Do Age and Gender Matter in SMS Marketing in Fiji?

https://doi.org/10.33318/jpacs.2022.42(1)-1

Jashwini Jothishna Narayan[1], Samantha Naidu[2] and Tuma Greig[3]

Abstract

This study recognises and addresses short message service (SMS) advertising research deficits. The empirical study, grounded in the Uses and Gratification theory, presents the perceived advertising values and attitudes (PAVA) of consumers of different age groups and gender towards SMS advertisements. Data was collected from 261 mobile phone users and analysed using SPSS AMOS. The results suggest that the age and gender of consumers - matter when it comes to their PAVA towards SMS advertisements; thus, the need to tailor-make advertisements, particularly if the target markets are segmented by age and gender. The major and original contributions of this study are the different age groups and gender comparisons, using Uses and Gratification theory and a field study of a smaller South Pacific developing economy, unlike prior studies. Such a study is useful in setting the foundation for more research focussing on different age groups and gender comparative studies in smaller developing countries, larger scale research, country comparative studies, as well as ongoing SMS-related studies. Our findings provide a practical reference for marketing companies that use SMS advertisements to persuade consumers.

Keywords: Age; Fiji; Gender; Marketing; SMS communication

[1]Lecturer, Discipline of Management and Public Administration, School of Business and Management, The University of the South Pacific, Fiji, email: Jashwini.narayan@usp.ac.fj
[2]Part time academic, School of Management, Faculty of Business and Law, Deakin University, Australia, email: samanthanaidu@yahoo.com
[3] PhD candidate, Department of Employment Relations and Human Resources, Griffith University, Australia, email: greigtuma@yahoo.com

Introduction

Rapid advancements in mobile technology in the 21st century have seen an increase in the use of mobile devices as well as the number of mobile subscribers globally (Khalil et al., 2020). Despite digitalisation, the short message service (SMS), a text-based mobile communication, remains a popular and effective tool for delivering information from one person to another (Muk and Chung, 2015). SMS is considered an important tool for sharing value-added services with customers (Uddin et al., 2019). Because of its ease of use and lesser technological dependency, SMS advertising is often preferred over other mobile advertising tools (Lin and Chen, 2015) as advertisers always try to measure the effectiveness of various types of medias to maximise profitability (Gounder et al., 2021).

While much research has been carried out in both developed and developing countries, more so in the developed countries (e.g. studies by Bhatia, 2020; Khalil et al., 2020; Pongpeng and Piyaphanyamongkol, 2020; Tong et al., 2020), academic literature still falls short on empirical investigations into factors that are important for SMS advertising effectiveness. Hence, little is still known about the factors contributing to the effectiveness of SMS advertising (Sharma et al., 2021). Even with the existing literature, on different forms of mobile advertisements particularly in developed countries, there still remains a need to explore factors that influence SMS advertising value and its outcome in terms of attitude (Bhatia 2020).

While research has been done on age groups and gender perceptions towards SMS marketing, the Uses and Gratification (U&G) dimensions of "infortainment", credibility and irritability to investigate the perceptions of different age and gender groups in a developing country in the South Pacific country has not been explored. While some s studies have looked into gender perceptions, the age groups studied differ. SMS marketing research that has been done thus far (e.g. Aydin and Karamehmet, 2017)mostly focused on Generation Y, aged between 14-25 years – the mobile marketing target group. Such studies focused only on a particular age group, such as Tekkanata and Topaloglu (2015) studied the 21-23 age group, including gender; Roozen and Genin (2008) studied students aged 18-25, including gender, while Vigar-Ellis et al. (2007) studied the 18-34 age group. Coursaris et al. (2010) studied the 18-34 age group only using the U&G dimensions, however, they did not include the credibility dimension. Chhateja and Jain (2014) argue that the younger

generation is tech-savvy with an individualistic approach and high aspirations, thus willing to embrace SMS campaigns. While young consumers are commonly targeted in mobile marketing studies due to their high mobile phone ownership rates and familiarity with the rapid adoption of new technologies, scholars like Aydin and Karamehmet have called for future studies to represent different consumer segments apart from this traditional segment of young consumers. Studies on other segments in terms of other age groups are still understudied (Aydin and Karamehmet, 2017).

Some studies, like that of Adhami et al. (2015), presented a conceptual paper on both gender and age groups above and below 40 years of age but did not consider the U&G dimensions. Other scholars like Humbani and Jordaan (2015) studied the influence of gender and different age groups but also did not consider the U&G dimensions. Whereas Javeed (2015) did use the U&G dimensions and gender perception of attitude towards SMS ads, they did not investigate all U&G dimensions and did not discuss the different age group perceptions.

Other studies that have investigated consumer attitudes towards SMS ads, using few or all U&G dimensions, have not looked into gender and age group differences (e.g. Shaheen et al., 2017). Yet others like Saleem and Mustafa (2020) studied gender and age as control variables but did not investigate the gender and different age group perceptions on all U&G dimensions except discussing the impact of irritation and entertainment variables on overall consumer perception. Studies have also researched the U&G dimensions but focused on advertisements promoted through other types of media, not SMS advertisements, such as online advertising, overall (Cardoso and Cardoso, 2012) and *YouTube* (Firat, 2019).

Investigations into smaller target groups in terms of age and gender are important as marketers have realised that customisation and personalisation features of SMS ads are a better way of reaching out to the target audience (Aslam, 2016). This research has been undertaken against this backdrop, investigating the perceived advertisement value and attitude of consumers of different age groups, not just the younger consumers and gender, towards SMS in a small developing country, employing U&G theory.

Overall, literature on SMS marketing that discusses age and gender perceptions is largely skewed towards developed countries and the younger age groups.

Studies on SMS marketing in the small South Pacific developing economies, such as Fiji and other older age groups based on U&G theory, are rare.

The findings of this study make various contributions to the existing literature on SMS advertisements. Firstly it provides empirical evidence of the understudied small developing country context. Additionally, unlike prior studies, this is the first study to examine gender and age differences together, using different age brackets (of less than 20-year-olds, between 21 and 30 years, 31 and 40 years and 41 and 50 years) as suggested by scholars like Aydin and Karamehmet (2017) in a smaller South Pacific developing country, using the U&G theory. Even in online advertisement studies, … no study included the full age range of young people solely" (De Battista, 2021: 70). This study examined four new measured variables within the U&G constructs, three of which proved useful, paving the way for the creation of even better conceptualisation. The findings present useful implications for practice in terms of gender and age group differences which practitioners can note when creating SMS ads to better appeal to their target markets. The study indicated that consumers do differ in their perception and the degree to which they are affected, given their age and gender. Thus, the need to customise advertisements, particularly if the target markets are segmented by way of age and gender.

This research was guided by the following two research questions:

- How do U&G dimensions influence Perceived Advertising Values and Attitudes (PAVA) toward SMS advertisements?
- How do the U&G dimensions influence the different age groups, male and female 'consumers' Perceived Advertising Values and Attitudes (PAVA) toward SMS advertisements?

Literature Review, Theoretical Background and Hypotheses Development

Perceived Value and Attitude towards SMS Advertising: the Dependent Variable

Advertising value is a measure of advertising effectiveness. It is the 'subjective evaluation of the relative worth or utility of advertising to consumers (Ducoffe, 1995, p.1). In other words, advertising value is the 'consumers' evaluation of the relative worth of the advertisement, in that consumer satisfaction will only materialise if the perceived value of the advertisement is high enough to fulfil

their expectations (Aydin and Karamehmet, 2017; Herrando and Martin-De Hoyos, 2022).

The value of advertising has shown considerable effects on consumer attitudes towards mobile advertising (Thavorn et al., 2022). Consumers perceive the received message as a worthy read if these are in line with their needs or include valuable information regarding purchase (Lin and Narasimhan, 2020).

However, acceptance of SMS may depend on many factors like age, income, the nature and frequency of the message as well as the value of the offer. In terms of age, Coursaris et al. (2010) argued that age does have a different impact on attitudes towards mobile ads. In their study, the older consumers reported a lower impact of mobile ads when compared to the younger consumers. Another study by Kaasinen (2003) reported similar results – younger consumers showed highly positive attitudes towards mobile ads. In terms of gender, while Shavitt et al.'s (1998) earlier study on traditional advertising found that males have a more favourable attitude towards ads than females, Javeed's (2015) study on Pakistani consumers found that age does not affect attitude towards SMS ads, also reporting that both males and females have similar attitudes towards SMS ads.

Given that customers' attitudes are largely affected by the U&G dimensions of irritation, information, entertainment and credibility (Tsang et al., 2004), this study employs this theory to investigate SMS ads' perceived value and attitude of consumers as these are thought to be good predictors (Liu et al., 2012). SMS ads do stimulate changes in consumer value and their belief systems, which in turn influence not only their attitude but also their purchase behaviour (Javeed, 2015). The U&G theory purports that the effects of users' motivational factors influence their attitudes and intentions (Herrando and Martin-De Hoyos, 2022), making this theory suitable for this study.

Uses and Gratification Theory

First developed in the late 1940s, the U&G theory was formulated to better understand consumers motivational elements towards the use of different media sources (Ducoffe, 1996). As per Governor and Akata (2020), this theory has its roots in Abraham Maslow's Hierarchy of Needs, as it explains why individuals choose what they want to see or read. According to Margareth et al. (2006), this theory is developed from the constructs of motivations, behavioural usage and gratification. From the time this theory was proposed, it has been widely applied

in many studies, and this continues with further advancements in communication technologies (Samani and Guri, 2019). The U&G theory explains the different motives and reasons behind using different mediums (Gan, 2017), to investigate how a person uses media to satisfy needs and helps researchers understand what motivates an individual to use a particular media (Lin, 1999). Voorveld et al. (2018) elaborate that this theory can explain and help better understand an individual's psychological needs, that in turn influences the reasons and motivations of engaging with a particular media, which then fulfils user needs. The theory assumes that individuals will use media for their own purposes (Samani and Guri, 2019).

The theory has been applied extensively to various media forms as well as mass contents, including both modern as well as traditional media like the internet (Larose and Eastin, 2004), newspapers, television, smartphones (Hossain et al., 2019), social networking sites, and social media (Sutrisno et al., 2020), such as *Facebook*, *Twitter*, *Snapchat* and *Instagram* (Phua et al., 2017).

Various studies mention the main dimensions of this theory as *Informativeness, entertainment and irritation* (e.g. Herrando and Martin-De Hoyos, 2022; Korgonkar and Wolin, 1999; Liu et al., 2012). Since the constructs of IInformativeness and entertainment can be incorporated into one construct of infotainment (Herrando and Martin-De Hoyos, 2022; Liu et al., 2012) and because 'consumers' prefer information that is both relevant and interesting, the present research uses dimensions of *infotainment, irritation and credibility*. These were also used in the studies by Hongyan and Zhankui (2017) and Okazaki (2004). Overall, prior studies are inconclusive on which of the three dimensions is the most important in influencing consumers. For instance, in a recent study by Sharma et al. (2022), they found Informativeness and entertainment as the most important predictors of advertisement value while reporting that irritation reduced the effectiveness of advertisements significantly. In a previous study, informativeness, entertainment and irritation were reported as important constructs (Tsang and Liang, 2004), whilst another research reported only infotainment and irritation as the most important dimensions (Okazaki, 2004).

Infotainment

In SMS advertising, both information and entertainment are critical (Bauer, et al., 2005). The present study has incorporated the information and entertainment

dimensions into one construct *(infotainment)* (Ducoffe, 1995; Lin et al., 2016; Liu et al., 2012) as done in studies by Herrando and Martin-De Hoyos (2022), Hongyan and Zhankui (2017) and Okazaki (2004). As recently reported, "Informativeness and entertainment can aid consumers' attitudes towards advertisement to drive them to instil the desire and ultimately purchase, while irritation can enact adverse effects" (De Battista et al., 2021: 3).

According to Ducoffe (1995) and Liu et al. (2012), the informativeness of an advertisement is what provides an individual with resourceful, practical and helpful information to make an informative decision. Studies such as those by Taylor et al. (2011) on social network ads found that informativeness has a positive effect on attitudes toward ads. The entertainment construct was reported as the construct with the strongest effect on an individual's attitude towards digital advertisements in various studies (Liu et al., 2012; Tsang and Liang, 2004). Sharma et al. (2021) and Xiao et al. (2019) stress that consumers view SMS advertisements to obtain information only if it is interesting and relevant to them. Moreover, consumers' motivation to use enjoyable and pleasant services like SMS can guide their perception of ease of use and usefulness (Xiao et al., 2019). As Gounder et al. (2021: 9) mentioned, "… consumers like to look at entertaining advertisements which they find interesting, enjoyable and funny. Consumers appear to be put off by advertisements which are [too] believable, … intrusive and annoying".

In terms of age, Arya and Kerti (2020) found that the millennials are interested in informative ads that generate a positive effect on their perceived advertising value. As per Firat's study (2019) on YouTube ads, participants aged 40 and over found ads more informative than the younger participants aged 18-29. Murillo's (2016) study on Mexican millennials found that only a third of them confirmed clicking on a mobile-sponsored search only if it is informative. Participants aged 30-39 suggested that ads such as those on YouTube should be more entertaining and trendier than other age groups. Another study by Coursaris et al. (2010) reported lower perceptions of entertainment associated with mobile ads for older users than younger users. In terms of gender, 'Firat's (2019) study on YouTube ads found that males give more importance to informativeness than females, while Coursaris et al.'' (2010) study reported that females perceive more informativeness and entertainment in mobile ads compared to males. Another study by Murillo (2016) argued that both males, as well as females, are strongly affected by entertainment. Thus, we hypothesise that,

H1a: Experienced infotainment gratification is positively related to the perceived advertisement value and attitude of both male and female consumers towards SMS.

