#### **ACADEMIC PUBLICATIONS**

## **HEIKKI ENSIO KARJALUOTO**

# A1. Journal article-refereed, Original research & A2. Review article, Literature review, Systematic review

- **A1. Internet banking adoption factors in Finland** (together with Minna Mattila and Tapio Pento). Journal of Internet Banking and Commerce, Vol. 6 No. 1, 2001 (online journal).
- **A2.** Electronic banking in Finland consumer beliefs and reactions to a new delivery channel (together with Minna Mattila and Tapio Pento). Journal of Financial Services Marketing, Vol. 6 No. 4, 2002, pp. 346-361.
- **A3.** Selection criteria for a mode of bill payment: empirical investigation among Finnish bank customers. International Journal of Retail & Distribution Management, Vol. 30 No. 6, 2002, pp. 331-339.
- **A4.** Factors underlying attitude formation towards online banking in Finland (together with Minna Mattila and Tapio Pento). International Journal of Bank Marketing, Vol. 20 No. 6, 2002, pp. 261-272.
- **A5.** Customer channel preferences in the Finnish banking sector (together with Minna Mattila and Tapio Pento). Journal of Marketing Channels, Vol. 10 No. 1, 2003, pp. 41-64.
- **A6.** Internet banking adoption among mature customers: early majority or laggards? (together with Minna Mattila and Tapio Pento). Journal of Services Marketing, Vol. 17 No. 5, 2003, pp. 514-526.
- **A7.** Creative benchmarking in higher marketing education: comparing best practices among divergent universities. (together with Soili Niinikoski, Asko Karjalainen, Kimmo Kuortti, Kenneth R. Deans and Jürgen Gnoth). Journal for Advancement of Marketing Education, Vol. 5, 2004, pp. 27-36.
- **A8.** Tracking consumer intentions to use mobile services: empirical evidence from a field trial in Finland (together with Manne Kesti, Annu Ristola and Timo Koivumäki). E-Business Review, Vol. IV, 2004, pp. 76-80. ("Outstanding Research Paper" Award by the International Academy of E-Business).
- **A9.** The success factors of mobile advertising value chain (together with Matti Leppäniemi and Jari Salo). E-Business Review, Vol. IV, 2004, pp. 93-97.
- **A10.** The impact of e-business on interaction within stable business relationships: a case study from Finland (together with Jari Salo and Matti Leppäniemi). E-Business Review, Vol. IV, 2004, pp. 145-148.
- A11. Consumer acceptance of online banking: an extension of the Technology Acceptance Model (together with Kari Pikkarainen, Tero Pikkarainen and Seppo Pahnila). Internet Research, Vol. 14 No. 3, 2004, pp. 224-235.

- A12. The impact of e-business on the exchange structure and process within stable business relationships: a case study from Finland (together with Matti Leppäniemi and Jari Salo). Review of Business Research, Vol. 2 No. 1, 2004, pp. 86-90.
- **A13.** The role of mobile marketing in companies' promotion mix. Empirical evidence from Finland. (together with Matti Leppäniemi and Jari Salo). Journal of International Business and Economics, Vol. 2 No. 1, 2004, pp. 111-116.
- **A14.** Factors influencing consumer willingness to accept mobile advertising. A conceptual model (together with Matti Leppäniemi). International Journal of Mobile Communications, Vol. 3 No. 3, 2005, pp. 197-213.
- **A15.** Initiation stage of a mobile customer relationship management (together with Jaakko Sinisalo, Jari Salo, and Matti Leppäniemi). E-Business Review, Vol. V, 2005, pp. 205-209.
- A16. Factors affecting consumer choice of mobile phones: two studies from Finland (together with Jari Karvonen, Manne Kesti, Timo Koivumäki, Marjukka Manninen, Jukka Pakola, Annu Ristola and Jari Salo). Journal of Euromarketing, Vol. 14 No. 3, 2005, pp. 59-82.
- **A17. IT-enabled supply chain management** (together with Jari Salo). Contemporary Management Research, Vol. 2 No. 1, 2006, pp. 17-30.
- **A18.** The measurement of end-user computing satisfaction of online banking services: empirical evidence from Finland (together with Tero Pikkarainen, Kari Pikkarainen and Seppo Pahnila). International Journal of Bank Marketing, Vol. 24 No 3, 2006, pp. 158-172.
- **A19.** A review of mobile marketing research (together with Matti Leppäniemi and Jaakko Sinisalo). International Journal of Mobile Marketing, Vol. 1 No. 1, 2006, pp. 2-12.
- **A20.** An investigation of third generation (3G) mobile technologies and services. Contemporary Management Research, Vol. 2 No. 2, 2006, pp. 91-104.
- **A21.** Individual differences in the use of mobile services among Finnish consumers (together with Matti Leppäniemi, Craig Standing, Sami Kajalo, Marko Merisavo, Ville Virtanen, and Sami Salmenkivi). International Journal of Mobile Marketing, Vol. 1 No. 2, 2006, pp. 4-10.
- **A22.** Consumers' attitudes towards and intention to participate in mobile marketing (together with Terhi Alatalo). International Journal of Services Technology and Management, Vol. 8 No. 2/3, 2007, pp. 155-173.
- **A23.** Searching for value in researching the adoption and use of m-services (together with Craig Standing, Patricia McManus and Susan Standing). International Journal of e-Collaboration, Vol. 3 No. 3, 2007, pp. 16-30.
- **A24.** Mobile games as an advertising medium: towards a new research agenda (together with Jari Salo). Innovative Marketing, Vol. 3 No. 1, 2007, pp. 72-83.
- A25. An empirical study of the drivers of consumer acceptance of mobile advertising (together with Marko Merisavo, Sami Kajalo, Ville Virtanen, Sami Salmenkivi, Mika Raulas, and Matti

