effect customer retention.

I. Literature Review

Mobile relationship Marketing provide interactive customer relationship plate foam which allow customer to enhance their brand relation, According to Yovanno, D. A. (2022). Customer Retention is the Process of attracting and building long term relationship with the customer. MRM strategies allow organization to be more cost-effective than acquiring new ones Palmatier, R., & Steinhoff, L. (2019). Customization is the way customers receive the message (pop-up ads) in mobile with .ore specific messages Hsu, C. W., & Fu, J. R. (2018). In this digital era, the concept of customization is getting too much importance than in past decade. Now consumer want more customize products. However, the concept of customization is not limited to the just product and services, but it is gained much importance in the advertisement as well. So, Saunder described the customization as that "every user is an audience of one because each user receives distinct content (Saunder, 2006). Personalized advertising is a form of customized personal messages that are delivered to each individual consumer through paid media based on personal information. However, such messages are not limited to the special sales offers, but it also includes the detail of new offering, product recommendations based on individual consumer's preferences, purchase pattern and personal information (Baek, 2012). After the advancement of e-commerce technology, the focus on customization has been increased in retailing and service sectors as well Murdiana, R., & Hajaoui, Z. (2020). Customization is most cost-effective tool to attract the customers, while the consumers taste, and preferences have been changing continuously. So, the provider must focus on the strategy related to customization Tan, C., Chung, H., Barton, K., Hu, S. J., & Freiheit, T. (2020). Customer retention is the main factor which forces the provider to shift the focus from customization to mass personalization Baranauskas, G. (2019).

II. THEORITICAL FRAMEWORK

Permission

Permission defined as the choice of customer to receive messages or not Johnson, G. A., Shriver, S. K., & Du, S. (2020). If permission get from the

customer that the message will be less interrupted and it will generate more positive attitude Bamba, F., & Barnes, S. J. (2007). Customers find the message interrupting and the often provoke negative attitude without their permission and customer always unreceptive to that messages and it always provoke negative attitude Einwiller, S., & Weitzl, W. (2023). Permission based advertisement reduce the customer search cost (Martin, 2003). Customers make most of the buying decision after the permission-based email. Permission based email is more effective than spam emails, so it is necessary for the firms to involve in permission-based email to increase their sales. Mahmoud, A. B., Grigoriou, N., Fuxman, L., Hack-Polay, D., Mahmoud, F. B., Yafi, E., & Tehseen, S. (2019). Permission based emails are more effective than solicited emails. Customers are happier and welcome those emails which are permission based, paid solicited emails are less negatively perceived by customers. Permission based marketing provides better result for both marketers and user than solicited emails (Dufrene et al., 2005). Unsolicited email decreases the effectiveness of the email advertisement (Centre, 2005) (Moustakas, 2006). Spam emails advertisement because disruption and causes rise in negative attitude. Permission based advertisement are welcome by customer and it create positive effect on attitude in result the customer read the advertisement. Some ad is of such a nature that create negative attitude and customer tend to avoid them Maneesoonthorn, C., & Fortin, D. (2006). Spam email irritate the customer, and it disturb the customer while performing their task such email waste the time of the customers and customer also feel that these emails are hindering the privacy of the customer and customer being over burden overload Khan, W. Z., Khan, M. K., Muhaya, F. T. B., Aalsalem, M. Y., & Chao, H. C. (2015).

Intrusiveness

Intrusiveness is perceived much high when high degree of personalized information is used. These negative feelings of personalization are not overcome by offering different discount offers but can be mitigate by presenting customers an ad that matches their existing needs Feng, Y., & Xie, Q. (2019). However, this has negative impact in telecom industry even better fit messages have been send to them (Hoekstra, 2013). The respondent perceived mobile ads annoying so negative relationship has been found between respondent's attitude and advertisement. The relationship is also supported by attitude model,

which was developed by Abbasi, G., Su-Yee, S., & Goh, Y. N. (2020). However, promotional ads campaigns are designed to target the massive instead of niche so, customer perceived such messages as disturbing, because they do not fit the need of potential customers.