H1b: Experienced infotainment gratification is positively related to the perceived advertisement value and attitude of consumers of different age groups towards SMS.

Credibility

Mackenzie and Lutz (1989, p 50) define advertisement credibility as 'the extent to which the consumers perceive the claims about the brand/product advertised in the advertisement to be truthful and believable'. As per Salaudeen and Onyechi (2020), credibility is about information's accuracy, factuality, fairness and a balance of content. The credibility aspect and a consumer's attitude towards the advertisement are greatly influenced by the content, brand, company name and the trustworthiness and reliability of the source providing the information (Izquierdo-Yusta et al., 2015). Martins et al. (2019) revealed that perceived credibility in mobile ads has a positive relationship with perceived advertising value. Various studies (e.g. Liu et al., 2012; Martins et al., 2019; Okazaki 2004; Tsang and Liang, 2004) found that credibility of an advertisement has a significant impact on users' attitudes towards the advertisement and their behavioural intentions. Credibility can thus have the strongest positive impact on user ratings of advertising value (Arya and Kerti, 2020). A study conducted by Aydin and Karamehmet (2017) found negative attitudes towards mobile advertising where the credibility of the advertisement sources was questionable. A similar study by Karjaluoto et al. (2008) also confirmed the same. The credibility of information is important since it affects how individuals interpret, make sense of and the extent to which they can rely on that information

As per Howe and Teufel (2014), age is associated with credibility in advertisements. According to Eagan et al. (2014), only less than 50% of Gen Z judge the reliability or quality of messages which may be because of their young age and lack of experience (Zimand-Sheiner et, 2020). Maturity can influence the impact of advertisements on teens (Kuppuswamy and Narayan, 2010) since, at this age, they may be unable to judge what is 'fair'(Zimand-Sheiner et al., 2020). In terms of gender, Murillo et al's. (2016) study found that credibility in ads appeared more important to female millennials than males. We therefore hypothesise that,

H2a: Credibility is positively related to the perceived advertisement value and attitude of both male and female consumers towards SMS.

H2b: Credibility is positively related to the perceived advertisement value and attitude of consumers of different age groups towards SMS.

Irritation

Advertisements that exploit human anxiety, distract attention, adversely affect human experiences (Ducoffe, 1996) and bring about discomfort, obnoxiousness (Luo, 2002), perceived intrusiveness and privacy concerns, leading to avoidant intention (Ko et al., 2019) are irritating advertisements. "Consumers are sensitive about certain products, services and even choice of words" (Gounder et al., 2021 10). As per Yang et al. (2013), mobile advertisements with frustrating and insolent content involving negative feelings irritate individuals. Consumers find those advertisements irritating and perceive them as manipulative, offensive or insulting to their intelligence (Aydin and Karamehmet, 2017). Consumers can avoid ads on any medium because of the irritation ads create (Niu et al., 2021). Consumers reading or watching ads when using smartphones experience ad wear-out effects (Alwreikat and Rjoub, 2020) that result in irritation, negatively affecting the ad's value (Lee et al., 2017).

In their study, Rettie and Brum (2001) reported that most consumers found some SMS annoying, so much so that they looked for ways to block unwanted messages. Research has shown that perceived irritation has a significant negative impact on advertising value (Liu et al., 2012; Martins et al., 2019) since "… if marketing SMS's irritate the consumer then it will create the negative perception about certain products and services which ultimately hinder the purchasing" (Saleem & Mustafa, 2020: 735). As per Mustafi and Hosain (2020), the connection between irritation and purchase intent may also be affected by the value of ads and experience.

Cardoso and Cardoso (2012) whilefinding a consensus amongst gender on entertainment and credibility, reported that females find online advertising more informative and irritating. In contrast, 'Firat's (2019) study on YouTube ads showed that males were more irritated than females, but this did not differ for different age groups. Hence, the hypothesis that,

H3a: irritability is negatively related to the perceived advertisement value and attitude of both male and female consumers towards SMS.

H3b: irritability is negatively related to the perceived advertisement value

and attitude of consumers of different age groups towards SMS.

Some researchers used gender, age, race, education level and job status as control variables, mentioning these factors as important in influencing attitude (Wolin and Korgaonkar, 2003), whilst others suggest further exploration of such factors (Aydin and Karamehmet, 2017; Rettie and Brum, 2001; Roozen and Genin, 2008). However, our research explored the effects of different age groups and gender only, given that investigating all the factors as mentioned above is beyond the scope of this research and can limit good discussion on all factors in one article.

As per the research aim and in keeping consistency with the literature reviewed, the following conceptual model was developed as in Figure 1 below, illustrating the relationship between the U&G dimensions and consumers perceived advertisement value and attitude. The framework has been adopted and modified from the work of Saleem & Mustafa (2020).

Figure 1. Conceptual Framework

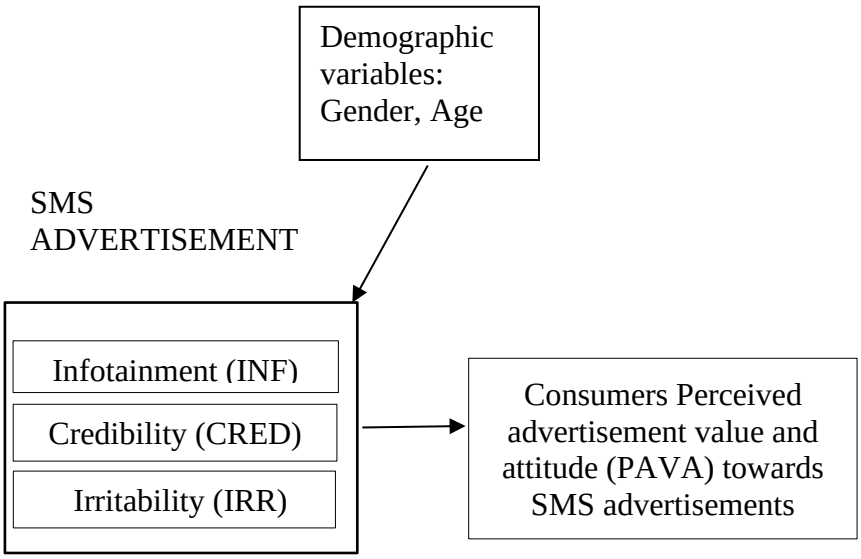


Figure 1 illustrates the relationship between the U&G dimensions and consumers' perceived advertisement value and attitude.

Materials and Methods

Participants and Procedure

The target participants for this study were mobile phone users. While most research on SMS marketing used mixed method data collection approaches,

authors like Bhave et al. (2013) suggested that future studies employ more quantitative survey methods with larger samples to improve the validity of results. Considering Bhave et al.'s. (2013) suggestion, and assuming a positivist approach, this study employed a convenience sampling method through an online survey. This is also in line with Roozen and 'Genin's (2008) suggestion of an online questionnaire to reach out to different groups. A pilot test was carried out with 12 respondents to ascertain whether or not the survey instrument was clear and easy to understand. These respondents included university (The University of the South Pacific) students, friends and academic colleagues of the researchers who own and use mobile phones. All pilot study respondents understood the content and structure of the survey and filled them out appropriately. Thus, no changes were made to the survey questionnaire. Therefore, their responses were not included in the final dataset. The main survey was then conducted on Facebook. Since an online questionnaire helps reach out to different groups (Roozen & Genin, 2008), links to the revised questionnaire were messaged by the authors of this paper to their Facebook friends. The Facebook users are already part of the online community, most of whom access their Facebook using their mobile phones. Participants were further requested to forward the link to their acquaintances for a diverse sample and to reach out to others unknown to the researchers. Participation was voluntary, and participants were allowed to decline participation if they found any question inappropriate. The survey was conducted in May 2020 and collected 261 responses. The sample size is similar to the sample size of 271 in Bhatia's study (2020). Table 1 provides the demographic profile of the present study's sample.

Table 1. Demographic Characteristics of Respondents

Characteristics	N	%
Gender		
Male	113	43.3
Female	148	56.7
Age		
less than 20	48	18.4
21-30	123	47.1
31-40	54	20.7
41-50	20	7.7
51 and above	16	6.1

Measures

The infotainment (INF) construct has eight measurement items (1. SMS ads provide helpful information to keep individuals updated with various products and services; 2. SMS ads provide timely information on various products and services; 3. SMS ads provide relevant information on various products and services; 4. SMS ads are more valuable when they have incentives for products, brands or deals; 5. SMS ads are a good source of advertisements; 6. SMS ads are interesting; 7. SMS ads are enjoyable and funny, and; 8. SMS ads are pleasing) sourced from the work of Ducoffe (1995); Liu et al. (2012), and Yang et al. (2013). The credibility (CRED) construct has four measurement items (1. SMS ads are trustworthy because of the company and brand name used in the advertisement; 2. I believe that SMS ads are a good reference point for purchasing products; 3. SMS ads are reliable, and; 4. SMS ads are believable) sourced from Liu et al. (2012) and Yang et al. (2013). The irritation (IRR) construct has three measurement items (1. I feel that some SMS ads are irritating when the ads keep popping up; 2. I feel that some SMS ads are frustrating and produce negative feelings and; 3. I feel that some SMS ads'' contents are intrusive and annoying) sourced from the work of Ducoffe (1995) and Liu et al. (2012). The perceived advertisement value and attitude (PAVA) construct has three measurement items (1. I like to look at mobile advertisements; 2. On average, brands that are advertised on mobiles are better in quality and; 3. SMS ads affect my decision to purchase a product or service) sourced from Ducoffe (1995) and Chowdhury et al. (2006).

The above measured variables include four variables that were added to suit the consumers within this cluster of research and were sourced from Chowdhury et al. (2006), Liu et al. (2012) and Yang et al. (2013). These new measured variables were: INF 4 - SMS ads are more valuable when they have incentives for products, brands or deals, CRED 10 - I believe that SMS ads are a good reference point for purchasing products, IRR 13 - I feel that some SMS ads are irritating when the ads keep popping up and, PAVA 18 - SMS ads affect my decision to purchase a product or service. In total, this study used 18 questions more than other similar studies (e.g. Chowdhury et al., 2006; Liu et al., 2012; Yang et al., 2013). The enhanced questionnaire helped consumers better understand and correctly respond to the questions, enhancing analysis, results and discussion.

Results

Prior to analysis, using the data screening procedure, the dataset was first checked for any missing values and outliers. While frequency tests using SPSS v25 of all variables showed no missing values, the outlier test of boxplot results did identify some outliers. A thorough manual check of each row identified as an outlier showed that these were neither outliers nor data entry errors since responses fell within the scale range. As per Orr, Sackett & DuBois (1991), some data points may be legitimate and probably represent the population as a whole if outliers remain; hence these were not removed. Data was considered Normally-distributed since skewness values ranged from -1.488 to .266, falling within the acceptable range of -2 to +2, and kurtosis ranged from -1.397 to 4.238, also within the acceptable range of -7 to +7 (Bryne, 2010). All Variance Inflation Factor (VIF) scores were <10, ranging from 1.500 to 4.733 and tolerance (t)>0.1 (Paruq et al., 2021), ranging from .211 to .667, thus multicollinearity was not an issue.

Assessment of measurement model

Reliability analysis was carried out for internal validity and reliability of constructs, using the Cronbach's alpha coefficient. The results were well above >0.7 for good internal validity and reliability (Griethuijsen et al., 2015), being 0.904 for INF, 0.894 for CRED, 0.822 for IRR, 0.841 for PAVA.

Convergent validity was confirmed for all scales since these were within the acceptable range of Average Variance Extracted (AVE) >0.5 (Hair et al. 2016). Composite reliability (CR) scores were also >0.60 (Fornell and Larcker, 1981), and the square roots of AVE were more than the inter-construct correlations, confirming discriminant validity (Hamilton & Tee, 2015). See Table 2 below.

