

Effect of Mobile Marketing on Customer-oriented Brand Equity in Insurance Industry

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Abstract

According to privatization of insurance companies and regarding the competitive climate over insurance industry in next years, undoubtedly there are some effective factors to obtain a proper place in customers' mind such that they remain loyal to the insurance company. One of these is 'brand equity'. The purpose of this paper is to study the effect of mobile marketing on creating and enhancing brand equity dimensions. Brand equity is a multidimensional notion that may be increased by enhanced dimensions. In this regard, mobile marketing and customer-oriented brand equity are defined according to Aaker model. This is a descriptive field study as it states research title and deals with it through descriptive data; in addition, the relationship between mobile marketing and brand equity dimensions are investigated using a researcher made 24-item questionnaire. The questionnaire's reliability (74%) was determined by Cronbach alpha coefficient. Research statistical population was clients of insurance industry. Since the population was infinite, research sample included 384 individuals measured by Cochran formula. Collected data were analyzed using analytical statistics. The significance relationship between research variables was tested by Pearson correlation coefficient and regression analysis through SPSS software. Results indicate that mobile marketing is one of effective factors influencing awareness, association and perceived quality. Moreover, mobile customer relationship management (CRM) causes increased

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customer loyalty and provides the opportunity for the return of. As a result, insurers, in order to increase the value of brand equity, must invest on mobile marketing.

Keywords: Mobile marketing, brand equity, brand loyalty, brand association.

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Introduction

Today, the economy of developed countries follows the trend of servicing such that the percent of servicing organizations has largely increased. In recent years, the number of service institutes also increased in Iran; therefore, insurance companies as service institutes largely grown up in recent decades in Iran (Dehdashti et al, 2012; 76).

Brand equity is considered as an asset for the company that increases the business cash flow. Brand equity is a multidimensional notion that may be increased by enhancing the dimensions including brand awareness, brand association, brand loyalty and perceived quality (Aaker, 1996). Brand equity significance is that marketers may create competitive advantage by the aid of high equity brands (Dehdashti et al, 2012; 77). Therefore, paying attention to marketing activities as means of attending in customers' mind and creating an intellectual property i.e. brand, opens a new perspective in marketing science. On the other hand, increasingly development of communication and information technology world is the main change factor in community and communication, one of which is changing marketing trend and business prosperity. Indeed, this technology leads to consumer relationship, which is still developing (Varnali & Toker, 2010).

Cellular phone is of modern devices playing a significant role in advertising and marketing of the present age. In fact, it may be stated that cellular phone is an abstract of various technologies, which is currently regarded as the cheapest and most targeted promotional tools. Therefore, according to unique characteristics of cellular phone, the marketers require considering cellular phones along other marketing domains. Cellular phones are characterized with high penetration of mobile phone, quick communication, viral marketing, and newspaper unpopularity among new generation (Mirbagheri & Hejazinia, 2010).

According to the aforementioned, it is necessary for marketing managers to notice that mobile marketing is known as new means of advertising and attending in customer's mind that enhances firms' marketing potential, wherever possible, for direct relationship with consumers (Mohammadiyan, 2011; 2). If it is properly used, it may produce competitive differentiation and enhance brand equity dimensions. Thus, the present research studies that whether mobile marketing influences customer-oriented brand equity in insurance industry.

Literature review and research background

Customer-oriented brand equity

Brand equity is the growing interest and the added value to a product by brand name such as Coke, Nike, and Kodak (Farquhar, Han & Ljiri, 1991). In marketing international dictionary, brand equity is defined as “values, assets, capitals and percepts related to a product, service or an idea are promoted”. It is also referred as the obligations and commitments associated with brand (Yadin, 2002).

Customer-oriented brand equity is described as brand status, power and capability of increasing and meeting expectations; the consumers use these expectations to define ideal (desired) products and services. This indicates how the consumers view the product class and how compare product class recommendations and finally would purchase this class of product (Passikoff, 2006).

In Aaker words (Aaker, 1996), the academic leader in brand management, brand equity is a set of assets and liabilities in association with brand name and symbol, which is added to or subtracted from the value created by a product or service for the company or customers. Such assets and liabilities by which brand equity is formed vary in different domains. Main assets include: brand awareness, brand association, brand loyalty, and perceived quality.