Timing

Timing is a crucial element within advertising, as it can support brand recall and increase the loyalty towards specific brand. Message timing plays an important role in catching customer attention, it also led to impulse buying as well Khurram, M., Qadeer, F., & Sheeraz, M. (2018). Timing is considered as crucial element because it helps to attain the customer attention and brand recall. Sometime customers purchase the product which might not experience before, appeal more after receiving message when decision regarding purchases is temporally proximal Khurram, M., Qadeer, F., & Sheeraz, M. (2018). As an event draws nearer, what might have earlier seemed attractive may lose its appeal when immediate action is required (Eyal et al., 2004). Message timing encourages the contagious consumption and switching behavior at POP (Mogilner et al., 2008). Customers are willing to receive message at POP rather than at home. The impact of timing is not linear, but customers have positive attitude towards message receive at POP (Gazley, Hunt, & McLaren, 2015)

Attitude

In recent studies, consumer attitude is examined in the context of mobile relationship marketing. Attitude is examined as a respond of consumer toward the mobile based marketing message. Different studies suggested that factors such as interactivity and personalization play an important role in shaping the attitude. Murillo-Zegarra et al. (2020) studies the attitude of the consumer towards the mobile advertisement app and finds that the consumer attitude is influenced by perceived value of the app. Information, reliability, and comfort to use are main factors which leads towards positive. However, annoyance and a lack of control over the advertising content can result in negative attitudes.

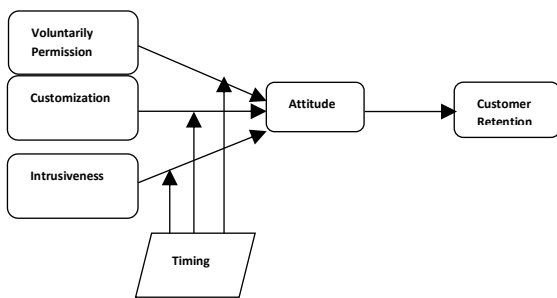
Further, recent research is focused on the importance of privacy and permission in creating the consumer attitude, Gera et al. (2023). Perceived useful and entertainment is key element in shaping positive attitude, on the other hand unwanted messages tend to lead to negative attitudes.

Customer Retention

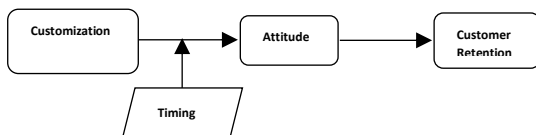
Customer retention always being important to business success. Study shows that customer create their retention with the company in the first 30 days of using mob apps or services Mobile apps that dynamically involve users within this period shows retention rates up to 67%, (Alchemer, 2023). Personalization and value-added services are critical in achieving customer retention. Customer Offer customer experiences, customized communication or unique value propositions through mobile marketing, fosters loyalty. (HubSpot, 2023).

Theoretical Framework

In previous discussion it has been clearly identified that customization, permission and intrusiveness are the important determinants in defining the customer attitude which further led to customer retention. However, timing further strengthens these relationships. Figure explains the theoretical framework of the current study. In this study permission, customization and intrusiveness have been used as independent variables with mediating variable of attitude and moderating variable of timing, while customer retention is identified as dependent variable.

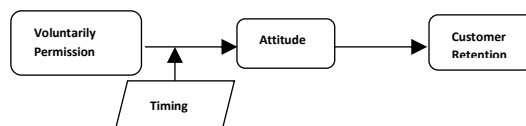


A greater level of customization might positively affect the customer’s attitude towards an offering and better fit the customer’s need as well (Zarrand&Debai, 2022). Therefore



- H1: Highly customized messages increase attitude towards purchasing products which ultimately leads to increase customer repurchase intention.
- H2: More customized messages lead to increase in positive attitude
- H3: Customized messages lead to increase customer retention
- H4: Attitude towards purchasing increase when customized messages received at a given time

- H5: Customer retention increase when customized messages received at a given time
- Moon & lee (2014) found that by using online Customization leads to positive effect on attitude toward customization. Customization provides an opportunity to build strong and long-term relationships with consumers and achieve competitive advantage (Pollard et al, 2008).