Table 2. Validity Analysis

	CR	AVE	INF	CRED	IRR	PAVA
INF	0.892	0.552	**0.743**			
CRED	0.926	0.759	.721**	**0.871**		
IRR	0.840	0.644	-.454**	-.349**	**0.802**	
PAVA	0.842	0.640	.753**	.686**	-.571**	**0.799**

Sqrt of AVE are the boldfaced diagonal scores.
INF=Infotainment, CRED=Credibility, IRR= Irritation,
PAVA=Perceived Advertisement Value and Attitude

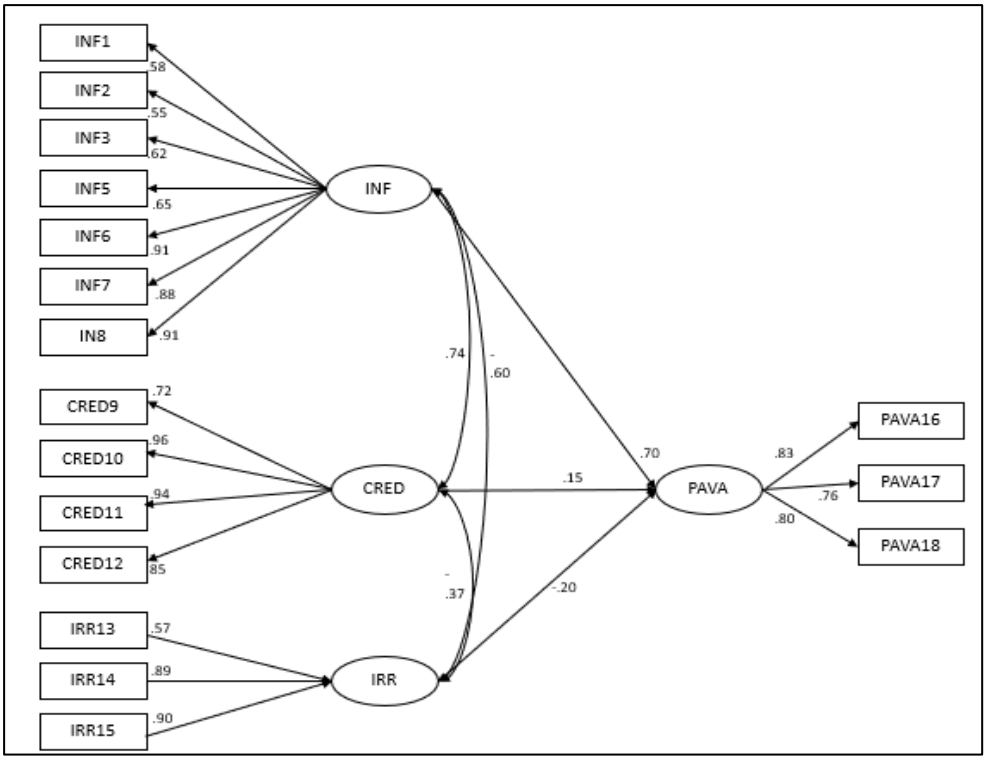
In addition, common method bias was tested using Harman's single factor score. The total variance for a single factor was 47%, below the 50% threshold, confirming that common method bias did not affect this 'study's 'findings'.

After the reliability and validity tests, an initial Confirmatory Factor Analysis (CFA) was carried out for the measurement model assessment for comprehensive data. In so doing, INF4 was dropped because of a lower standardised estimate, and few correlations were created between some infotainment and credibility error variables to improve model fit. A good model fit was then confirmed (CMIN/DF=2.279<3.0, NFI=0.917, IFI=0.952, CFI=0.951; PNFI=0.695, PCFI=0.721; RMSEA=0.050 (Schmitt 2011).

Structural model results

SPSS v25 and SPSS AMOS v23 were used for descriptive analysis, validity tests, and covariance-based structural equation modelling (CB-SEM) for regression path analysis to test the hypotheses. SEM proves effective when developing and expanding theories, with second, and third-order factors leading to an improved understanding of relationships that may not appear so initially (Astrachan, Patel & Wanzenreid, 2014). AMOS was employed in this research to test the hybrid model based on two relevant theories with confirmatory factor analysis, for which CB-SEM is more applicable (Ringle & Sarstedt, 2013) as it helps with the development of scales, exploratory and confirmatory analyses, latent constructs' relative salience as well as evaluates causal relationships (Byrne, 2010). As per the recommendation of Schmitt (2011), an acceptable model fit was also confirmed for the structural model (CMIN/DF=2.734<3.0, NFI=0.917, IFI=0.945, CFI=0.945; PNFI=0.728, PCFI=0.750; RMSEA=0.08). Figure 3 illustrates the Structural Equation Model.

Figure 3. Structural Equation Model



The results (standardised loadings) for gender and age comparisons are presented in Tables 3 and 4.

Table 3. Results: Gender Comparison

Factor and Item Description	**Male** SL		**Female** SL	
Infotainment (INF)				
1. SMS ads provide helpful information to keep you up to date with various products and services and;	0.667		0.503	
2. SMS ads provide timely information on various products and services;	0.584		0.509	
3. SMS ads provide relevant information on various products and services;	0.671		0.580	
5. SMS ads are a good source of advertisements;	0.669		0.628	
6. SMS ads are interesting;	0.924		0.890	
7. SMS ads are enjoyable and funny	0.875		0.893	
8. SMS ads are pleasing	0.940		0.876	
Credibility (CRED)				
9. SMS ads are trustworthy because of the company and brand name used in the advertisement	0.774		0.683	
10. I believe that SMS ads are a good reference point for purchasing products	0.932		0.980	
11. SMS ads are reliable	0.972		0.922	
12. SMS ads are believable	0.817		0.867	
Irritation (IRR)				
13. I feel that some SMS ads are irritating when the ads keep popping up	0.569		0.575	
14. I feel that some SMS ads are frustrating and produce negative feelings	0.873		0.899	
15. I feel that some SMS 'ads' contents are intrusive and annoying	0.932		0.881	
Perceived Advertisement Value and Attitude (PAVA)				
16. I like to look at mobile advertisements	0.838		0.818	
17. On average, brands that are advertised on mobiles are better in quality	0.688		0.823	
18. SMS ads affect my decision to purchase a product or service	0.799		0.807	
		P value		P value
INF → PAVA	0.632	***	0.742	***
CRED → PAVA	0.125	0.155	0.178	0.006
IRR → PAVA	-0.308	***	-0.131	0.033

SL = Standard Loadings; *** = Significant p value of <0.001

Table 4. Results: Age Group Comparison

Age (years)	**< 20**		**21-30**		**31-40**		**41-50**	
Factor and Item Description	SL		SL		SL		SL	
Infotainment (INF)								
1. SMS ads provide helpful information to keep you up to date with various products and services and;	0.701		0.537		0.647		0.907	
2. SMS ads provide timely information on various products and services;	0.776		0.501		0.664		0.929	
3. SMS ads provide relevant information on various products and services;	0.686		0.577		0.665		0.937	
5. SMS ads are a good source of advertisements;	0.777		0.616		0.726		0.330	
6. SMS ads are interesting;	0.924		0.897		0.902		0.945	
7. SMS ads are enjoyable and funny	0.782		0.883		0.871		0.952	
8. SMS ads are pleasing	0.866		0.884		0.911		1.004	
Credibility (CRED)								
9. SMS ads are trustworthy because of the company and brand name used in the advertisement	0.745		0.699		0.826		0.862	
10. I believe that SMS ads are a good reference point for purchasing products	0.972		0.934		0.940		1.028	
11. SMS ads are reliable	0.962		0.959		0.856		1.006	
12. SMS ads are believable	0.913		0.792		0.843		0.958	
Irritation (IRR)								
13. I feel that some SMS ads are irritating when the ads keep popping up	0.137		0.624		0.660		0.468	
14. I feel that some SMS ads are frustrating and produce negative feelings	1.311		0.817		0.970		1.244	
15. I feel that some SMS ads'contents are intrusive and annoying	0.630		0.828		0.960		0.747	
Perceived Advertisement Value and Attitude (PAVA)								
16. I like to look at mobile advertisements	0.817		0.768		0.847		0.987	
17. On average, brands that are advertised on mobiles are better in quality	0.611		0.795		0.681		0.999	
18. SMS ads affect my decision to purchase a product or service	0.904		0.765		0.790		0.890	
		P value		P value		P value		P value
INF → PAVA	0.893	***	0.601	***	0.723	***	1.173	***
CRED → PAVA	0.069	.593	0.284	.001	0.138	.249	-0.266	.042
IRR → PAVA	-0.082	.136	-0.214	.007	-0.233	.016	-0.032	.267

*** = significant p value of $p < 0.001$

As per the results, infotainment (INF) depicts the strongest association with both the males and females' perceived advertisement value and attitude (PAVA: H1a), more so for females ($\beta = 0.742$, $p < 0.001$). Credibility (CRED) does not significantly impact for males but was significant for females with $\beta = 0.178$, $p < 0.05$ (H2a) while irritation (IRR) was significant, more so for males with $\beta = -0.308$, $p < 0.001$ (H3a). Results for age showed that INF has a significant association with PAVA for all age groups, indicating the strongest impact on

the oldest group, the 41-50 year olds. CRED had a significant impact on the 21-30 year olds ($\beta = 0.284$, $p < 0.05$) and 41-50 year olds ($\beta = -0.266$, $p < 0.05$) only but is negative for the latter age group. IRR (F3) showed significant impact on 21-30 ($\beta = -0.214$, $p < 0.05$) and 31-40 year olds ($\beta = -0.233$, $p < 0.05$) only. Interestingly, all three dimensions (INF, CRED and IRR: H1b, H2b, H3b) showed significant positive impact for the 21-30 year olds only. However, for the older group of 31-40 year olds, only INF and IRR were significant. Lastly, for the oldest of the four groups (41-50 year olds), only INF and CRED were significant but negative for CRED. Table 5 summarises the structural model relationships.

Table 5. Structural Model Relationships

Hypothesis	**Decision**	**Interpretation**
H1a: Experienced infotainment gratification is positively related to the perceived advertisement value and attitude of both male and female consumers towards SMS.	Supported	The positive relationship between infotainment and PAVA towards SMS is confirmed but is stronger for females.
H1b: Experienced infotainment gratification is positively related to the perceived advertisement value and attitude of consumers of different age groups towards SMS.	Supported	The positive relationship between infotainment and PAVA towards SMS is confirmed since it is significant for all age groups, being strongest for the oldest group, 41-50 year olds.
H2a: Credibility is positively related to the perceived advertisement value and attitude of both male and female consumers towards SMS.	Partially supported	The positive relationship between credibility and PAVA towards SMS is partially confirmed since results are significant only for females.
H2b: Credibility is positively related to the perceived advertisement value and attitude of consumers of different age groups towards SMS.	Partially supported	The positive relationship between credibility and PAVA towards SMS is partially confirmed since it is only significant for the 21-30 year olds and is significant but negative for 41-50 year olds.
H3a: Irritability is negatively related to the perceived advertisement value and attitude of both male and female consumers towards SMS.	Supported	The negative relationship between irritability and PAVA towards SMS is confirmed for both, moreso for males.
H3b: Irritability is negatively related to the perceived advertisement value and attitude of consumers of different age groups towards SMS.	Partially supported	The negative relationship between irritability and PAVA towards SMS is only confirmed and significant for the 21-30 and 31-40 year olds.

Discussion

Discussion of results

As per the empirical results of this study, while infotainment is positively related to both male and female consumers' perceived advertisement value and attitude towards SMS, the impact was higher for females than males. The study by Karjaluoto et al. (2008) reported similarly - males appeared less likely to be persuaded by mobile marketing when compared to females. This may suggest that females seek more helpful, timely, relevant, valuable, interesting and entertaining SMS advertisements than males.

The empirical results of this study also confirmed that infotainment is positively related to consumers' perceived advertisement value and attitude for all age groups towards SMS, strongest for the oldest of the four groups (41-50 years). For the less than 20-year-olds, credibility and irritation were not significant. While various studies (e.g. Tsang and Liang, 2004) have shown that an advertisement's credibility has a significant effect on 'users' attitudes towards the advertisement, this 'study's empirical results could not confirm this for the youngest consumers. The impact was also not as much for the 21-30-year-olds. This may be because this group more readily believes in SMS, is more excited about SMS and is less irritated by frequent SMS compared to older consumers.

Furthermore, it is evident from the various age groups' results that the 21-30-year-olds are the most affected by all three dimensions of infotainment, credibility and irritation. This is because they are considered the e-generation, being more tech-savvy and reliant on their mobile phones compared to the other age groups. This empirical finding concurs with previous studies (Bhave et al., 2013; Chhateja and Jain, 2014; Roozen and Genin, 2008) that argued that SMS campaigns are particularly successful in the younger segments of the market because they are tech-savvy and demonstrate stronger consumer and individual traits. However, for the older group of 31-40-year-olds, only infotainment and irritation are related to their perceived advertisement value and attitude, more so infotainment. This may be because, being older and generally busier than other age groups, the 31-40-year-olds are less tolerant of frequent SMS and more concerned about relevant information. For the oldest of the four groups - the 41-50-year-olds, infotainment and credibility are related to their perceived advertisement value and attitude, with credibility reporting negative relation. This may be because these customers are more cautious and do not readily

believe in SMS advertisements, making them more sceptical and difficult to persuade. Overall, the comparative results indicate that consumers of different age groups have different perceived advertising values and attitudes towards SMS advertising.

Theoretical contributions

The findings of this study make various contributions to the existing literature on SMS advertisements. First, this study provides empirical evidence from a developing country perspective, particularly a small South Pacific nation.

Second, another contribution of this research is the gender and age group comparisons when investigating consumers' perceived value and attitude towards SMS. This study is the first to examine gender and age group differences, using different age brackets, employing all U&G dimensions. Scholars (e.g. Aydin and Karamehmet, 2017) suggested that future studies should explore different consumer segments apart from the traditional segment of young consumers. In addressing this gap, this study provided empirical evidence of differences in consumers' perceived value and attitude towards SMS for males, females, and the age groups of less than 20, 21-30, 31-40 and 41-50 year-olds.

Lastly, while the present study used existing variables, it added four new measured variables within the three U&G constructs. These were:

- "SMS ads are more valuable when they have incentives of products, brands or deals(INF4-infotainment);
- "SMS ads are a good reference point for purchasing products" (credibility);
- "some SMS ads are irritating when the ads keep popping up" (irritation); and
- "SMS ads affect my decision to purchase a product or service" (perceived value and attitude).