Brand awareness

Brand awareness means brand attendance level and power in consumer’s mind. Different methods of measuring brand awareness or grounding brand memorization by customer include brand recognition (have you ever seen this brand?), brand calling of mind (what brands of this group of products do you remember?), the prioritized brand in mind (the first brand that is remembered) and the dominant brand (the only brand that is remembered) (Aaker, 1996). Brand awareness majorly contributes in customer decision-making through three advantages of learning, attention and consideration, and selective (Jorgensen, Taboubi, et. al, 2003).

Brand association

Brand association is known as the key element of brand equity establishment and management (Yoo, Donthu, et al, 2000). Brand equity is largely supported through mental associations of brand that consumers make in their minds. Brand association that forms brand identity is referred to anything directly or indirectly associated to brand in customer’s mind (Dehdashti et al, 2012; 84). It may include consumer mentality, product features, consumption, organization associations, brand personality and symbols (Keller, 2003).

Brand association is an asset that creates distinguished reasons for purchase, influences feeling of a product, and establishes brand development foundations. Some associations may influence purchase decisions by giving credit and confidence to brand; some brands stimulate positive emotions; and then, transfer these emotions to brand (Aaker, 1996).

Brand association influences consumer's loyalty and creates value for consumers and firm (Atilgan, afak, et al, 2005).

Brand loyalty

A firm's brand equity considerably results from brand customers' loyalty. Brand loyalty is one of the key factors to be considered in brand valuation, since a base of loyal customers may lead to a steady stream of sales for brand owner. Since a loyal customer finds some remarkable (distinctive) values in brand products that other alternatives may lack, it may pay higher obtaining that brand. Moreover, considering loyalty as an asset results in increased loyalty plans, which leads to increased brand equity (Aaker, Jacoby and Chestnut, 1978). On the other hand, awareness, association and quality are directly correlated with loyalty (Ibrahimi, 2009).

Brand loyalty is a situation that shows how likely a customer tends to another brand; in particular, when change in price or other features occurs (Seyed Javadin & Shams, 2007).

Therefore, customer loyalty is of business valuable assets causing competitive advantages for companies. These advantages are as follows (Aaker, 1995):

- Reduced advertising costs;
- Current brand loyalty serves like a barrier to rivals;
- Brand loyalty is brand commercial leverage to occupy more shelf spaces;
- High number of satisfied and loyal customers creates a proper image of brand;
- Brand loyalty provides the opportunity of competitive reaction to rivals and developing brand and product.

Taylor (2004) expresses brand loyalty as deep commitment to a brand for repurchasing and or using the product or services in the future; in spite of this issue that environmental effects and marketing efforts are the factors changing behavior (Taylor, 2004).

Pappu (2005) states customer loyalty as the reason for brand's first choice; he considers two dimensions for loyalty including attitude loyalty and behavioral loyalty (Pappu, 2005).

Perceived quality

Perceived quality means judgment on the product preferences and advantages of a consumer regarding the product intended purpose and priority to other products on the market (Seyed Javadin & Shams, 2007).

Therefore, it may be considered as a higher and more advanced level of brand association that deals with brand assets (Aaker, 1996); since:

- Of all brand associations, perceived quality is the only driving force of financial performance;
- Perceived quality is the major force for any business
- Perceived quality is related to other aspects describing how a brand is perceived.

Mobile marketing

Marketing is of commercial activities largely influenced by electronic commerce (e-commerce). All nations, regarding the significance of marketing in progress and competition, tend to innovative marketing methods including mobile and electronic marketing. Electronic marketing is managing the interactions between customer and organization in a media developed context in order to earn profits or the person or organization (Leek & Christodoulides, 2009).

In Iran, regarding the competitive climate between organizations as well as increased power of customers than in the past, the importance of innovative marketing methods is more highlighted not only to find new customers, but also to keep the current customers, increase their loyalty and to establish strong relations. Hence, using mobile phones and its affiliated technologies may significantly contribute in developing these goals (Mazhari et al, 2012; 1).

According to international statistics, the number of world users who use SMS is nearly double comparing email users; the user of interest receives each SMS in 15 min. Thus, mobile phone may inform higher number of users in a shorter time period. Furthermore, companies can determine target customers by using statistical data, customers' preferences and past purchase and initiate products' marketing through mobile phone (Okazaki, 2007).

Statistics indicate this fact that mobile phones' penetration rate is much higher than other means of communication such that mobile phone users were 80% of total communication in 2011 (Jahanshahi, 2011; 1189).