If customers voluntarily opt-in to receive such messages, then less intrusive and annoying behavior have been observed, and are usually more receptive to them due to realizing the value and benefits by receiving such messages Therefore:

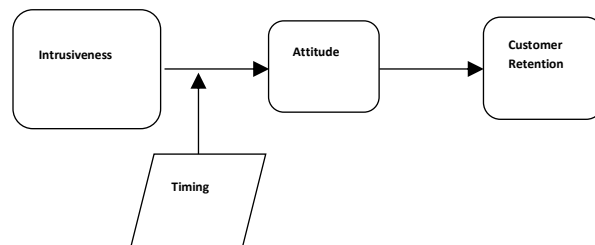
- H6: Voluntarily permission leads to a positive attitude which ultimately increases customer Retention. If permission get from the customer that the message will be less interrupted, and it will generate more positive attitude Therefore:

H7: Voluntarily permission leads to increase in positive attitude.

H8: Voluntarily permission leads to increase in customer retention.

H9: customer retention will increase depend upon on which time the messages are received.

H10: customer attitude will be positively affected depend upon on which time the messages are received.



Customer's perception of intrusiveness might push the negative feelings and result in avoidance behavior and irritation Therefore:

H11: Customer attitude will be less positive when messages perceived are highly intrusive.

H12: Customer retention will be less positive when messages perceived are highly intrusive.

Customers take mobile phones as personal items; therefore, it might be possible they deem mobile marketing as breach of their personal privacy. It has been tested empirically; many customers might see mobile base advertising as annoying and irritating (Beak & Morimoto, 2012). Therefore, the relationship between intrusiveness and attitude will not be much stronger at point of purchase.

H13: The less positive relationship between intrusiveness and attitude will be stronger for a message that is received ad POP

H14: The strong positive relationship between intrusiveness and attitude will be stronger for a message that is received after working hours.

advertising messages on customer retention. The online scenario-based surveys used anonymously for percipients to get natural response from participants and measure the effects of MLBA (mobile location-based Advertising) on customer retention within Szabist Islamabad Campus.

c. Population

The target population comprises the student, staff, and faculty from the Szabist Islamabad. Simply, this study objective is to generalize the customers who are used to purchase FMCG products. A particular questionnaire designed to fill from that population which defined above to get response about MLBA on attitude toward customer retention. However, to validate the theory which developed from this study, the focus group method will be given more significant results.

d. Sample Design

The convenience sampling technique is used in this study because of short of time, budget and other restrictive limitations. This technique is effective and easy to collect data quickly and economically.

e. Sample Size and Unit of Analysis

For this study to prove the theory, the primary data will be used. The (N=300) sample size will be considered. The survey and focus groups technique will be used. So, the participant in this study will be unit of analysis.

f. Data Collection and Sources

Primary data directly collected one by one from participant at Szabist Islamabad Campus via survey-based questionnaire to get significant results. However, focus group also used to get accurate responses. Table 3.1 shows the variable, and its items used to collect data. Likert Scale technique used to collect data from respondents. The participant was

III. Methodology

a. Introduction

This chapter describes the tools and instruments which are used in this study to analyze the variables related to our field of interest. The objective of methodology is to empirically find the impact of location based mobile advertising messages on customer retention specifically on FMCG sector. The study starts with a research design in which population of study, sample size, tools for data collection will be analyzed. Moreover, the data will be analyzed after collection of data and conclusions will be drawn from hypothesis.

b. Research Design

The study approach is quantitative to get response from the sample about the location based mobile

told to rate the items accordingly from 1 (strongly disagree) to 5 (strongly agree). Respondents were asked to rate all the items adopted from the literature based on five-point Likert scale (1 for strongly disagree and 5 for strongly agree) to measure the

variability in the recorded responses. Later, an improved questionnaire was subjected to survey after the pilot test. The table below contains the variables along with their dimensions used in research.

