

Mobile Users Information Privacy Concern in Malaysia: Extended Ducoffe Advertising Value Model

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Short message service (SMS) advertisement has emerged as one of the fastest growing advertising mediums in Malaysia. This has prompted the banking industry to use SMS for advertisements to conveniently and effectively disseminate information concerning products and services to their target mobile users. The acceptance of SMS mobile advertisement and the privacy concerns of mobile users is important for the banking industry to reach its target consumers. Furthermore, privacy concerns were investigated using the Mobile Users Information Privacy Concerns (MUIPC) model as a moderator on the relationship between attitude and acceptance behaviour. The research framework and hypotheses were developed based on the Ducoffe advertising value and MUIPC models using gratification theory and the communication privacy management theory in banking industry. This study extended the Ducoffe advertising value model to investigate the impact of user attitude with regard to acceptance behaviour of SMS mobile advertisement. A cross-sectional method was used to collect data via an online survey. Purposive sampling technique was employed to collect 413 usable samples from respondents who had previously received bank advertisement via SMS. SMART partial least square structural equation modelling was used for data analysis. Three major findings were found in this study. Firstly, for the Ducoffe extended model, entertainment and informativeness were proven to have a relationship with advertising value. However, the irritation factor was not significantly related to advertising value as most of the Malaysian mobile users were positive about accepting bank advertisements via SMS. Secondly, advertising value was found to be related to attitude, of which attitude also positively influenced the acceptance behaviour of SMS mobile advertisement from banks. Finally, the moderating effect of MUIPC was proven for the relationship between attitude and acceptance behaviour from banks. Overall, the study contributes to the current mobile advertisement literature by understanding the mechanism that would be useful for banks in Malaysia to include the formation of acceptance behaviour and privacy concerns when designing appropriate bank advertisements via SMS.

Keywords: *Acceptance Behaviour, Mobile User Information Privacy Concern, Short Message Service (SMS)*