The INF4 scale item was dropped with lower loading while the other three proved useful, paving the way for the creation of a more refined questionnaire

Implications for Practice

Marketers need to consider gender and age group differences when creating SMS advertisements (Luxton & Ferraro, 2009) and, ,tailor their advertisements, especially if they segment their markets in terms of different age groups and gender. Companies need to consider such demographic factors of their target

segments (Firat, 2019). Their SMS advertisements would then most likely better appeal to their target markets. As Bhave et al. (2013) mentioned, personalised messages can increase consumer involvement. The more involved the consumer, the more likely they will be persuaded to purchase what is advertised. For instance, for less than 20-year-olds, credibility and irritation are not significant, but infotainment is. As such, marketers should focus on creating , relevant, incentivised, and enjoyable advertisements for this age group. What is worth noting is that marketers must be mindful that what may be relevant and interesting to one age group may not be so for other groups. For the 21-30-year-olds who are affected by all three dimensions of infotainment, credibility and irritation, marketers should ensure that their advertisements provide useful information that captures interest, is believable, is the truth, mentions trusted brands without exaggeration and is not annoying in any way. For the older group of 31-40-year-olds who are affected by infotainment and irritation, more so infotainment, the focus should be on relevant and interesting SMS which are not annoying, manipulative or insulting in any way since this group appears to be the most sensitive. Since older mobile users get annoyed more easily, 'a more prudent approach is recommended in terms of the design and execution of the mobile ad campaign' for older users (Coursaris et al. (2010). For the 41-50-year-olds, who are affected by infotainment and credibility, advertisements should mention well known, trusted brand names and believable benefits from product usage without any exaggeration. "Although older consumers show a positive attitude towards mobile advertising, but they are comparatively more watchful, whereas younger consumers show a much more satisfactory attitude towards mobile ads as compared to older ones" (Javeed, 2015: 129).

In terms of gender, the impact of infotainment is higher for females. Coursaris et al. (2010) study reported the same on informativeness and entertainment. Thus, if the female group is the target market, then more effort should be made towards providing information that females find more relevant, offering desirable incentives with content that females perceive as enjoyable. If a target market is well selected with a good marketing strategy and a non-aggressive message; the SMS marketing campaigns can represent an efficient communication instrument. (Costea & Nedelea, 2014).

Research Limitations and Future Directions

Like any other study, the present study has some limitations that can be used to inform future research. Firstly, this study may not present a holistic SMS

advertising scenario. The sample is skewed towards the 21-30-year-olds and females of one South Pacific developing economy, but one that has been rarely studied in this subject matter. However, it encourages marketing scholars to examine the subject matter further, making gender and age group comparisons in other smaller developing countries. Secondly, because convenience sampling was employed, this may limit the generalizability of findings (Ellis and Levy, 2009). Therefore, future studies may employ other data collection methods. Thirdly, this research employed a quantitative research approach. Therefore, future studies can adopt a mixed methodology for better understanding.

Notwithstanding, the 'Harman's single factor test of 47% confirms that common method bias did not affect this 'study's findings, thus, the findings do provide a meaningful basis for future comparative and large-scale studies. Additionally, R squared, which is the explained variance was 60%, reflecting high predictive power; still, the model can be improved further. Future research can also look into adding more variables to the U&G model, such as urgent needs and message timing. For instance, if the product advertised is what is needed by the consumer at that time and is sent at a time when the consumer is not too busy, then consumer's perceived advertisement value and attitude will most likely be positive. In addition, as Margareth et al. (2006) suggested, future researchers can combine the Technology Acceptance Model (TAM) with the U&G theory. TAM is also a motivational theory. Furthermore, based on our findings and given the different impacts on consumers of different age groups and gender, future studies can carry out comparative studies and investigate the impact on these groups between different developing and/or developed countries. Studies can also explore the impact of other factors, such as ethnicity/race, education level, religion, job status, cultural dimensions etc., that were not covered and beyond the scope of this study.

Conclusion

The study contributes to a better understanding of consumers' perceived value and attitude towards SMS advertising from a smaller developing country context. As Mustafa et al. (2019) argued, the behaviour of Asian consumers is very different from that of Western consumers. This paper presents a similar argument: the behaviour of smaller Pacific Island consumers can also differ. The findings of this study indicate that consumers differ in their perception and the degree to which they are affected, given their age and gender, This study collected data from 261 mobile phone users using the quantitative approach and

a convenience sampling technique.

The empirical results suggest that the age and gender of consumers do matter when it comes to their perceived advertising value and attitude towards SMS advertisements, thus, the need to tailor- make advertisements, particularly if the target markets are segmented by age and gender.

Declaration of Interest and Disclosure Statement

The authors report that there are no competing interests to declare.

References

Adhami, A., Rabiee, A. and Adhami, M. (2015), 'A conceptual investigation of variables affecting the success and acceptance of SMS Marketing in Iran', *Journal of Medicine and Life*, Vol. *8* No. 2 (Spec Iss), pp. 92-98. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5327720/

Alwreikat, A.A. and Rjoub, H. (2020), 'Impact of Mobile Advertising Wearout on Consumer Irritation, Perceived Intrusiveness, Engagement and Loyalty: A PLS-SEM analysis', *South African Journal of Business Management*, Vol. 51 No. 1, p.a2046. https://doi.org/10.4102/sajbm.v51i1.2046

Arya, M.P. and Kerti, Y.N.N. (2020), 'Advertising value of Instagram stories and the effect on millennial's attitude', *Russian Journal of Agricultural and Socio-Economic Sciences*, Vol. 3 No. 99, pp.29-39. https://doi.org/10.18551/rjoas.2020-03.04

Aslam, W., Batool, M. and Haq, Z.U. (2016), 'Attitudes and Behaviours of the Mobile Phones Users towards SMS Advertising: A Study in an Emerging Economy', *Journal of Management Sciences*, Vol. 3 No. 1, pp.63-80. https://doi.org/10.20547/jms.2014.1603105

Astrachan, C.B., Patel V.K. and Wanzenried, G. (2014), ''A Comparative Study of CB-SEM and PLS-SEM for Theory development in Family Firm Research', *Journal of Family Business Strategy*, Vol. 5, pp.116-128. https://doi.org/10.1016/j.jfbs.2013.12.002

Aydin, G. and Karamehmet, B. (2017), 'A Comparative Study on Attitudes towards SMS Advertising and Mobile Application Advertising''Advertising', *International Journal of Mobile Communications*, Vol. 15 No. 5, pp.514-536. *Doi: N/A

Bauer, H. H., Barnes, S. J., Reichardt, T. and Neumann, M. M. (2005), 'Driving consumer Acceptance of Mobile marketing: A Theoretical Framework

and Empirical study', *Journal of Electronic Commerce Research*, Vol. 6 No. 3, pp. 181–192. https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.137.2625&rep=rep1&type=pdf

Bhatia, V. (2020), 'Drivers and Barriers of Permission-based Marketing', *Journal of Research in Interactive Marketing*, Vol. 14 No. 1, pp.51-70. https://doi.org/10.1108/JRIM-07-2018-0088

Bhave, K., Jain, V. and Roy, S. (2013), 'Understanding the Orientation of Gen Y toward Mobile Applications and in-app Advertising in India', *International Journal of Mobile Marketing*, Vol. 8 No. 1, pp.62-74. *Doi:N/A

Byrne, B.M. (2010), *Structural equation modeling with AMOS: Basic concepts, applications, and programming*. New York: Routledge.

Cardoso, P.R., Cardoso, A. (2012), 'Adolescents' Attitudes toward Internet', *Revista Portuguesa de Marketing*, Vol. 27 No. 1, pp. 20-31. https://www.proquest.com/openview/54a4dd8a0ce4ad13c3b90c7eabe72750/1?pq-origsite=gscholar&cbl=436306

Chhateja, J. and Jain, V. (2014), 'Understanding Generation Y and their Perspective on Proximity and Permission based SMS Marketing', *Romanian Journal of Marketing*, No. 4, pp.2-10. *Doi:N/A

Chowdhury, H., Parvin, N.W.C. and Becker, M. (2006), 'Consumer Attitude toward Mobile Advertising in an Emerging Market: An Empirical Study', *International Journal of Mobile Marketing*, Vol. 1 No. 2, pp.33-41. *Doi:N/A

Coursaris, C. K., Sung, J. and Swierenga, S. J. (2010). Effects of Message Characteristics, Age, and Gender on Perceptions of Mobile Advertising–an Empirical Investigation among College Students. In *2010 Ninth International Conference on Mobile Business and 2010 Ninth Global Mobility Roundtable (ICMB-GMR)* (pp. 198-205). IEEE. June. https://ieeexplore.ieee.org/abstract/document/5494800

De Battista, I., Curmi, F., and Said, E. (2021), 'Influencing Factors Affecting Young People's Attitude Towards Online Advertising: A Systematic Literature Review', *International Review of Management and Marketing*, Vol. 11 No. 3, pp. 58-72. https://www.proquest.com/docview/2612413303?pq-origsite=gscholar&fromopenview=true

Ducoffe, R. (1995), 'How Consumers Assess the Value of Advertising?'

Journal of Current Issues & Research in Advertising, Vol. 17 No. 1, pp.1-18. https://doi.org/10.1080/10641734.1995.10505022

Ducoffe, R.H. (1996), 'Advertising Value and Advertising on the Web', *Journal of Advertising Research,* Vol. 36, pp.21-35. *Doi:N/A

Ellis, T.J. and Levy, Y. (2009), 'Towards a Guide for Novice Researchers on Research Methodology: Review and Proposed Methods', *Issues in Informing Science & Information Technology,* No. 6, pp.323-337. *Doi:N/A

Firat, D. (2019). 'YouTube advertising Value and its Effects on Purchase Intention', *Journal of Global Business Insights,* Vol. 4 No. 2, pp. 141-155. https://digitalcommons.usf.edu/cgi/viewcontent.cgi?article=1097&context=globe

Fornell, C. and Larcker, D.F. (1981), 'Evaluating Structural Equation Models with Unobservable Variables and Measurement Error', *Journal of Marketing Research,* Vol. 18, pp.39-50. https://doi.org/10.1177/002224378101800104

Gan, C. (2017), 'Understanding WeChat Users' Liking Behavior: An Empirical Study in China', *Computers in Human Behavi*our, No. 68, pp.30-39. https://doi.org/10.1016/j.chb.2016.11.002

Gounder, N., Narayan, J., Naidu, S. and Greig, T. (2021), 'Consumers Perceived Advertising Value and Attitude Towards SMS Advertisements in Developing Countries: The Case of Fiji', *Academy of Marketing Studies Journal,* Vol. 25 No. 2, pp.1-15. https://www.abacademies.org/articles/consumers-perceived-advertising-value-and-attitude-towards-sms-advertisements-in-developing-countries-the-case-of-fiji-10366.html

Governor, R.E. and Akata, U.C. (2020), 'Gender as a Predictor for Media Preference and Use among Youth: Examining the Uses and Gratification Theory', *Journal of Global Social Sciences,* Vol. 1 No. 4, pp.19-33. http://journalsglobal.com/index.php/jgss/article/view/50

Griethuijsen, R.A.L.F. van., Eijck, M.W. van., Haste, H., Brok, P.J. den, Skinner, N.C., Mansour, N., Gencer, A.S. and Boujaoude, S.B. (2015), 'Global Patterns in Students' Views of Science and Interest in Science', *Research in Science Education,* Vol. 45 No. 4, pp.581-603. https://doi.org/10.1007/s11165-014-9438-6

Hair Jr J.F., Hult G.T., Ringle C. and Sarstedt, M. (2016). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM).* Sage

Publishers.

Henseler, J., Ringle, C.M. and Sinkovics, R.R. (2009), 'The Use of Partial Least Squares Path Modeling in International Marketing', *Advances in International Marketing,* Vol. 20, pp.277-319. https://doi.org/10.1108/S1474-7979(2009)0000020014

Herrando, C. and Martín-De Hoyos, M.J. (2022), 'Influencer Endorsement Posts and their Effects on Advertising Attitudes and Purchase Intentions', *International Journal of Consumer Studies,* 00, pp.1-12. https://doi.org/10.1111/ijcs.12785

Hongyan, L. and Zhankui, C. (2017), 'Effects of Mobile Text Advertising on Consumer Purchase Intention: A Moderated Mediation Analysis', *Frontiers in Psychology,* Vol. 8, pp.1022-1034. https://doi.org/10.3389/fpsyg.2017.01022

Hossain, M.A., Minho, K. and Nusrat, J. (2019), 'Can "Liking" Behaviour Lead to Usage Intention on Facebook? Uses and Gratification Theory Perspective', *Sustainability,* Vol. 11 No. 4, 1-13. https://doi.org/10.3390/su11041166

Howe, P. and Teufel, B. (2014), 'Native Advertising and Digital Natives: The Effects of Age and Advertisement Format on News Website Credibility Judgments', *ISOJ Journal,* Vol. 4 No. 1, pp. 78-90. https://d1wqtxts1xzle7.cloudfront.net/37165600/ISOJ_Journal_V4_N1_2014_Spring-with-cover-page-v2.pdf?Expires=1654157504&Signature=bDIZksqnmm9pogYg~7y34ChLLta~Q7a37xw8Ie

Humbani, M. and Jordaan, Y. (2015), 'The Role Played by Gender, Household Income and Age in Factors Contributing to Consumers' Attitudes towards Short message service advertisements', *Communicare: Journal for Communication Sciences in Southern Africa,* Vol. 34 No. 1, pp. 27-48. https://repository.up.ac.za/bitstream/handle/2263/51978/Humbani_Role_2015.pdf?sequence=1

Izquierdo-Yusta, A., Olarte-Pascual, C. and Reinares-Lara, E. (2015), 'Attitudes Toward Mobile Advertising among Users versus Non-users of the Mobile Internet', *Telematics and Informatics,* Vol. 32 No. 2, pp.355-366. https://doi.org/10.1016/j.tele.2014.10.001

Javeed, A. (2012), 'Attitude of Pakistani consumers towards SMS advertising', *International Journal of Sciences,* Vol. 19 No. 2, pp. 124-136. https://core.ac.uk/download/pdf/249334364.pdf

Kaasinen, E. (2003), 'User Needs for Location-aware Mobile Services', *Personal and Ubiquitous Computing*, Vol. 7, pp. 70 - 79. http://www.techkwondo.com/external/pdf/reports/user_need_for_location_mobile_svcs.pdf

Karjaluoto, H., Lehto, H., Leppaniemi, M. and Jayawardhena, C. (2008), 'Exploring Gender Influence on Customer's Intention to Engage Permission-based Mobile , *Electronic Markets* Vol. 18 No. 3, pp. 242-259. https://dl.acm.org/doi/abs/10.1080/10196780802265793

Khalil, I., Rasel, K.A., Kobra, K., Noor, F. and Zayed, N.M. (2020), 'Customers' Attitude Toward SMS Advertising: A Strategic Analysis on Mobile Phone Operators in Bangladesh', *Academy of Strategic Management Journal,* Vol. 19 No. 1, pp.1-7. *Doi:N/A

Ko, I., Wei, X. and An, N. (2019), An Exploratory Study for Perceived Advertising Value in the Relationship between Irritation and Advertising Avoidance on the Mobile Social Platform', paper presented at the 52nd Hawaii International Conference on System Sciences, available at: http://hdl.handle.net/10125/59477 (accessed 20 October 2020).