Table

Constructs & Variables	Dimensions	Items	Reference
Customization	Needs, uniqueness,	06	(Gazley H. , 2015)
Permission	Permission of Receiving message	02	(Gazley H. , 2015)
Intrusiveness	Attracting, annoying	07	(Stephanie, 2013)
Timing	Message timing to receive	01	(Gazley H. , 2015)
Attitude Towards SMS Marketing	Good, favourable, preference, dislike	08	(Gazley H. , 2015)
Customer Retention	Relationship	06	(Philip, 2003)

g. Method of Estimation

To find out the impact of MLBA on customer retention the multiple regression technique used for predicting the results. However, bootstrapping

technique used to check the intervening impact of attitude on customer retention. For analysis of data, we use research software i.e., SPSS.

IV. Results and Analysis

TABLE I. 4.1 DEMOGRAPHICS

GENDER					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	61	26.5	26.5	26.5
	Male	169	73.5	73.5	100.0
	Total	230	100.0	100.0	
Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	170	73.9	73.9	73.9
	Salaried	45	19.6	19.6	93.5
	Businessman	15	6.5	6.5	100.0
	Total	230	100.0	100.0	

Table I shows the number of total respondents along with number of gender and their occupation, moreover above table shows that Total N= 230 from which 61 were females and remaining 169 were male.

From the demographic results the frequency shows that there were 170 students' respondents, 45 respondents were salaried, and businessman was 15 from total number population.

TABLE II. 4.2 RELIABILITY

Reliability of Scale		
Variable Name	Reliability	N of Items
Permission	.757	02
Customization	.843	06
Intrusiveness	.793	07
Timing	.03	02
Attitude	0.791	08
Customer Retention	0.824	6

Table 2 shows the reliability coefficient of the permission, customization, intrusiveness, timing, and

attitude and customer retention. Cronbach's alpha used to measure the reliability of interrelated items of

scale though in this table tells us about the numbers of variables that are measured in present study. Items numbers of permission are 2 with .757 reliability statistics, likewise 6 items are used to measure customization with .843 statistic reliability. 7 items

are used to measure reliability of the intrusiveness is .79. For timing variable there are 2 items with the .03 reliability statistics. The item numbers of attitude are 8 to measure reliability that is 0.791. Finally, there are 6 items of customer relation with 0.824 reliability.

TABLE III. 4.3 CORRELATION

		Permissi on	Customizat ion	Intrusiven ess	Messa ge timing	Locati on	Attitu de	Custo mer Retenti on
Permission	Pearson Correlati on	1						
	Sig. (2- tailed)							
	N	230						
Customizat ion	Pearson Correlati on	.297**	1					
	Sig. (2- tailed)	.000						
	N	230	230					
Intrusivene ss	Pearson Correlati on	-.210**	.089	1				
	Sig. (2- tailed)	.001	.178					
	N	230	230	230				
Message timing	Pearson Correlati on	-.103	-.195**	.014	1			
	Sig. (2- tailed)	.119	.003	.832				
	N	230	230	230	230			
Attitude	Pearson Correlati on	.185**	.602**	.238**	-.032	-.092	1	
	Sig. (2- tailed)	.005	.000	.000	.626	.165		
	N	230	230	230	230	230	230	
Customer Retention	Pearson Correlati on	.188**	.663**	.105	-.054	-.170**	.565**	1
	Sig. (2- tailed)	.004	.000	.111	.417	.010	.000	
	N	230	230	230	230	230	230	

** . Correlation is significant at the 0.01 level (2-tailed).

Table 3 show the values of correlation between timing, Attitude, Intrusiveness, Permission, and Customization with customer retention, through

above table (IV) and (DV) has positive correlation. thus, the coefficient of correlation of above table shows the variables significantly correlated due to

correlation range lies in between (+1 and -1) while the negative value of the variables shows the negative relationship among these variables.

TABLE IV. 4.4 REGRESSION ANALYSIS

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.680 ^a	.462	.455	.56308	64.795	.000 ^b

a) DEPENDENT VARIABLE: CUSTOMER RETENTION

b) PREDICTORS: (CONSTANT), PERMISSION, CUSTOMIZATION, INTRUSIVENESS

Table 4 shows the result of regression model in which customer retention measured through intrusiveness, permission and customization. Moreover, the in-model summary shows that there is correlation between measured variables as R= 0.680 it shows that

model is fit with variables. The model also explains that there is 46.2% of data of dependent variable explained by independent variables (Permission, Customization and Intrusiveness). The model is also highly significantly at F=64.795.