Mobile Marketing Institute defines 'mobile marketing' as using wireless media to send a written message and to receive a direct reply in a marketing communication program. Mobile marketing is not a singular marketing channel; rather, it has many communication pass ways. The key to mobile marketing success is the capability of integrating and connecting mobile phone to old and digital media markets.

Khatoon Dariyan (2011) defines mobile marketing as distribution of advertising messages to senders and receivers of the target community in the form of music, writing and or voice messages to achieve promotional goals as well as to collect consumers' feedback; or using mobile phone for providing customized information to the customer based on its time and place in order to improve and promote product and idea services; and finally, benefiting of all stakeholders.

Mobile marketing involves bilateral or multilateral relationship between sellers, on one side; and buyers, on the other side. In practice, these transactions may be between various

governmental and non-governmental enterprises. Developed mobile technology and its exclusivity have led to developed marketing in retail domain. Today, sellers by mobile advanced and relevant technology venture marketing through various communication. No time limit in mobile phone application in addition to global notification systems through mobile phone unexpectedly flourished this sector such that its incredible development would influence world (international) marketing in the future (Kord, 2012; 28).

Zhang Nan, Gue and Chen (2008) claim that priority preference of commercial products' consumers has also extended to business service. Insurance is one of financial business services influenced by this behavior. This commercial virus, which is called mobile marketing, is inevitable and contagious, easily adjusted in the market. No one can deny its effect; it is often effective and useful; though, sometimes is problematic. One important function of mobile marketing in insurance sector is automation of business processes that remarkably reduces the costs. Insurance industry pioneers identified new and interactive useful presentations of internet. Since insurance industry is mostly information based, mobile marketing applications largely influence insurance industry (Zhang et al, 2008).

Table 1 Different definitions for mobile marketing

Author (year)	Notion	Definition
Chang et al (2012, Smat Cup (2010)	Mobile marketing	Business through mobile phone, through wireless and or transactions conducted through various mobile phones.
Zhang, Zu an Lio (2012)	Mobile commerce	Business activities conducted through wireless communication networks
McGraph, Ren and Lee (2011)	Mobile advertisement	A series of activities enables organization for interactive communication with addresses through cellular phone
Meghdadi and Nasir (2011)	Mobile marketing	Marketing activities and plans conducted through mobile phone in mobile commerce
Vexuming and Pen (2010)	Mobile marketing	Making any monetary transactions through mobile phone communication networks
Sorova Kuri and Yung (2010)	Mobile advertisement	Advertisements sent and received by mobile devices
Ghane, S. (2009)	Mobile advertising	Distribution of promotional messages through target context cellular phones in the form of music, video, text or audio in order to meet advertiser objectives and collect consumer's reaction
Scharel et al (2005)	Mobile marketing	Applying wireless media for product delivery to customers sensitive to time and place, as well as personal information leading to developed products, services and ideas; and finally, creating value to all stakeholders
Yung (2005)	Mobile commerce	Remote, long distance transactions through different cellular phone equipment in a wireless network
Chang and Houldros (2005)	Mobile commerce	Any transactions and interactions including alienation or transferred rights for using products and services through mobile phone or mobile internet

Many factors can influence success and effectiveness of mobile marketing. In this regard, mobile marketing like any other new technology requires to first be accepted by consumers.

Kareeznouei et al (2014), in a study, identified the most important factors affecting mobile marketing acceptance and its contribution encouraging customers to purchase. These factors include 1. Observing law and privacy (such as electronic signature, electronic contracts, and terms and conditions of sending SMS); 2. Customization based on consumer's time, place and preferences; 3. Innovation in advertisement; and 4. Applications (online shopping for mobile phones, interactive SMS and mobile coupons). The research results showed that mobile marketing accepted by customers may influence customer purchase up to 37%.

Bahreynizade et al (2013) recognized unique merits of mobile commerce and marketing value proposition as follows: availability, location based, convenience, customization, ability to identify, interactive two-way communication, ability to communicate in several ways, and mobility. Traditional marketing lacks these characteristics.

Seyedin (2012) believes that what attracts the consumer to brand and being selected is brand equity. Brand equity dimensions are perceived quality, cost-based perceived value, brand uniqueness, brand awareness, brand popularity, organizational links and sustained brand image. He investigated the relationship between brand equity and insurance company performance in selling saving and life insurance. Analyzing research findings reveals the positive significant relationship between these two variables. This means that insurance companies with higher equity in customers' mind would benefit higher sales.