Kuppuswamy, S. and Narayan, P.B.S. (2010), 'The impact of social networking websites on the education of youth', *International Journal of Virtual Communities and Social Networking*, Vol. 2 No. 1, pp. 67-79. https://www.igi-global.com/article/impact-social-networkingwebsites-education/43067

LaRose, R. and Eastin, M.S. (2004), 'A Social Cognitive Theory on Internet Uses and Gratifications: Toward a New Model of Media Attendance', *Journal of Broadcasting & Electronic Media,* Vol. 48 No. 3, pp.358-377. https://doi.org/10.1207/s15506878jobem4803_2

Lee, E.B., Lee, S.G. and Yang, C.G. (2017), 'The Influences of Advertisement Attitude and Brand Attitude on Purchase Intention of Smartphone Advertising', *Industrial Management & Data Systems,* Vol. 117 No. 6, pp.1011-1036. https://doi.org/10.1108/IMDS-06-2016-0229

Lin, C.A. (1999), 'Uses and Gratifications. In G. Stone, M. Singletary, & V.P. Richmond (Eds.), *Clarifying communication theories: a hands-on approach* (pp.199-208). Iowa State University Press.

Lin, H. and Chen, Z. (2015), 'Influence of SMS Advertising on Consumer Behavioural Intention', *Journal of Organizational and End User Computing,* Vol. 27 No. 4, pp.25-42. https://doi.org/10.4018/JOEUC.2015100102

Lin, T.T., Paragas, F., Goh, D. and Bautista, J.R. (2016), 'Developing Location-based Mobile Advertising in Singapore: A socio-technical perspective', *Technological Forecasting and Social Change*, Vol. 103, pp.334-349. https://doi.org/10.1016/j.techfore.2015.06.002

Lin, Y. and Narasimhan, C. (2020), 'Persuasive Advertising in a Vertically Differentiated Competitive Marketplace', *Review of Marketing Science*, Vol. 18 No. 1, pp.145-177. https://doi.org/10.1515/roms-2019-0075

Liu, C., Sinkovics, R., Pedzerka, N. and Haghirian, P. (2012), 'Determinants of Consumer Perception towards Mobile Advertising', *Journal of Interactive Marketing,* Vol. 26, pp.21-32. https://doi.org/10.1016/j.intmar.2011.07.002

Luo, X. (2002), 'Uses and Gratifications Theory and E-consumer Behaviours: A Structural Equation Modelling Study', *Journal of Interactive Advertising,* Vol. 2 No. 2, pp.34-41. https://doi.org/10.1080/15252019.2002.10722060

Luxton, S., Mahmood, U. and Ferraro, C. (2009). Mobile Phone Marketing: Challenges and Perceived Attitudes. In *Australian and New Zealand Marketing Academy (ANZMAC) Conference* (pp. 1-11).

MacKenzie, S. and Lutz, R.J. (1989), 'An Empirical Examination of the Structural Antecedents of Attitude toward the Ad in an Advertising Pretesting Context', *Journal of Marketing,* Vol. 53 No. 2, pp.48-65. https://doi.org/10.1177/002224298905300204

Margareth, M.L., William, R. and Sophea, C. (2006), 'Technology Acceptance of Internet-based Information Systems: An Integrated Model of TAM and U&G Theory', paper presented at the Americas Conference on Information Systems (AMCIS) Proceedings, available at: https://core.ac.uk/download/pdf/301345314.pdf (accessed 20 October 2020).

Martins, J., Costa, C., Oliveira, T., Gonçalves, R. and Branco, F. (2019), 'How smartphone advertising influences consumers' purchase intention', *Journal of Business Research*, Vol. 94, pp.378-387. https://doi.org/10.1016/j.jbusres.2017.12.047

Muk, A. and Chung, C. (2015), 'Applying the technology acceptance model in a two-country study of SMS advertising', *Journal of Business Research,* Vol. 68 No. 1, pp.1-6. https://doi.org/10.1016/j.jbusres.2014.06.001

Murillo, E. (2016), 'Attitudes toward mobile search ads: a study among

Mexican millennials', *Journal of Research in Interactive Marketing*, Vol. 11 No. 1, pp. 91-108.

Murillo, E., Merino, M., Núñez, A. (2016), "The advertising value of Twitter ads: a study among Mexican millennials", *Review of Business Management*, Vol. 18 No. 61, pp. 436-456. https://www.scielo.br/j/rbgn/a/Q9jV5VmrMvLtVkzKJWM4VcR/?lang=en&format=html

Mustafa, M. B., Nafees, M., and Aftab, S. (2019, February). 'Why not with the flow? A case of online shoppers in Pakistan toward online shopping', In Conference Book (p. 52).

Mustafi, M.A.A., Hosain, M.S. (2020), 'The role of online advertising on purchase intention of smartphones: mediating effects of flow experience and advertising value', *Journal of Contemporary Marketing Science*, Vol. 3 No. 3, pp. 385-410.

Niu, X., Wang, X. and Liu, Z. (2021), 'When I feel invaded, I will avoid it: The effect of advertising invasiveness on consumers' avoidance of social media advertising', *Journal of Retailing and Consumer Services*, Vol. 58, p.102320. https://doi.org/10.1016/j.jretconser.2020.102320

Okazaki, S. (2004), 'How Do Japanese Consumers Perceive Wireless Ads? A Multivariate Analysis', *International Journal of Advertising*, Vol. 23 No. 4, pp.429-454. https://doi.org/10.1080/02650487.2004.11072894

Orr, J. M., Sackett, P. R. and DuBois, C. L. Z. (1991), 'Outlier detection and treatment in I/O Psychology: A survey of researcher beliefs and an empirical illustration', *Personnel Psychology*, Vol. 44, pp. 473-486.

Phua, J., Jin, S.V. and Kim, J.J. (2017), 'Uses and gratifications of social networking sites for bridging and bonding social capital: A comparison of Facebook, Twitter, Instagram, and Snapchat', *Computers in Human Behavior*, Vol. 72, pp.115-122. https://doi.org/10.1016/j.chb.2017.02.041

Rettie, R. and Brum, M. (2001), M-Commerce: The Role of SMS Text Messages, paper presented at the COTIM-2001 E-Commerce to M-Commerce, available at: https://www.academia.edu/1056917/M_commerce_the_role_of_SMS_text_messages?auto=download (accessed 16 October 2020).

Ringle, Dirceu and Bido (forthcttioming, 2015), 'PLSSEM article in special methods issue', *Brazilian Journal of Marketing*. http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.308.1590&rep=rep1&type=pdf

Roozen, I. and Genin, E. (2008), Can we Compare SMS Marketing to Traditional Marketing communications? paper presented at the Hogeschool-Universiteit Brussel, Faculteit Economie en Management, available at: https://econpapers.repec.org/paper/hubwpecon/200850.htm (accessed 12 October 2020).

Salaudeen, M.A. and Onyechi, N. (2020), 'Digital Media vs Mainstream Media: Exploring the Influences of Media Exposure and Information Preference as Correlates of Media Credibility', *Cogent Arts & Humanities,* Vol. 7 No. 1, p.1837461. https://doi.org/10.1080/23311983.2020.1837461

Saleem, M. and Mustafa, M. B. (2020), 'The role of unsolicited SMS marketing in driving consumers' buying behavior through consumer perception', *Academic Journal of Social Sciences (AJSS),* Vol. *4 No.* 3, pp. 724-740. http://ojs.lgu.edu.pk/index.php/ajss/article/view/1084/993

Samani, M.C. and Guri, C.J. (2019), 'Revisiting Uses and Gratification Theory: A Study on Visitors to Annah Rais Homestay', *Journal Komunikasi: Malaysian Journal of Communication Jilid,* Vol. 35 No. 1, pp.206-221. https://doi.org/10.17576/JKMJC-2019-3501-14

Shaheen, M., Lodhi, R. N., Mahmood, Z. and Abid, H. (2017), 'Factors Influencing Consumers' Attitude, Intention and Behavior Towards Short Message Service-Based Mobile Advertising in Pakistan', *IUP Journal of Brand Management,* Vol. 14 No.1, pp. 24-44.

Shavitt, S., Lowrey, P., & Haefner, J. (1998). 'Public Attitudes Toward Advertising: More Favorable Than You Might Think', *Journal of Advertising Research,* Vol. 38 No. 4, pp. 7-22.

Schmitt, R.S. (2011), 'Current Methodological Considerations in Exploratory and Confirmatory Factor Analysis', *Journal of Psychoeducational Assessment,* Vol. 29 No. 4, pp.304-321. https://doi.org/10.1177/0734282911406653

Sharma, A., Dwivedi, Y.K., Arya, V. and Siddiqui, M.Q. (2021), 'Does SMS advertising still have relevance to increase consumer purchase intention? A hybrid PLS-SEM-neural network modelling approach', *Computers in Human Behavior,* p.106919. https://doi.org/10.1016/j.chb.2021.106919

Sharma, A., Dwivedi, R., Mariani, M.M. and Islam, T. (2022), 'Investigating the effect of advertising irritation on digital advertising effectiveness:

A moderated mediation model', *Technological Forecasting and Social Change,* Vol. 180, p.121731. https://doi.org/10.1016/j.techfore.2022.121731

Sutrisno, S., Andre, H.L. and Susilawati, S. (2021), 'The Analysis of the Facilities and ICT Applications Usage by the University's Students', *Journal of Physics*: *Conference Series,* Vol. 1793 No. 1, p.012050. https://doi.org/10.1088/1742-6596/1793/1/012050

Taylor, D. G., Lewin, J. E. and Strutton, D. (2011), 'Friends, fans, and followers: Do ads work on social networks? How gender and age shape receptivity', *Journal of Advertising Research,* Vol. 51 No.1, pp. 258-275. http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.1056.4492&rep=rep1&type=pdf

Tekkanat, E. and Topaloglu, M. (2016), 'The study of customer attitudes towards SMS advertisements', *Procedia Economics and Finance,* Vol 39, pp. 32-38. doi: 10.1016/S2212-5671(16)30237-4

Thavorn, J., Trichob, P., Klongthong, W. and Ngamkroeckjoti, C. (2022), 'Effect of mid-roll video advertising value and perceived intrusiveness on Facebook viewers' response: the mediating roles of attitude and word-of-mouth intention', *Cogent Business & Management,* Vol. 9 No. 1, p.2062091. https://doi.org/10.1080/23311975.2022.2062091

Tsang, M.H.S. and Liang, T. (2004), 'Consumer Attitudes toward Mobile Advertising: An Empirical Study', *International Journal of Electronic Commerce,* Vol. 8 No. 3, pp.65-78. https://doi.org/10.1080/10864415.2004.11044301

Uddin, M.J., Kalam, A., Uddin, M.M. and Jaman, S.M.S. (2019), 'SMS Advertising and its Relationship with Customer Purchase Intention of Value Added Services', *Global Journal of Management and Business Research,* Vol. 19 No. 6, pp.32-39. https://journalofbusiness.org/index.php/GJMBR/article/view/2945

Vigar-Ellis, D., Ellis, L. and Barraclough, C. (2007), 'Perceptions towards SMS marketing: An exploratory investigation', *Management Dynamics: Journal of the Southern African Institute for Management Scientists,* Vol. 16 No. 2, pp. 16-24. https://hdl.handle.net/10520/EJC69724

Voorveld, H.A., van Noort, G., Muntinga, D.G. and Bronner, F. (2018), 'Engagement with social media and social media advertising: The differentiating role of platform type', *Journal of Advertising,* Vol. 47

No. 1, pp.38-54. https://doi.org/10.1080/00913367.2017.1405754

Wolin, L.D. and Korgaonkar, P. (2003), 'Web Advertising: Gender Differences in Beliefs, Attitudes and Behavior', *Internet Research,* Vol. 13 No. 5, pp.375-385. https://doi.org/10.1108/10662240310501658

Xiao, Y., Wang, L. and Wang, P. (2019), 'Research on the influence of content features of short video marketing on consumer purchase intentions'. In W. Striełkowski (Ed.), *Advances in social science, education and humanities research* (pp.415-422). https://doi.org/10.2991/mmetss-19.2019.82

Yang, B., Kim, Y. and Yoo, C. (2013), 'The Integrated Mobile Advertising Model: The Effects of Technology- and Emotion-based Evaluations', *Journal of Business Research,* Vol. 66 No. 9, pp.1345-1352. https://doi.org/10.1016/j.jbusres.2012.02.035

Zimand-Sheiner, D., Ryan T., Misci, K.S. and Lahav, T. (2020), 'Native advertising credibility perceptions and ethical attitudes: An exploratory study among adolescents in the United States, Turkey and Israel', *Journal of Business Research,* Vol. 116, pp. 608-619, ISSN 0148-2963, https://doi.org/10.1016/j.jbusres.2019.06.020.