TABLE V.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.061	.262		4.055	.000
	Customization	.631	.047	.654	13.304	.000*
	Intrusiveness	.170	.072	.147	2.355	.019*
	Permission	-.126	.042	-.186	-3.002	.003*

a. DEPENDENT VARIABLE: CUSTOMER RETENTION

b. * SIGNIFICANT AT 95% CONFIDENCE.

Above table 5 shows the results of the standardized and unstandardized coefficients based on analysis of variance, which is estimated in model, though the values of standardized coefficients in beta column show that the impact of permission, intrusiveness and customization on customer retention is statistically significant at 95% confidence. These findings are also confirmed by the standard errors and the corresponding “t” values of the unstandardized coefficient.

CUSTOMIZATION

The relationship between customization and customer retention stated that estimated β is 0.654 which is highly significant at (t =13.304, p=0.00). The finding of the study indicates that there is highly positive relationship between customization and customer retention. Further, these results suggest that by receiving customized message can increase the customer retention.

INTRUSIVENESS

The relationship between intrusiveness and customer retention stated that estimated β is 0.147 is significant at (t =2.355, p=0.019). The finding of the study indicates that there is positive relationship between intrusiveness and customer retention. Further, these results suggest that by receiving message can increase the customer retention.

PERMISSION

The relationship between permission and customer retention stated that estimated β is -0.186 which is significant (t =-3.002, p=0.003). The finding of the study indicates that there is negative relationship between permission and customer retention. Further, these results suggest that by receiving message can increase the customer retention.

The Effect of Independent Variables on Mediating Variable (attitude)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.633 ^a	.400	.392	.55997	50.240	0.000 ^b

a. Dependent Variable: Attitude

b. Predictors: (Constant), Permission, Intrusiveness, Customization,

The results shows that R2= .40 which states that 40 percent variation in attitude is explained by permission, customization and intrusiveness and model fitness is good F= 50.240, p=0.000.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.952	.216		4.412	.000
	Intrusiveness	.189	.051	.200	3.746	.000
	Customization	.515	.050	.567	10.373	.000
	Permission	.094	.090	.058	1.040	.299

a. Dependent Variable: Attitude

The hypothesis is accepted $\beta=.200$, $t=.058$, $p=.299$ so, this result states that no significant effect of permission on customer attitude. The hypothesis is accepted $\beta=.567$, $t=10.373$, $p=0.000$ so, this results

states that customization has significantly affect the attitude. The hypothesis is accepted $\beta=.200$, $t=3.746$, $p=0.000$ so, this results states that intrusiveness has significantly impact attitude.

4.5 Mediation Effect of Attitude on Independent Variables (Via Bootstrapping Model 4)

Permission & Attitude:

	Effect	SE	t	p
Total effect of X on Y	0.3225	0.1118	2.8834	0.0043
Direct effect of X on Y	0.1482	0.0953	1.335	0.1213
	Effect	Boot SE	BootLLCI	BootULCI
Indirect effect of X on Y	0.1743	0.0615	0.0530	.02929
	Effect	Se	Z	P
Normal theory test for indirect test	0.1743	0.0642	2.713	0.006

To test the mediation hypothesis, the procedure tested by Hayes (2009) was applied. The total direct and indirect effect was measured, and it was seen that the total effect of Beta $\beta=0.3225$, Standard Error (0.1118), t-value (2.8834) and confidence interval C.I (.1021-0.5429). The direct effect was measured, and it was seen that the total effect of Beta $\beta=0.1482$, Standard Error (0.0953), t-value (1.335) and confidence interval C.I (-0.0936-0.3359). The indirect effect was measured, and it was seen that the total effect of Beta $\beta=0.1743$, Standard Error (0.0615), z-value (2.7134) and confidence interval CI (0.0530,02929).). The result of indirect effects shows that attitude mediate the relationship between permission and customer retention. The normal theory test confirmed $\beta=0.1743$, $z= 2.713$, $p=0.006$

that there is mediation effect of permission on customer retention.