Iranzade et al (2012) examined that how marketing mix elements create brand value. In research conceptual model, the relationship between product marketing mix, price, advertisement, and distribution are assumed as exogenous variables; and brand equity, brand awareness, brand association, brand loyalty and perceived quality are supposed as endogenous variables. Results of analyzing structural equations demonstrate the effect of price and product elements on all dimensions of brand equity; further, the two elements of advertisement and distribution are also effective factors of brand awareness and association.

Once customers make decisions on brand and its associations, they often remain faithful to the adopted decisions in the future even comparing with better and cheaper brands and recommend it to others (Ekhlesi and Giahchin, 2013).

Research hypotheses and conceptual model

H₁: There is a significant relationship between mobile marketing and brand equity in insurance industry.

H_{1a}: There is a significant relationship between mobile marketing and customer brand awareness in insurance industry.

H_{1b}: There is a significant relationship between mobile marketing and customers' perceived quality in insurance industry.

H_{1c}: There is a significant relationship between mobile marketing and customers' brand loyalty in insurance industry.

H_{1d}: There is a significant relationship between mobile marketing and customers' brand association in insurance industry.

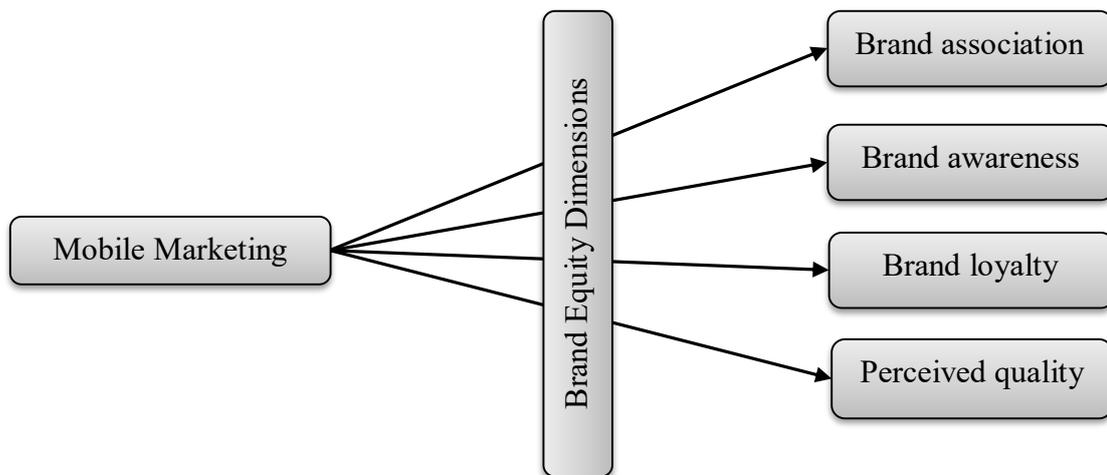


Figure 1 Research conceptual model

Research methodology

This is an applied research in term of purpose, as it uses research findings to guide managers and producers of video games for selecting proper competitive strategy. It is also considered a descriptive survey since this research states the issue and describes it through descriptive data. Further, the relationship between mobile marketing and brand equity dimensions is investigated using a 42-item researcher made questionnaire. To verify the questionnaire's validity, 10 questionnaires were distributed among clients; then, following necessary revisions, it was distributed among participants. Questionnaire reliability was determined by Cronbach alpha coefficient 74%. Research statistical population included all insurance industry clients. Due to infinite statistical population, research samples of 384 individuals were measured using Cochran formula. To analyze data collected through analytical statistics, significant relationship between research variables were tested. This research used Pearson correlation coefficient and regression analysis through SPSS software.

Data analysis and findings

Testing research main hypothesis

The relationship between mobile marketing and brand equity in insurance industry was studied by Pearson correlation test.

Table 2: Results of Pearson correlation coefficient for main hypothesis

Variables	Pearson correlation	
	r	Sig
Mobile marketing	0.626	0.05
Brand equity		

*correlation is significant at 0.05. N=384

According to Table 2, significance level of Pearson correlation coefficient to examine research H_0 is 0.05, which is smaller than 0.05; thus, research main hypothesis is rejected at 95% and H_1 is maintained. Therefore, it may be stated that the relationship between mobile marketing and brand association among insurance industry customers is positive with correlation coefficient of 0.626.