- Leppäniemi). Journal of Interactive Advertising, Vol. 7 No. 2, 2007, 13 pgs, available at: <a href="http://www.jiad.org/index.htm">http://www.jiad.org/index.htm</a>
- **A26.** A conceptual model of trust in the online environment (together with Jari Salo). Online Information Review, Vol. 31 No. 5, 2007, pp. 604-621.
- **A27.** Permission-based mobile marketing and sources of trust in selected European markets (together with Teemu Kautonen, Chanaka Jayawardhena, and Andreas Kuckertz). Journal of Systems and Information Technology, Vol. 9 No. 2, 2007, pp. 104-123.
- **A28.** Mobile customer relationship management underlying issues and challenges (together with Jaakko Sinisalo, Jari Salo and Matti Leppäniemi). Business Process Management Journal, Vol. 13 No. 6, 2007, pp. 771-787.
- **A29.** Insights into the implementation of mobile marketing campaigns (together with Heikki Lehto, Matti Leppäniemi and Tiina Mustonen). International Journal of Mobile Marketing, Vol. 2 No. 2, 2007, pp. 10-20.
- **A30.** Mobile customer relationship management a communication perspective (together with Jaakko Sinisalo). International Journal of Electronic Customer Relationship Management, Vol. 1 No. 3, 2008, pp. 242-257.
- **A31.** Mobile marketing: from marketing strategy to mobile marketing campaign implementation (together with Matti Leppäniemi). International Journal of Mobile Marketing, Vol. 3 No. 1, 2008, pp. 50-61.
- **A32.** Launch lessons from a growing global supplier of industrial equipment (together with Tuula Lehtimäki and Jari Salo). International Journal of Business Excellence, Vol. 1 No. 4, 2008, pp. 375-390.
- A33. Factors affecting Finnish consumers' intention to receive SMS marketing: a research model and empirical study (together with Craig Standing, Michael Becker and Matti Leppäniemi). International Journal of Electronic Business, Vol. 6 No. 3, 2008, pp. 298-318.
- **A34.** Exploring gender influence on customer's intention to engage permission based mobile marketing (together with Matti Leppäniemi, Heikki Lehto and Chanaka Jayawardhena). Electronic Markets, Vol. 18 No. 3, 2008, 242-259.
- **A35.** Intentionally developed business network of mobile advertising: An exploratory study in Finnish retailing context (together with Jari Salo and Jaakko Sinisalo). Journal of Business & Industrial Marketing, Vol. 23 No. 7, 2008, pp. 497-506.
- A36. Exploring the effects of gender, age, income and employment status on consumer response to mobile advertising campaigns (together with Matti Leppäniemi). Journal of Systems and Information Technology, Vol. 10 No. 3, 2008, pp. 251-265.
- **A37.** Advertisers' perceptions of search engine marketing (together with Hannele Leinonen). International Journal of Internet Marketing and Advertising, Vol. 5, No. 1/2, 2009, pp. 95-112.