Customization and Attitude

	Effect	SE	t	p
Total effect of X on Y	0.6394	0.0478	13.3839	0.0000
Direct effect of X on Y	0.4884	0.0576	8.4756)	0.0000
	Effect	Boot SE	BootLLCI	BootULCI
Indirect effect of X on Y	0.1510	0.0576	0.3748	0.6019
	Effect	SE	Z	P
Normal theory test for indirect test	.1510	0.0373	4.0502	0.0001

To test the mediation hypothesis, the procedure tested by Hayes (2009) was applied. The total direct and indirect effect was measured, and it was seen that the total effect of Beta $\beta=0.6394$, Standard Error (0.0478), t-value (13.3839) and confidence interval C.I (0.545- 0.7335). The direct effect was measured, and it was seen that the total effect of Beta $\beta=0.4884$, Standard Error (0.0576), t-value (8.4756) and confidence interval C.I (0.3748- 0.6019). The

indirect effect was measured, and it was seen that the total effect of Beta $\beta=0.1510$, Standard Error (0.0484), z-value (4.0502) and confidence interval C. I (0.0703-0.2546). The result of indirect effects shows that attitude mediate the relationship between customization and customer retention. The normal theory test confirmed $\beta=.1510$, $z= 4.0502$, $p=0.0001$ that there is mediation effect of customization on customer retention.

Intrusiveness and Attitude

	Effect	SE	t	P
Total effect of X on Y	0.1061	0.161	1.6013	0.1107
Direct effect of X on Y	0.4884	0.0576	8.4756)	0.5819
	Effect	Boot SE	BootLLCI	BootULCI
Indirect effect of X on Y	0.1510	0.0576	0.3748	0.6019
	Effect	SE	Z	P
Normal theory test for indirect test	.1510	0.0373	4.0502	0.005

To test the mediation hypothesis, the procedure tested by Hayes (2009) was applied. The total direct and indirect effect was measured, and it was seen that the total effect of Beta $\beta=0.1061$, Standard Error (0.0662), t-value (1.6013) and confidence interval C.I(-0.0245, 0.2366). The direct effect was measured, and it was seen that the total effect of Beta $\beta=-0.0312$, Standard Error (0.0567), t-value (-.5514) and confidence interval C.I (-0.1429- 0.0804).

The indirect effect was measured, and it was seen that the total effect of Beta $\beta=0.1373$, Standard Error (0.0522), z-value (3.4676) and confidence interval CI (0.0579, 0.2581). The result of indirect effects shows that attitude mediate the relationship between intrusiveness and customer retention. The normal theory test confirmed $\beta=0.1373$, $z=3.4676$, $p=0.0005$ that there is mediation effect of intrusiveness on customer retention

4.6. Moderation Affect of Timing on Independent Variables (Via Bootstrapping Model 1) Interaction (Permission X Timing)

	Effect(β)	t-value	p-value	LLCI	ULCI
At Working Hours	0.2037	0.5719	0.5679	-0.4981	0.9055
At Evening Hours	0.3137	2.8889	0.0042*	0.0997	0.5276

*Significant at 95% Confidence.

The hypothesis for interaction effect of permission with timing is rejected at $p=0.5679$, $t=0.5719$. So, it is not affecting the sending message in the morning. While sending message in the evening affects significantly, so the hypothesis for receiving

message at evening hours is accepted at $\beta=0.3137$, $t=2.8889$, $p=0.0042$, and C.I.(0.0997-0.5276). Thus, the timing moderates the relationship between permission and customer retention.

Interaction (Customization X Timing)

	Effect (β)	t-value	p-value	LLCI	ULCI
At Working Hours	0.5321	5.3948	0.0000*	0.4172	0.8974
At Evening Hours	0.6573	9.1471	0.0000*	0.4175	0.6467

*Significant at 95% Confidence.

The hypothesis for interaction effect of timing with customization is accepted at $\beta=0.5321$, $p=0.000$, t -value= 5.3948 (At working hours). While sending message in the evening have greater on customer retention as compared to during working hour $\beta=$

0.6573 , $p=0.000$. However, sending customize message in the evening will have much greater impact than sending message during the working hours.