Testing first sub-hypothesis

The relationship between mobile marketing and customers' brand awareness in insurance industry is investigated through using Pearson correlation coefficient.

Table 3: Results of Pearson correlation coefficient of first sub-hypothesis

Variables	Pearson correlation	
	r	Sig
Mobile marketing	0.722	0.05
Brand awareness		

*Correlation is significant at 0.05. N=384

The results of Table 3 show that significance level of Pearson correlation coefficient to test H_0 is 0.05, which is smaller than 0.05; thus, research null hypothesis is rejected as 95% and H_1 is maintained. As a result, it can be stated that cost management is correlated with intellectual capital of video game producers. Moreover, correlation coefficient of 0.722 indicates a positive, strong correlation between mobile marketing and customers' brand awareness in insurance industry.

Testing second sub-hypothesis

The relationship between the capital of mobile marketing and customers' perceived quality in insurance industry was tested by Pearson correlation.

Table 4: Results of Pearson correlation coefficient of second sub-hypothesis

Variables	Pearson correlation	
	R	Sig
Mobile marketing	0.544	0.05
Perceived quality		

*Correlation is significant at 0.05. N=384

As seen in Table 4, significance level of Pearson correlation coefficient of null hypothesis is 0.05, which is smaller than 0.05; thus, research null hypothesis is rejected at 95%. Correlation coefficient of 0.544 indicates that the correlation between mobile marketing and customers' perceived quality in insurance industry is positive.

Testing third sub-hypothesis

The relationship between mobile marketing and customers' brand loyalty in insurance industry was examined by Pearson correlation test.

Table 5: Results of Pearson correlation coefficient of third sub-hypothesis

Variables	Pearson correlation	
	r	Sig
Mobile marketing Brand loyalty	0.608	0.05

*Correlation is significant at 0.05. N=384

According to Table 5, significance level of Pearson correlation coefficient of H_0 is 0.05 that is smaller than 0.05; therefore, research null hypothesis is rejected at 95% and the alternative hypothesis is maintained. Furthermore, correlation coefficient of 0.608 indicates that the correlation between these two variables is positive.

Testing fourth sub-hypothesis

The relationship between mobile marketing and customers' brand association in insurance industry was studied by Pearson correlation test.

According to Table 6, significance level of Pearson correlation coefficient for studying H_0 equals 0.05 that is equal to 0.05; thus, research null hypothesis is rejected at 95% and the alternative hypothesis is maintained. Therefore, it concluded that there is a positive, strong relationship between mobile marketing and customers' brand association in insurance industry with correlation coefficient of 0.631.

Now, the effect of mobile marketing on brand equity is studied by using regression analysis. Table 7 represents the results as follows:

Table 7: Regression analysis results of mobile marketing and brand equity

Criterion variable	Predictor variable	Correlation MR	Coefficient of determination RS	F ratio probability	Regression coefficient
Mobile marketing	Brand equity	0.626	0.387	F =123.5 p =0.05	$\beta=0.626$ t=15.40 p=0.05

Results show that standard beta coefficient of the two variables of competitive strategy and intellectual capital equals 0.626. T-statistics of 15.40 reveals that the observed correlation is significant; thus, mobile marketing directly influences brand equity at 95%.

Discussion and conclusion

Mobile marketing efficiency in increasing brand awareness and association

Relying that advertisement is of effective factors of brand awareness and association (Iranzade et al, 2012), successful organizations use 'brand awareness' as the first step of accessing new markets and surviving in the current (existing) markets. As, according to studies, customer final purchase decision is largely influenced by brand status, association and the emotion felt when brand name is heard (Melanie, Andrew, 2010).

As earlier mentioned, brand awareness means brand presence in consumers' memory. In other word, how fast and precise customers and consumers may remember the brand. In this regard, mobile phone is applied for brand recognition and then, brand recall. Consider the following studies:

According to studies in 2009, on average, 41% of individuals receiving a short message containing brand name or logo would remember the brand up to three next months. The studies show that mindfulness was 10% higher in men than in women; it was also 12% more in age range 18-34 comparing other age ranges and low-income people comparing high-income ones¹.