In summary, the review of prior studies indicates that there is a strong perception that accounting education pays little attention to the expectations of accounting graduates at the workplace. Furthermore, the broad set of skills and attributes required for accounting practice continues to be debated. Similarly, various stakeholders believe that it is the responsibility of accounting academics to equip students with the requisite skills for the workplace by the time they graduate. Therefore, the two dominant research questions that this research paper examines are:

RQ1: What are the most essential competencies for successful practice in the accounting profession?

RQ2: How adequately do tertiary accounting curricula focus on the workplace requirements of the accounting graduates?

Research Methods

This study employs a qualitative research approach to collect and analyse data. In a qualitative study, the researcher talks with people about their perceptions and experiences through interviews, direct observations or document reviews out in the real world (Sekaran & Bougie, 2013; Patton, 2002). The goal of a qualitative research method is to help the researcher understand the phenomenon from the point of view of participants, as well as its social and institutional contexts, which are lost if textual data is quantified (Myers, 1997). The research instruments used were semi-structured interviews and document analysis. The participants in this study were employers of accounting graduates, and early-career accounting graduates from diverse industry settings. This research involved human participants; therefore, ethical clearance was obtained from the university's research ethics committee to ensure participant confidentiality and minimize risk of harm to the participants. Prior to conducting interviews, an informed consent was obtained from the participants.

Semi-structured Interviews

The interviews comprised fifteen employers, in essence accounting practitioners (see **Error! Reference source not found.**). Interviewing is one v aluable data collection method, as it allows the researcher to obtain rich data about specific variables together with providing opportunities to establish rapport with respondents, clarify questions, and add new questions (Sekaran & Bougie, 2013). Direct quotations are the basic source of raw data, revealing

respondents' depth of emotion, their thoughts of what is happening, and ways they have organised their world (Saunders et al., 2009).

Potential employers of accounting graduates in Fiji were contacted to identify whether they were willing to participate in this study. These employers, fundamentally accounting practitioners, were involved in the recruitment and training of accounting graduates from all three universities in Fiji. The sample comprised of practitioners from chartered accounting firms, large- and medium-sized commercial and industrial organisations. The employers were mainly located in the capital city of Suva and on the western side of Viti Levu, mainly in Nadi, Lautoka, and Ba. Attention was drawn to practitioners who have provided service to the profession for more than 10 years and have obtained membership from professional accounting institutions. It is assumed that practitioners with vast years of experience in the field are in a better position to express their views on the most essential competencies required of an accountant in a dynamic business environment.

Similarly, accounting graduates who have been in the field between one to four years were asked to participate. Eight graduates participated in this study (see **Error! Reference source not found.**). It was assumed that within the span of o ne to four years graduates had developed sufficient knowledge to express their views about the competencies they found most essential to perform at a workplace. Furthermore, it was assumed that the views from recent graduates regarding the competencies that were developed through university accounting education reflect the current status of tertiary accounting curricula. The duration of the interviews was forty-minutes, and they were conducted either face-to face or, based on participants' availability, over the telephone.

Document Analysis

Archival research involves reviewing historical administrative records and documents (Saunders et al., 2009). Document analysis is a low-cost way to obtain empirical data, which, when combined with data from interviews and observations, minimizes bias and ascertains credibility (Bowen, 2009). The accounting programme structures from the three universities in Fiji were reviewed to identify the areas of technical knowledge. Further to this, detailed unit outlines were studied to identify the non-technical competencies that accounting educators expected graduates to have attained from tertiary accounting curricula. The review of unit outlines augments the data obtained

from interviews with respect to the graduate attributes expected from accounting education.

Findings

This section presents the findings from interviews and document analysis. Firstly, the extracts from interviews provide insights into the expectations of employers from the accounting graduates. Secondly, the findings from the document study outline the competencies that accounting educators expect the students to have acquired from the university accounting curriculum by the time they graduate. Finally, it presents graduate experiences regarding the competencies they consider essential for practice, and whether these competencies were developed adequately through university education.

Graduate Attributes Expected by the Employers

The general outlook on the competencies expected from accounting graduates seems similar across various employers. All 15 interviewees expressed a belief that graduates must come with the right and positive attitude towards work, be aware about their expectations, demonstrate the ability to apply knowledge into practicality, and have sufficient communication skills when they join any organisation.

All the employer interviewees indicated that they do not focus only on the grade point average (GPA) of graduates when recruiting them. Two partners at chartered accounting (CA) firms explained that they are in search of an all-rounded graduate because of the changing global landscape. In addition to the technical skills, graduates are expected to be equipped with soft skills. For example:

> Traditionally, the key indicator was GPA. If a graduate has high GPA, get that person on board. Over the years, there is a gradual shift. We employers seek an all-rounded graduate which includes communication skills, overall outlook - attitude towards learning and growth and views on social issues. (EMP08)

> GPA is no longer the key indicator because the global landscape is changing so a change in mindset required. Soft skills are much needed at

> our organisation because we are client-facing. (EMP03)

In terms of right and positive attitude, graduates are required to show willingness towards learning and development, demonstrate dedication towards work and keen to progress in their career. Two employers made the following comments:

> A person having average GPA, but right attitude can be groomed. We want graduates with 'do it' attitude because we can easily mould them. Though workload at CA firms is difficult to balance, a 'do it' attitude keeps it going. (EMP01)

> If graduates have right attitude, they will be able to absorb quickly and progress smoothly in their careers. Those that lack work commitment and learning attitude, leave the organisations in short period. (EMP02)

EMP01, a partner at CA firm, mentioned that graduates with average GPA can be trained into professionals if they demonstrate positive attitude to learn and grow. This employer further mentions that workload at CA firm is demanding, but a strong work commitment keeps an individual motivated. EMP02, a manager at a large commercial firm, placed emphasis on a positive learning attitude. This implicit attribute of graduates speaks out, whether they are going to progress in their careers as accounting professionals or not.

Employers elaborated that they consider communication skills (presentation, written, and interpersonal) of utmost importance. Practitioners at CA firms indicated that they consider peoples' ability to interact and talk to clients essential, because they deal with people daily. Furthermore, graduates are required to have social networking skills so that they can interact with clients at social functions. Employers also provide a certain level of coaching because they consider clients their priority. Graduates are expected to demonstrate confidence when dealing with clients. This was expressed by partners from two CA firms as follows:

> They should be able to prepare reports and have good level of communication skills because for us client relationship is essential. We deal with clients and the graduates interact with these clients. The other important aspect is socialising skills – how do you communicate with

> clients at social functions? (EMP01)

> We give key importance to communication and writing skills (for example, putting an email or drafting a letter to tax office). Soft skills such as social networking is much needed at our organisation because we are client facing. Confidence and social skills are of essence because we deal with range of people. (EMP03)

Similarly, those in commercial and industrial sectors described that they consider communication and human interaction skills essential. According to the remarks stated below, effective communication skills entail the ability to present and justify their work, express ideas to their team, write business letters and memos, and interpret technical reports. The following remarks were made by a practitioner at a commercial firm:

> One must have particularly good if not excellent written and oral communication. Communication is key to success at any workplace thus a graduate need to work on his/her communication skills to ensure that he/she has got public speaking skills, ability to express ideas to others, and write/edit memos, letters, and complex technical reports clearly and effectively. (EMP07)

Employers expected graduates to demonstrate the ability to apply their theoretical knowledge to practice. Without practical knowledge and understanding of real-world scenarios, graduates are deemed to have little understanding of the work environment and work culture. Some comments were as follows:

> Practical knowledge is much more needed when it comes to working in a field. What we do in theory prepares us generally however, the workplace requires practical application. The standards that we use are obviously the same as taught at universities. (EMP13)

> Graduates are expected to know the practicality of accounting work and to be hands-on with the everyday accounting issues that is practically required by clients. (EMP15)

In terms of awareness, graduates are expected to have a clear direction of their

career path instead of switching to other organisations over a short period. The employers elaborated that they expect graduates to have the general knowledge of what is happening in the business environment and research about the employer. CA firms expect graduates to work long hours because they charge their time to clients. Some comments with respect to these competencies by employers at CA firms were as follows:

> The scope of learning in CA firms compared to commercial industries is huge and graduates must be aware of this. (EMP01)

> At CA firms, we do not leave at 5pm because we work with deadlines. We do not expect graduates to have a view of staying 8-5pm at work because often we have extended working hours. (EMP06)

> At CA firms we have long hours because we sell our time, we charge our time to the clients. For example, why do you always go to a good resort because of its service and same applies to us when clients look at us. (EMP15)

Employers at CA firms also indicated that they expect graduates have general knowledge and do some research of what is happening in the business environment – for instance, budget updates and views on social issues. Similarly, the commercial firms required graduates to be aware of how commercial organisations operate. Prior to joining any organisation, graduates are required to know what is expected of them in the corporate world and a fair idea about the work they would be doing. A CEO of commercial firm stated:

> One must be aware of what business the organisation is in. We expect graduates to learn very quickly the business we are in and what products and services we offer to our customers. They need to know the Industry we operate in and who all are the stakeholders of our business. (EMP07)

Employers expect graduates to have sound conceptual accounting knowledge. This knowledge sets the foundation upon which they can easily pick up the practical skills and develop as professionals. Some of the commonly-cited areas were complete accounting cycle, bookkeeping, accrual accounting, fixed asset management, VAT returns and bank reconciliation, and application of business laws and accounting standards. As indicated in the following remarks, employers have an implicit proviso that graduates have sound understanding of conceptual knowledge:

> The knowledge from theoretical background is beneficial because it develops the intellectual capability so that you can put those theories into application, such as the standards. It is required to grow and build you. It provides added advantage to performance. In an environment where the requirements are much more complex, the theoretical knowledge has been beneficial such as revenue recognition. Whatever we learn at university is applicable especially those incorporated with real world scenarios. (EMP13)

> We do not require graduates to perform complicated accounting - we do basic accounting and analyse reports out of the system. If you can speak journals then I feel confident that the graduate has an understanding about accounting – accounts affected (Profit and Loss and Balance Sheet), accrual accounting, amortization. (EMP12)

> When they come in, we expect them to have the basic knowledge such as recognising a gain on sale or depreciating an asset and these things we learn in financial 101. (EMP10)

Problem-solving, analytical skills, ability to think outside the box, team playing, and information technology skills were some of the other essential competencies mentioned by the employers. Graduates are expected to have sufficient knowledge of accounting packages. Accounting practitioners at large commercial firms placed more emphasis on analytical skills:

> For us, the revenue analysis is comprehensive. Technological adaptability is quite important. We need graduates to come up with good analytical skills especially MS *Excel* knowledge is important at our organisation. (EMP02)

Teamwork skills is considered essential so that graduates could blend into the work culture and the team. A CEO of a commercial firm explained that teamwork skills enable graduates to appreciate the contributions of their fellow colleagues and positively contribute to the success of an organisation collectively:

> Teamwork is very vital in any organisation must be a team player. While working alone one must ensure he/she also fulfils the role of a team player. Working with other shows that you value them and the work they do and positively contribute to the success of the company as a team. (EMP07)

Responsibility is one of the personal attributes that employers expected graduates to be equipped with from the first day at work. Employers stressed that graduates are expected to take some responsibility and ownership of the tasks allocated to them and pay attention to the deadlines. Responsibility entails commitment to work and punctuality. A partner at CA firm commented:

> Responsibility indicates that they are genuine to become professionals and with that they hold high confidence and make decisions to show work commitments. With responsibility comes timely delivery and taking up allocated tasks with due diligence. (EMP14)

In general, the employers have indicated they search for an all-rounded graduate, with a combination of technical and non-technical skills. The purpose of the interview was not to establish the competencies regarded most essential by the employers. Communication skills (oral, written, and interpersonal), confidence, right attitude, computer skills, and industry awareness were commonly cited by all. Some deviations were observed across different sectors and sizes. In terms of technical knowledge, small commercial firms expected basic accounting knowledge, while large firms expected comprehensive knowledge. Furthermore, large commercial firms placed emphasis on analytical skills, while CA firms required graduates to be equipped with effective social networking skills in addition to analytical and problem-solving skills.

Review of Undergraduate Accounting Programmes at the Fijian Universities

The bachelor's degree programme structures in accounting across the three universities in Fiji were examined in terms of the content, learning outcomes, programme objectives, and types of assessment. This examination assisted in ascertaining that graduate competencies are developed through education. The bachelor's degree programme in accounting is for the duration of three years and is a composition of twenty-four courses. The accounting programme offered by the Fiji National University incorporates a four-month directed industrial attachment (The Fiji National University, 2019), while this practical component is not mandatory at the other two universities.