Interaction (Intrusiveness X Timing)

	Effect (β)	t-value	p-value	LLCI	ULCI
At Working Hours	0.3050	1.0518	0.2940	-0.2664	0.8764
At Evening Hours	0.2092	2.9125	0.0039*	0.0677	0.3508

*Significant at 95% Confidence.

The hypothesis for interaction effect of Intrusiveness with Timing is rejected at $p=0.2940$, at $t=1.0518$. So, it is not affecting the sending message in the morning. While sending message in the evening affects significantly, so the hypothesis for receiving message at evening hours is accepted at $\beta=0.2092$, $t=2.9125$, $p=0.0039$, and C.I.(0.0677-0.3508). Thus, the timing moderates the relationship between Intrusiveness and customer retention. However, sending message in the evening reduces the perceived intrusiveness.

have no control on the content of the message (Watson et al, 2013). Customer also perceived those messages as intrusiveness and rejects the message when they have little control on the timing of message or received message at unwanted time such as during working hour (Rau et al, 2011). When customer voluntarily opt-in to receive promotional message, then customer value their message and repurchase from the company in the future as well. Customization gives freedom to the customers what they want to receive at the suitable time, because it will provide the relevant information related to their interest (Zarrad and Debabi, 2012). Customization can lead towards the higher perceived value, and then customers react favorably towards the company positively and reconfirm their behavior by repurchasing from the company again and again. Customize message also create the easiness in customer's decision-making process, because customize message is set according to the customer need and preferences (Beak and Morimoto, 2012). In this research study, timing is taken as moderator variable and significant strengthens the relationship of permission; customization and intrusiveness with attitude and customer repurchase intentions. The

V. Discussion And Conclusion

The results predicted that permission and intrusiveness have partially direct impact on the customer retention while customization have significantly impact on customer retention and significant impact of all these variables on the customer attitude have been found empirically. The findings of these studies suggested higher level of customization have positive impact on the behavior of the customers. Further, the behavior response is also better when perceived intrusiveness is also low. However, intrusive perceived much high when unsolicited message has been sent and user

major factor in this study was timing, message's timing is considered the important element, because by giving the control of the timing of the message generate the positive attitude, but also decrease the perceived intrusiveness as well. In this study, people get irritate when they receive message during working hours, and they simply reject these messages.

The attitude develops more positive when customer receive message after working hours or in the evening, because currently the receiving message do not distract the people from doing task some important tasks and less intrusiveness is perceived which in result lead to repurchase action from the customers. Customers are willing to receive message after working hours rather than during working hours. Thus, timely information to the customers about the latest products arrival and sales promotion remind the customer about these offers and again initiate the repurchase action in the customers. However, people feel uncomfortable when they receive message at working hour, receiving these messages irritate them and distract them from the task at hand which result in that they simply reject the message, and negative feelings arise towards the company. Most importantly, the value of sending these promotional messages to the potential customer will not more effective and cost to the company in terms of losing the customer and message sending cost. The findings indicate that sending message to the customers after working hours will be perceived more positive and customer repurchase intention towards the company will also increase.

Gazley, Hunt & McLaren (2015) suggested the direct relationship of timing on customer attitudes. The attitude is more favorable than when control of timing is given to the customers. While intrusive can be control to some extent by giving some control to the customers, because customers are bombarded heavily with extensive irrelevant and spamming messages.

The relationship also existed between attitude and customers repurchase intentions, in this study it is also identified that attitude act as mediator variable between permission, customization and intrusiveness in the context of timing of the messages and attitude significantly mediate the relationship of these variable as well.

However, the permission, less intrusiveness and customization have significant impact on customer retention and permission have no impact on attitude while intrusive can be decrease more and increase the value of message by sending the message at evening rather than during the working hour.

5.1. Managerial implication:

This study provides valuable information to assists the managers in implementation of MRM in this digital environment. The results from this research illustrate many ways through which practitioners can enhance the perceived value by tailoring the message according to their customer need. Now, practitioners can tailor the promotional message to engage customers in better way which will not only enhance the perceived value but also build the long-term relationship with them.