Based on another research conducted by Hip Cricket Co, in the case of sending proper message, 47% of the receivers would recall sender' trademark; 94% of this group correctly remember message content. This company recommends that organizations "firstly send messages to customers' cell phones; next, online advertisement; and finally, select social networks as communication channel" (Tsirulnik, 2009).

Therefore, it can be seen that if organizations devote a negligible percent of advertisement budget to mobile phone campaigns, they would observe increased brand awareness, which finally influences buyer's decision.

Function of mobile marketing in improving customer relationship management and increasing brand loyalty

Friedrich et al (2009) state mobile phone as the best created means of customer relationship management (CRM). In spite of disagreement on the best definition of CRM, the significance of CRM is widely recognized. Since companies are changing from bulk marketing to one-to-one, targeted marketing and mass media are increasingly replaced by personal and concentrated media, this paved the road for mobile phone media as a customer interaction channel (Friedrich, Grone, et al, 2009).

Customer relationship management embraces all processes and technologies used to identify, encourage, develop, maintain and deliver service to customers. Its objective is

¹ Mobile advertising brand recall , 2008, www.marketingcharts.com

to satisfy existing customers and to maximize each customer value turning it into permanent customer. The main duty of CRM is to facilitate customer relationship with organization with no time, place and nationality constraints in all steps of marketing, sales and after-sales service (Kotler, 2008).

CRM consists of three main elements of customer, relationships and management. Kotler claims that customer relationship management is a revolution passing from concentration on transaction to concentration on relationship, and at the highest level of relationship, we ask for the “help” of our customer in designing or revising the products; we ask “what do you need to be manufactured?” rather than “I have manufactured this product, would not you buy?” (Kotler, 2008).

If CRM concepts are properly implemented in the organization, the following benefits may be seen:

- Reduced costs of marketing and sales and the possibility of identifying customers’ consumption models
- Easier, faster and more effective customer attraction as well as better understanding of customers’ needs
- Increased customers’ loyalty to the organization and providing the opportunity of repurchasing (Safaeipour, 2010).

Function of mobile phone for product and service promotion and its effect on the perceived quality

Advertisement is the most powerful informative tools in a company, product, services or thought recognition. It can create an image in the addressee, make him interested. Recalling and association are of important applications of awareness (Kotler, 2003). Advertisement influences loyalty, awareness and the perceived quality (Sedaghat, 2012).

Therefore, advertisement as one of the most important means of marketing mix plays a significant role in marketing strategy. To inform, remind, and to persuade potential and actual customers of the organization are three promotional purposes. The following advantages are obtained by sending a proper message through a mobile phone (Yarahmadi khorasani, 2012):

A. Informing purposes

- To create and enhance a proper image for the company and the brand (brand association).
- To inform customer of the new product.
- To inform the customer of price changes (and special off).
- To raise customer awareness about how the product works (thus to achieve desired quality).

- To describe product's after-sales services (such as free fire or accident insurances).
- To correct customers' misconceptions (of the product or the organization image).
- To inform customers of exhibitions, meetings, and related events.

B. Recalling purposes

- To remind, keep and permanently maintain product status in customer's mind.
- To remind seasonal products when the time is approaching (recalling the flu shot in the fall).
- To remind deadlines for the product service, repair, and maintenance.

C. Customers' persuade purposes

- To encourage and persuade customers to purchase the firm's products instead of the rivals'
- To encourage customer taking immediate decisions in product purchase
- To encourage customer for phone contact with sales and marketing division

Clearly, mobile phone is highly practical in achieving the three aforementioned purposes.

Conclusion

Increased number of insurer brands, higher brands' competitions to obtain market share, increased fever of privatization in the society, reduced sales of policies, as well as ignoring marketing principles are now of the factors creating serious challenges for the life of existing insurance brands; therefore, the insurers require taking effective marketing measures to enhance and improve their brand equity. Surviving of all organizations, in particular insurance companies at the current situation where strong rivals arrived at the market depends on customer's long-term satisfaction; hence, it is necessary to consider brand equity. Mobile technology created a new type of marketing, answered to the changes of competitive market, provided many opportunities for commercial advertisement and permanent relationship with insurance customers and assisted companies to maintain the customers and finally, offered new communication ways of achievement with effective costs. Thus, it seems that devoting a negligible amount of advertisement budget to mobile marketing may bring increased brand awareness to the organizations, provide a proper image, and to maintain customer loyalty; as a result, the effect of mobile marketing on brand equity dimensions would lead to a brand development strategy.

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