- **A38.** An adoption model for mobile banking in Ghana (together with Margaret Crabbe, Craig Standing and Susan Standing). International Journal of Mobile Communications, Vol. 7 No. 5, 2009, 515-543.
- **A39.** Antecedents to permission based mobile marketing: An initial examination (together with Chanaka Jayawardhena, Andreas Kuckertz and Teemu Kautonen). European Journal of Marketing, Vol. 43 No. 3/4, 2009, pp. 473-499.
- **A40.** Antecedents of online banking satisfaction and loyalty: Empirical evidence from Finland (together with Lasse Järvenpää and Ville Kauppi). International Journal of Electronic Finance, Vol. 3 No. 3, 2009, pp. 253-269.
- **A41.** The impact of mobile phone capabilities on mobile service usage: empirical evidence from Finland (together with Jaakko Sinisalo). International Journal of Mobile Marketing, Vol. 4 No.1, 2009, pp. 1-11.
- **A42.** Special issue on green marketing in business-to-business marketing and new media (Guest Editorial). Journal of Systems and Information Technology, Vol. 11 No. 4, 2009, pp. 312-314.
- **A43.** Targeting young voters in a political campaign: Empirical insights into an interactive digital marketing campaign in the 2007 Finnish general election (together with Matti Leppäniemi, Heikki Lehto and Anni Goman). Journal of Nonprofit & Public Sector Marketing, Vol. 22 No. 1, 2010, pp. 14-37.
- **A44.** The role of electronic channels in micro-sized brick-and-mortar firms (together with Maija Huhtamäki). Journal of Small Business and Entrepreneurship, Vol. 23 No. 1, 2010, pp. 17-38.
- **A45.** Special issue on mobile banking, buying and payments (Guest Editorial). International Journal of Bank Marketing, Vol. 28 No. 5, 2010, pp. 321-322.
- **A46.** Interviews with industry experts. International Journal of Bank Marketing, Vol. 28 No. 5, 2010, pp. 323-327.
- **A47. Marketing communication metrics for social media** (together with Aarne Töllinen). International Journal of Technology Marketing, Vol. 6 No. 4, 2011, 316-330.
- **A48.** Social media monitoring in the industrial business to business sector (together with Aarne Töllinen and Joel Järvinen). World Journal of Social Sciences, Vol. 2 No. 4, 2012, pp. 65-76.
- **A49.** How value and trust influence loyalty in wireless telecommunications industry (together with Chanaka Jayawardhena, Matti Leppäniemi, and Minna Pihlström). Telecommunications Policy, Vol. 36 No. 8, 2012, pp. 636-649.
- **A50. Digital and social media marketing usage in B2B industrial sector** (together with Chanaka Jayawardhena, Joel Järvinen and Aarne Töllinen). Marketing Management Journal Special Section Social Media Marketing: Leveraging the Community for Maximum Returns, Vol. 22 No. 2, 2012, 102-117.
- **A51. Development and validation of the Perceived Investment Value (PIV) scale** (together with Pekka Puustinen and Peter Maas). Journal of Economic Psychology, Vol. 35 (June), 2013, pp. 41-54.

- **A52.** Extending customer relationship management. From empowering firms to empowering customers (together with Hannu Saarijärvi and Hannu Kuusela). Journal of Systems & Information Technology, Vol. 15 No. 2, 2013, pp. 140-158.
- **A53.** Social identity for teenagers: Explaining participation in online gaming worlds (together with Matti Leppäniemi). Journal of Theoretical and Applied Electronic Commerce Research, Vol. 8, No. 1, 2013, pp. 1-16.
- **A54.** Crowdsourcing in the social media era: A case study of industrial marketers (together with Henri Simula and Aarne Töllinen). Journal of Marketing Development and Competitiveness, Vol. 7 No. 2, 2013, pp. 122-137.
- **A55.** Customer relationship management: The evolving role of customer data (together with Hannu Saarijärvi and Hannu Kuusela), Marketing Intelligence and Planning, Vol. 31 No. 6, 2013, pp. 584-600.
- **A56.** Digital channels in the internal communication of a multinational corporation (together with Heini Lipiäinen and Marjo Nevalainen). Corporate Communications: an International Journal, Vol. 19 No. 3, 2014, pp. 275-286.
- **A57. Intention to use mobile customer relationship management systems** (together with Chanaka Jayawardhena, Janne Pirttiniemi and Aarne Töllinen). Industrial Management & Data Systems, Vol. 114 No. 6, 2014, pp. 966-978.
- **A58.** Consumer adoption of mobile technology A literature review (together with Nodir Sanakulov). International Journal of Mobile Communications, Vol. 13 No. 3, 2015, pp. 244-275.
- **A59. Mobile banking adoption A literature review** (together with Aijaz Shaikh). Telematics and Informatics, Vol. 32 No. 1, 2015, pp. 129-142.
- **A60. Digital communications in industrial marketing** (Guest editorial together with Pauliina Ulkuniemi). Journal of Business & Industrial Marketing, Vol. 30 No. 6, 2015.
- **A61.** The role of digital channels in industrial marketing communications (together with Nora Hänninen and Pauliina Ulkuniemi). Journal of Business & Industrial Marketing, Vol. 30 No. 6, 2015, pp. 703-710.
- **A62. Industrial branding in the digital age** (together with Heini Lipiäinen). Journal of Business & Industrial Marketing, Vol. 30 No. 6, 2015, pp. 733-741.
- **A63.** The use of Web analytics for digital marketing performance measurement (together with Joel Järvinen). Industrial Marketing Management, Vol. 50, 2015, pp. 117-127. (2017 Best Paper Award; 2019 Outstanding Paper Award)
- **A64.** Barriers to the use of mobile sales force automation systems. A salesperson's perspective (together with Jaakko Sinisalo and Saila Saraniemi). Journal of Systems & Information Technology, 2015, Vol. 17 No. 2, pp. 121-140.