In the first year, the programme expects students to develop general understanding of the technical concepts and perform simple analysis. From the second year and then into the final year, students are expected to demonstrate

application of methods, techniques and strategies, regulations and legislations, conduct comprehensive analysis, critically evaluate scenarios, outline solutions, make decisions and write reports and memos.

In terms of technical skills, the accounting education focuses on a range of areas comprising financial reporting, management accounting, financial management, taxation, auditing and assurance, ethics and governance, accounting information systems, mathematics for commerce, and social research methods. The programme refers to accounting standards, regulatory requirements, and business law where relevant. The outlines indicate that students are required to read articles, analyse case studies, and interpret various regulations, accounting standards, and business legislations.

The learning objectives of the course outlines underline development of critical thinking, problem-solving, analytical, writing, and presentations skills. Assessments in the final year comprise presentations and group assignments, which is an indication of developing teamwork and presentation skills. The formal outlines state that on completion of these courses students will be able to demonstrate understanding of concepts, apply principles, theories and techniques, critically evaluate a scenario or case, and analyse and outline solutions to scenario-based problems.

In terms of technology skills, there are two specific courses. One first-year course on accounting software aims to train students in managing accounts receivable, accounts payable, payroll, inventory, cash management, and report generation. The second course is a third-year course, *Management Information Systems*, which aims to develop students' abilities in using information systems to make decisions across various managerial levels, data analytic techniques, process redesign, and technology management. The finance and mathematics courses elaborate the importance of *Excel* skills for risk analysis, budgeting, investment decision analysis, regression analysis, preparation of financial reports or worksheets, and various other financial computations. Furthermore, students in second-year and final-year courses are required to make presentations using Microsoft *PowerPoint*. Together with the technological skills, it is apparent that these courses develop analytical skills required in this digital era.

The theoretical courses require students to carry out research by reading articles, and gathering data through archives, surveys, and interviews. Students in these

courses are also assigned tasks of analysing case studies. Second-year and third-year courses place emphasis on group-based activities such as group presentations, discussions, and assignments. It is apparent that these activities are aimed to encourage collaboration among students to develop interpersonal, teamwork, leadership, presentation, and creative thinking skills.

The ethics and governance course aims to develop awareness and understanding of the main themes, perspectives, frameworks, concepts, and issues pertaining to corporate governance, corruption, professional ethics, and corporate social responsibility from historical, global, institutional, commercial, best practices, and regulatory perspectives (The University of the South Pacific, 2019; The University of Fiji, 2019). The course further aims to develop business students' abilities to critically analyse ethical dilemmas. The incorporation of this course in the accounting curriculum highlights that students are expected to recognise ethical implications of their actions and how to deal with ethical dilemmas in contemporary business environments.

All formal outlines provided a schedule of content and assessment deadlines. Attention is drawn to the assessment deadlines – otherwise, students face consequences for late submissions. Similarly, students' attention is drawn to class attendance. These details reflect that students are asked to take responsibility of their education, organize their tasks, exercise professionalism, develop an independent learning attitude, and improve time-management skills.

The undergraduate accounting programmes of the universities in Fiji are reviewed regularly by the external reviewers appointed by the professional accounting bodies. The programmes are locally and internationally accredited by the Fiji Institute of Accountants (FIA), CPA Australia and Chartered Accountants Australia and New Zealand (CA ANZ). Professional accreditations reflect that accounting education is relevant to the world of business, and academic preparation of graduates is in line with the expectations of the profession (Venter & De Villiers, 2013). The local and international professional accounting bodies accredit tertiary accounting education programmes in Fiji. As per the objective of accreditation, this reflects that the accounting programmes are aligned well with the requirements of the accounting profession.

In summary, the programme objectives, structure and formal outlines indicated development of both technical and non-technical skills. The programme is

thought to provide sound knowledge on accounting concepts. Through the learning outcomes, the programme placed significance on thinking, writing and presentation, problem-solving, analytical, and computer skills. The courses incorporate group discussions, article readings, case study analysis, research projects, and essay writing. For example, in year one, the Introduction to Information Systems/Introduction to Accounting Packages course, places emphasis on Microsoft *Excel* and accounting software skills. In year two, the Business Finance course requires students to develop problem-solving and analytical skills. In year three, the Auditing course focuses on group research projects, case study analysis, and presentations.

Graduates' Perspective on Essential Competencies

The general view from the graduates was that both theoretical knowledge and non-technical skills are essential to accounting practice. Graduates highlighted that the application of a broad base of theoretical knowledge acquired from university education largely depended on the industry setting. According to these accounting graduates, the fundamental competencies required for practice are communication and interpersonal skills, computer skills, MS *Excel* skills, time management, teamwork, critical thinking skills, and basic accounting knowledge.

All the eight graduate interviewees stressed the importance of teamwork and problem-solving skills. According to these graduates, teamwork skills are most essential in an auditing environment because members within the team are assigned different tasks and they have to deliver high-quality audits for each client as a group within a required timeframe. To achieve this team cohesion, effective communication, cooperation and time management skills are of utmost importance. According to a graduate at CA firm:

> [...] teamwork is one thing which is very essential at workplace. Being an auditor, we are assigned team members with whom we must accomplish an audit with. Thus, team bonding, interpersonal skills such as active listening and effective communications, time management to meet deadlines and cooperation is a must. Others include professionalism, work ethics and critical thinking. On the same note, understanding your roles and responsibilities are crucial. (GRAD01)

Furthermore, graduates elaborated that both written and oral communication skills are expected of them at the workplace, because they are required to

communicate with people within the organisation as well as with the organisation's clients. In addition to this, communication involves a high level of confidence. A graduate at CA firm mentioned:

> [...] communication skills, we must know how to speak to people and be confident to put your views forward. If you are quiet, eventually you will be replaced because now people want someone who is exceptionally good with human relations and is able to make the other party understand as to what is happening. You need to be able to have knowledge of how to use *Email* as majority correspondence is done via email which has to be in par with professionalism. (GRAD05)

Graduates also highlighted that in the workplace they are expected to demonstrate a high level of professional and personal ethics, and an ability to apply theoretical knowledge to practice. Two graduates, the first at a large commercial firm and the second at a CA firm, made the following comments:

> The skills and knowledge required are ability to make decisions by applying the accounting concepts learnt in Universities. Have high levels of morals and values such as how to treat employees, how to act when faced with difficult situations, how to handle difficult situations, how to work under pressure, and how to take feedback positively. (GRAD02)

> Understand ability to apply accounting concepts to the work we are doing. For instance, we learnt about the Income Tax Act and the laws within them, now we are required to apply that knowledge in the income tax returns we fill. (GRAD08)

The increasing demand for computer skills has been acknowledged. Graduates mentioned that the work they are engaged in requires them to have knowledge of accounting software and advanced MS *Excel* skills. This was summarised by a graduate at CA firm as follows:

> You need to know and have knowledge of Accounting software and Microsoft Office, particularly Microsoft *Word* and Microsoft *Excel* (understanding and utilizing V-Lookup, comes at an advantage). You must be able to be a critical thinker and think beyond the normal way of doing things. You need to manage your time well…being a team player and

> paying attention to detail is important. (GRAD05)

Graduates' Feedback on Competencies Acquired from Accounting Degree Programmes

In terms of skills and knowledge obtained from university accounting education, graduates indicated that accounting educators paid attention to both technical and non-technical skills. The commonly cited non-technical skills were group work, presentations, research skills, confidence, and computer skills. Graduates mentioned that these competencies acquired from their curriculum assisted them to perform at the workplace.

In terms of theoretical knowledge, graduates mentioned that the knowledge obtained from university accounting courses was relevant to their workplace and has assisted them in explaining various aspects of practice. In addition to this, they elaborated that this basic knowledge about accounting has increased their confidence about accounting practice. The following comments were made by three graduates:

> Knowledge and skills acquired through university education were basic knowledge of accounting standards, practices, code of conduct and ethics, accounting journal entries, VAT implications and income tax. Additionally, computer skills such as accounting software (MYOB) and dealing with ethical situations was acquired. The taxation concepts were directly applicable to us in this working sector. The audit course developed understanding of ethical considerations, threats and materiality. The software knowledge learned was directly applicable in assisting me to adapt to other software packages used by the firm. (GRAD04)

> In terms of technical knowledge, basic knowledge is required in accounting such as our accounting entries and the accounting laws. Skills acquired and relevant to my field was of my presentation skills, excel skills, interpreting accounting information from various accounts. [GRAD07]

> [...] without the university accounting education, you will lack the ability to understand and reason out and working at a workplace is a level up to

> what is being taught to you. Studying Accounting has totally changed my perception…lecturers have moulded me so well…I have been able to comprehend why accounting practice is in a certain way, why do we use different principles, standards and most importantly dig into the roots of the system. (GRAD05)

In addition to technical accounting knowledge, graduates expressed that the accounting educators at tertiary institutions focused on developing a wide range of non-technical skills, which have uplifted their confidence and broadened their thinking. These skills have assisted them in terms of effective participation in work-related discussions and decision-making. This was summarised by two graduates:

> Skills acquired from university education were time management, ability to express ideas in coherent manner, confidence, self-motivation and decision-making. Having designed an accounting program which requires sufficient team works, presentations in acquiring confidence and communications skills within classroom and further applying it at workplace by being an active listener and effectively participating in work related discussions has moulded me in being a better co-worker amongst my colleagues. Likewise, including research work in accounting units has provided me to be a broad thinker and see a multiple way of tackling an issue. […] the lecturers deliver real life examples…I believe accounting units at tertiary institutions were more interesting and coherent when compared to secondary study for students to pursue their career in accounting fields. (GRAD01)

> Some relevant skills I gained from university education were presentation skills, computer skills (MYOB software), teamwork, leadership, ethics, theoretical knowledge and time management. The university education provides technical knowledge for performing duties at employment in both the private and public sector including financial, managerial accounting, auditing, taxation, finance and systems. [...] group work and theoretical knowledge acquired from studies is helpful in the day-to-day job activities I perform. (GRAD03)

From the comments expressed by the graduates, it is apparent that accounting education prepares graduates with a broad base of accounting knowledge. In addition to this, graduates indicated that they have obtained skills beyond the

technical concepts within the classroom. The applicability of this theoretical knowledge is dependent on the industry and their work requirements. For instance, a graduate entering a chartered accounting firm finds auditing and taxation knowledge more relevant to their work. However, the concepts from other courses are not found equally important to that same graduate. In terms of non-technical skills, the skills developed through group work, presentations, familiarity with accounting packages, and research activities assisted the graduates in building confidence, making decisions, managing time, adapting to software packages, and becoming a team player. Graduates also acknowledged that workplace training and mentoring was required to boost their morale towards the path of becoming successful accounting professionals.

Discussion and Conclusion

The global landscape of the business environment is changing (Brewer et al., 2014; Behn et al., 2012). The employer interviewees indicated that this change contributed to a gradual shift in the demand of soft skills expected at the workplace. In terms of competencies expected by the accounting profession, the findings of this paper support prior studies that there is an increasing demand for communication (oral and written) and interpersonal skills, confidence, and ability to apply theoretical knowledge into practice. The requirement of fundamental accounting knowledge was found equally important. The employer participants assumed that graduates are equipped with a sound understanding of the technical accounting skills and this aligns with the findings by Low et al (2016), Tempone et al (2012), Bui and Porter (2010), and Jackling and De Lange (2009). A slight variation was observed with respect to the level of intellectual capability – small commercial firms expected only the basics, while CA firms and large commercial firms expected comprehensive knowledge.

The non-technical skills frequently cited by the employer interviewees were communication (oral and written), positive attitude, confidence, and computer skills, while teamwork and analytical skills were least cited. The study by Bui and Porter (2010) revealed teamwork skills were cited by all employers. Furthermore, this study reveals that large commercial firms place emphasis on analytical skills, while CA firms require strong social networking skills in addition to analytical skills. Similarly, graduates stressed the high importance of technical knowledge, teamwork, critical thinking, communication, self-management, and computer skills expected at the workplace.

The results from the document analysis indicate that the objective of undergraduate accounting programmes at the Fijian universities is to equip graduates with a broad range of technical knowledge and non-technical skills. The unit outlines placed emphasis on critical thinking, writing and presentation, problem-solving, analytical, and computer skills. The graduate interviewees expressed that accounting academics paid sufficient attention to skills beyond public accounting, which involved management accounting, financial reporting, business finance, taxation, ethical behaviour, problem-solving, and computer skills. This reflects that the accounting graduates do acquire competencies that academics expect them to develop. Furthermore, the graduate interviewees have stressed that on-job trainings and mentoring are essential to boost the confidence in their career path.

Based on the above discussion, the results of this study reflect that tertiary accounting educators are aware of the requirements of the accounting profession and they do pay attention to equip graduates with such competencies. Furthermore, the undergraduate accounting programmes are accredited by the local and international professional accounting bodies. Professional accreditations reflect that accounting education is relevant to world of business and academic preparation of graduates is in line with the expectations of the profession (Venter & De Villiers, 2013). As per the objective of accreditation, this reflects that the accounting programmes are aligned well with the requirements of the accounting profession.