Permission and customization both influence the customer attitude towards promotional message. Now, by providing the control on the content and timing of the message to the consumers will help to fulfill their need in better way because every customer wants to treat themselves in different & unique way. When opting-in, customers provide not only contact details but also provide useful information related to their personal favourite brand characteristics and share their new ideas, experienced which can assists the marketers in development of new products. While customers do not deem these messages irrelevant and give much importance for them. Intrusiveness can also overcome by providing the option of permission and customization.

The research finding also provides insight that is valuable to practitioners regarding message timing; managers can timely inform the customers about new arrival of the products; sales offer etc. Mostly customers want to receive such type of message after working hours or in the evening, it is not perceived highly intrusive because currently it does not distract or disturb them from dosing important task.

In Pakistan mostly small and large companies have been using mobile marketing to target their customers, because it is not too much expensive as compared to other ways of media. According to PTA, restriction has been imposed on sending promotional message after 9pm. However, they can target their customers by sending messages between 6pm to 9

pm., but frequency of sending message should not be on daily basis because it leads to intrusiveness. In last, it will be great interest of the company if they send the messages after working hours with their customer permission, tailor the message according to customer preference, and will create more value for the customers. In results, company will gain the customer loyalty for a long time.

Now, practitioners can build their positive image in the mind of customers by sending soliciting message, according to their need at evening will decrease the intrusiveness and customer will prefer to buy again and again because it will create easiness for customers in making decision.

5.2 Limitations:

In this study, we have faced the limitations in availability of resources and time restriction. We have collected the data by giving the scenario of the situation; the respondent replied according to the situation and mostly respondent change their opinion while giving the feedback. Some time they misinterpret the situation and respond negatively. In Pakistan, mostly respondent fill the research question without reading it, but with check question we tried best to overcome these issues and rejected the 20 questionnaires on the base of check question. Previously, especially in this area of study less work has been done, therefore we did not find any specific literature.

5.3 Conclusion:

This study contributes to existing theoretical framework. It focuses on how MRM have used to involve directly with customer which change the attitude of the customer to be more inclined towards the company's products and services and resulted in customer retention. This research is best of the author knowledge, and it focuses on the comprehensive factors such as permission, intrusiveness, and customization on customer retention with moderator impact of receiving message in the evening and mediating variable of attitude. The company can develop a long-term relationship by sending message in the evening with the customer permission and according to their requirements.

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Describe your attitude towards SMS advertising	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I got a positive impression (about the products & services of favorite company) when I receive the messages					
I found it interesting when I got information about my favorite brand					
I found it credible or Trustworthy					
I found it really something for me when my favorite company inform their latest officers/new arrival					
Many of the advertising messages are annoying for me including my favorite brand					
Advertising is more manipulative than it is informative					
Many of the products do not perform as my favorite company advertised.					
Intrusiveness:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
It distracts from the task that we were doing at that time					
Receiving mobile ads on my phone interferes in my personal life.					
Receiving mobile ads on my mobile phone prevents me from doing something else					
It is disturbing to receive to mobile message.					
I feel obligation while receiving messages on phone					
I feel forced when I received promotional messages from my favorite brand on my phone					
I feel invading when I receive promotional messages from my favorite brand on my phone					

Customization	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
This personalized advertising makes purchase recommendations that match my needs					
This personalized advertising enables me to order products that are tailor-made for me.					
This personalized advertising makes me feel that I am a unique customer					
I would like to get messages about the new arrival of the products.					
I would like to get messages about the sales offers at my favorite brand					
I would like to make purchase when my favorite brand timely inform me about their new offerings and services					

Customer retention:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
It is likely that I will repurchase from the favorite brand soon					
I will transact with my favorite company again for future need					
I will try new services that are provided by my favorite company					
I have strong preference to my favorite company					
I would like to pay little bit more for using the services or products of my favorite company					
I will continue to patronize my favorite company even if the services are increased moderately					

Optional

If you want to become the part of further study/investigation, please provide the below details:

Name _____

Email _____