According to prior studies, accounting educators recognized purely technical skills sufficient to the workplace, causing graduates to be inadequately prepared (Ahadiat & Martin, 2016; Lawson, et al., 2014; Kushniroff, 2012; Tatikonda & Savchenko, 2010; Kavanagh & Drennan, 2008; Braun, 2004; Albrecht & Sack, 2000; Elliott, 1991). However, the results of this study signal that accounting educators' expectation of the competencies to be developed from university education aligns reasonably well with the expectation of employers. The demand for non-technical skills depends on the specific needs of the industries (Tempone, et al., 2012); therefore, the question whether universities are producing work-ready graduates is not a major concern.

This paper provided significant insights into the expectations of accounting graduates and the status of undergraduate accounting curricula by incorporating

views of employers and working graduates from various sectors including public accounting practice. New findings emerged with respect to how adequately accounting education prepares graduates for the workplace. This study makes two essential contributions. Firstly, it adds clarifications by providing recent insights into the expectations of accounting graduates at the workplace by interviewing employers and graduates in a wide range of sectors instead of focusing only on accounting firms. Secondly, this paper examines the current status of tertiary accounting education with respect to how adequately it addresses the requirements of the workplace through document analysis and graduate views. The findings suggest that the tertiary accounting education programmes have been very responsive in trying to prepare students for changing workplace needs.

Despite this, the findings are limited in their scope. The graduates interviewed were from different sectors but comprised a small cohort. Therefore, the findings cannot be generalized. The review of programmes was considered sufficient to gauge accounting academics' views of the necessary graduate attributes, therefore educators were not interviewed. Within this scope, the new findings and conclusions provide contextual arguments that criticisms about accounting education are not so widespread as argued in the literature and why employers, including other stakeholders, need to recognise that graduate capabilities are developed over two different learning environments, the university and the workplace.

The review of accounting curricula was considered sufficient to reflect accounting academics' expectations with respect to graduate competencies to be developed through education. Future research can interview accounting academics at different universities and investigate how effectively they are able to incorporate those strategies in the classroom and what more they might do outside the curriculum to assist the graduates in improving their graduate capabilities. The curricula of universities are accredited by professional accounting bodies and they play a crucial role between universities and the accounting profession. Therefore, future researchers can investigate how these institutions can help accounting academics in fostering an enabling environment to improve graduate capabilities together with serving the roles within the universities.

References

Abayadeera, N., & Watty, K. (2014). The Expectation-Performance Gap in Generic Skills in Accounting Graduates: Evidence from Sri Lanka. *Asian Review of Accounting, 22*(1), 56-72.

Ahadiat, N., & Martin, R. M. (2016). Necessary Attributes, Preparations, and Skills for the Selection and Promotion of Accounting Professionals. *16*(1), 11-25.

Albrecht, W. S., & Sack, R. J. (2000). *Accounting Education: Charting the Course through a Perilous Future.* American Accounting Association Education Series.

Ameen, E., Jackson, C., & Malgwi, C. (2010). Student Perceptions of Oral Communication Requirements in the Accounting Profession. *Global Perspectives on Accounting Education, 7,* 31-49.

American Accounting Change Commission. (1989). *Perspectives on Education: Capabilities for Success in Accounting Profession.* American Accounting Association.

American Institute of Certified Public Accountants. (1999). *Core Competency Framework for Entry into the Accounting Profession.* AICPA.

Barrie, S. C. (2006). Understanding what we mean by Generic Attributes of Graduates. *Higher Education, 51,* 215-241.

Behn, B. K., Ezzell, W. F., Murphy, L. A., Rayburn, J. D., Stith, M. T., & Strawser, J. R. (2012). The Pathways Commission on Accounting Higher Education: Charting a National Strategy for the Next Generation of Accountants. *Issues in Accounting Education, 27*(3), 595-600.

Botes, V. L. (2009, August 25). The Perception of the Skills required and displayed by management accountants to meet future challenges. University of South Africa.

Bowen, G. (2009). Document Analysis as a Qualitative Research Method. *Qualitative Research Journal, 9*(2), 27-40.

Boyce, G., Narayanan, V., Greer, S., & Blair, B. (2019). Taking the Pulse of Accounting Education Reform: Liberal Education, Sociological Perspectives, and Exploring Ways Forward. *Accounting Education, 28*(3), 274-303.

Braun, N. M. (2004). Critical Thinking in the Business Curriculum. *The Journal of Education for Buisness, 78*(4), 1.

Brewer, P. C., Sorenson, J. E., & Stout, D. E. (2014). The Future of Accounting Education: Addressing the Competency Crisis. *Strategic Finance, 96*(2), 29-37.

Bui, B., & Porter, B. (2010). Expectation-Performance Gap in Accounting Education: An Exploratory Study. *Accounting Education: An International Journal, 1*, 23-50.

Carr, S., & Mathews, M. R. (2004). Accounting Curriclum Change and Iterative Programme Development: A Case Study. *Accounting Education, 13*(1), 91-116.

Cramer, S. (2006). Enhancing Graduate Employability: Best Intentions and Mixed Outcomes. *Studies in Higher Education, 31*(2), 169-184.

Daff, L., De Lange, P., & Jackling, B. (2012, August). A Comparison of Generic Skills and Emotional Intelligence in Accounting Education. *Issues in Accounting Education, 27*(3), 627-645.

Elliott, R. K. (1991). Accounting Education and Research at the Crossroad [An Editorial]. *Issues in Accounting Education, 6*(1), 1-9.

Gordon, R. A., & Howell, J. E. (1959). *Higher Education for Business.* Columbia University Press.

Gray, E. F., & Murray, N. (2011). 'A Distinguishing Factor': Oral Communication Skills in New Zealand Accountancy Graduates. *Accounting Education: An International Journal, 20*(3), 275-294.

Howieson, B. (2003). Accounting Practice in the New Millenium. *The British Accounting Review, 35*, 69-103.

Jackling, B., & De Lange, P. (2009). Do Accounting Graduates' Skills Meet the Expectations of Employers? A Matter of Convergence or Divergence. *Accounting Education: an international journal, 18*(4-5), 36-385.

Jones, G., & Abraham, A. (2009). The Value of Incorporating Emotional Intelligence Skills in the Education of Accounting Students. *Australasian Accounting Business & Finance Journal, 3*(2), 48-60.

Kavanagh, M. H., & Drennan, L. (2008). What Skills and Attributes does an Accounting Graduate Need? Evidence from Student Perceptions and Employer Expectations. *Accounting and Finance, 48*(2), 279-300.

Kotb, A., Abdel-Kader, M., Allam, A., Halabi, H., & Franklin, E. (2019). Informtaion Technology in the British and and Irish Undergraduate Accounting Degrees. *Accounting Education, 28*(5), 445-464.

Kushniroff, M. C. (2012). Where Do We Go To Ensure Continuation of Accounting Education. *Journal of Accounting and Finance, 12*(4), 110-122.

Lawson, R. A., Blocher, E. J., Brewer, P. C., Gary Cokins, J. E., Sundem, G. L., Wolcott, S. K., & Wouters, M. J. (2014). Focusing Accounting Curricula on Students' Long-Run Careers: Recommendations for an

Integrated Competency-Based Framework for Accounting Education. *Issues in Accounting Education, 29*(2), 295-317.

Legatt, J. (2019, September 01). *Why Creative Thinking is the Soft Skill Accountants Need*. Retrieved January 12, 2021, from INTHEBLACK: https://www.intheblack.com/articles/2019/09/01/creative-thinking-is-soft-skill-accountants-need

Leong, R., & Kavanagh, M. (2013). A Work-Intergrated Learning (WIL) Framework to Develop Graduate Skills and Attributes in an Australian University's Accounting Program. *Asia-Pacific Journal of Cooperative Education, 14*(1), 1-14.

Low, M., Botes, V., Rue, D. D., & Allen, J. (2016). Accounting Employers's Expectations - The Ideal Accounting Graduates. *e-Journal of Business Education & Scholarship of Teaching, 10*(1), 36-57.

Low, M., Samkin, G., & Liu, C. (2013). Accounting Education and Provision of Soft Skills: Implications of the recent NZICA CA Academic requirement changes. *e-Journal of Business Education and Scholarship of Teaching, 7*(1), 1-33.

Lubbe, I. (2014). Educating Professionals Describing the knowlege agency of Accounting academics. *Meditari Accounting Research, 22*(1), 107-127.

Mandilas, A., Kourtidis, D., & Petasakis, Y. (2014). Accounting Curriculum and Market Needs. *Education and Training, 56*(8/9), 776-794.

McDowall, T., Jackling, B., & Natoli, R. (2012). Are we there yet? Changing Perceptions of Accounting as a Career Preference. *The International Journal of Learning, 18*(4), 335-352.

McPhail, K. (2001). The other Objective of Ethics Education: Rehumanising the Accounting Profession - A Study of Ethics Education in Law, Engineering, Medicine and Accountancy. *Journal of Business Ethics, 34*(3-4), 279-298.

Muldowney, S. (2020, November 01). *The Accounting Skills most in-demand Post Pandemic*. Retrieved January 22, 2021, from INTHEBLACK: https://www.intheblack.com/articles/2020/11/01/accounting-skills-in-demand-post-pandemic

Myers, M. D. (1997). Qualitative Research in Information Systems. *MIS Quarterly, 21*(2), 241-242.

Paguio, R., & Jackling, B. (2016). Teamwork from Accounting Graduates: What do Employers really Expect? *Accounting Research Journal, 29*(3), 348-366.

Pan, G., & Seow, P.-S. (2016). Preparing Accounting Graduates for Digital Revolution: A Critical Review of Information Technology Competencies and Skills Development. *Journal of Education for Business, 91*(3), 166-175.

Parker, L. D., Guthrie, J., & Linacre, S. (2011). The Relationship between Academic Accounting Research and Professional Practice. *Accounting Auditing and Accountability Journal, 24*(1), 5-14.

Patton, M. Q. (2002). *Qualitative Research & Evaluation Methods* (3 ed.). Sage Publications.

Pierson, F. C. (1959). *The Education for American Businessman.* McGraw-Hill.

Raybould, J., & Sheedy, V. (2005). Are Graduates Equipped with Right Skills in the Employability Stakes? *Industrial and Commercial Training, 37*(4), 259-263.

Salovey, P., & Mayer, J. D. (1990). Emotional Intelligence. *Imagination, Cognition and Personality, 9*(3), 185-211.

Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research Methods for Business Students* (5 ed.). Pearson Education Limited.

Saylor, T. (2020, July 27). *Hiring for Soft Skills is more Important than Ever*. Retrieved from Journal of Accountancy: https://www.journalofaccountancy.com/newsletters/2020/jul/hiring-soft-skills.html

Scapens, R. W. (1994). Never Mind the Gap: Towards an Institutional Perspective on Management Accounting Practice. *Management Accounting Research, 5*, 301-321.

Sekaran, U., & Bougie, R. (2013). *Research Methods for Business - A Skill-Building Approach* (6 ed.). John Wiley & Sons Ltd.

Stanciu, V., & Gheorghe, M. (2017). An Exploration of the Accounting Profession - The Stream of Mobile Devices. *Accounting and Management Information Systems, 16*(3), 369-385.

Stanley, T. (2013). Bridging the Gap Between Tertiary Education and Work: A Situated Learning in Accountancy. *Issues in Accounting Education, 28*(4), 779-799.

Tatikonda, L. U. (2004). Naked Truths about Accounting Curricula. *Management Accounting Quarterly, 5*(4), 62-73.

Tatikonda, L. U., & Savchenko, O. M. (2010). Crisis in Accounting: Are Accounting Curricula Following the Path of General Motors? *Management Accounting Quaterly, 11*(2), 33-45.

Tempone, I., Kavanagh, M., Segal, N., Hancock, P., Howieson, B., & Kent, J.

(2012). Desirable generic attributes for accounting graduates into the twenty-first century: the views of employers. *Accounting Research Journal, 25*(1), 41-55.

The Fiji National University. (2019, December 12). *CBHTS Programmes*. Retrieved November 12, 2019, from The Fiji National University: https://programmes.fnu.ac.fj/Details.aspx?id=1019

The University of Fiji. (2019). *2019 Handbook and Calendar.* Universal Printing Press.

The University of the South Pacific. (2019). *2019 Handbook and Calendar.* The University of the South Pacific.

Venter, E. R., & De Villiers, C. (2013). The Accounting Profession's Influence on Academe: South African Evidence. *Accounting, Auditing & Accountabilty Journal, 26*(8), 1246-1278.

Watty, K., Sughara, S., Abayadeera, N., Perera, L., & McKay, J. (2014). Towards a Global Model of Accounting Education. *Accounting Research Journal, 27*(3), 286-300.

Wells, P., Gerbic, P., Kranenburg, I., & Bygrave, J. (2009). Professional Skills and Capabilities of Accounting Graduates: The New Zealand Expectation Gap. *Accounting Education, 18*(4), 369-385.

Wolcott. (2011). Professional Attributes: Teaching the Fine Arts of Being a Professional Accountant. In E. M. Wiecek, G. Beal, E. M. Wiecek, & G. Beal (Eds.), *Leveraging Change - The New Pillars of Accounting Education* (pp. 58-86). The Canadian Institute of Chartered Accountants and University of Toronto.

Wolcott, S. K., Baril, C. P., Cunningham, B. M., Fordham, D. R., & Pierrie, K. S. (2002). Critical Thought on Critical Thinking Research. *Journal of Accounting Education, 20*(2), 85-103.

Zhang, T. (2020, July 09). *The Accounting Roles in Demand during COVID-19*. Retrieved January 22, 2021, from accountantsdaily: https://www.accountantsdaily.com.au/professional-development/14592-the-accounting-roles-in-demand-during-covid-19