- **A65.** Continuous mobile banking usage and relationship commitment—A multi-country assessment (together with Aijaz Shaikh and Nathalie Chinje). Shaikh, A. A., Karjaluoto, H., & Chinje, N. B. (2015). Journal of Financial Services Marketing, Vol. 20 No. 3, pp. 208-219.
- **A66.** Consumers' perceptions of mobile banking continuous usage in Finland and South Africa (together with Aijaz Shaikh and Nathalie Chinje). International Journal of Electronic Finance, Vol. 8, No. 2/3/4, 2015, pp.149-168.
- A67. Making the most of information technology & systems usage: A literature review, framework and future research agenda (together with Aijaz Shaikh). Computers in Human Behavior, Vol. 49, (August), 2015, pp. 541–566.
- **A68.** Are Facebook community members really loyal to the brand? (together with Juha Munnukka and Anna Tikkanen). Computers in Human Behavior, Vol. 51 (Part A, October) 2015, pp. 429–439.
- **A69.** The usage of digital marketing channels in SMEs (together with Heini Lipiäinen). Journal of Small Business and Enterprise Development, Vol. 22 No 4, 2015, pp. 633-651.
- **A70.** Customer environmental values and their contribution to loyalty in industrial markets (together with Nora Mustonen and Chanaka Jayawardhena). Business Strategy and the Environment, Vol. 25 No. 7, 2016, pp. 512-528.
- A71. How do brand personality, identification and relationship length drive loyalty in the sports industry? (together with Juha Munnukka and Milja Salmi). Journal of Service Theory & Practice, Vol. 26 No. 1, 2016, pp. 50-71.
- A72. Web personalization: The state of the art and future avenues for research and practice (together with Ville Salonen). Telematics and Informatics, Vol. 33 No. 4, 2016, pp. 1088-1104.
- A73. On some misconceptions concerning digital banking and alternative delivery channels (together with Aijaz Shaikh). International Journal of E-Business Research, Vol. 12 No. 3, 2016, pp. 1-16.
- **A74.** Brand love and positive word of mouth: the moderating effects of experience and price (together with Juha Munnukka and Katrine Kiuru). Journal of Product & Brand Management, Vol. 25, No. 6, 2016, pp. 527-537.
- **A75.** A cultural comparison study of smartphone adoption in Uzbekistan, South Korea and Turkey (together with Nodir Sanakulov). International Journal of Mobile Communications, Vol. 15 No. 1, 2017, pp. 85-103.
- **A76.** Unlocking the behaviors of long term service consumers: The role of action inertia (together with Matti Leppäniemi, Chanaka Jayawardhena, and David R Harness). Journal of Service Theory & Practice, Vol. 27 No. 1, 2017, pp. 270-291.
- **A77. Mobile banking and payment system A conceptual standpoint** (together with Aijaz Shaikh and Payam Hanafizadeh). International Journal of E-Business Research, Vol. 13 No. 2, 2017, pp. 14-27.

- **A78.** Customer perceived value, satisfaction, and loyalty: The role of willingness to share information (together with Matti Leppäniemi and Hannu Saarijärvi). The International Review of Retail, Distribution and Consumer Research, Vol. 27 No. 2, 2017, pp. 164-188.
- **A79.** Examining the performance of brand-extended thematic-content: The divergent impact of avid- and skim-reader groups (together with Kimmo Taiminen). Computers in Human Behavior, Vol. 72, 2017, pp. 449-458.
- **A80.** Consumers' acceptance of information and communications technology in tourism: A review (together with Dandison Ukpabi). Telematics and Informatics, Vol. 34 No. 5, 2017, pp. 618-644.
- **A81.** Environmental values and customer-perceived value in industrial supplier relationships (together with Nora Hänninen). Journal of Cleaner Production, Vol. 156 (July), 2017, pp. 604-613.
- **A82.** The effect of sensory brand experience and involvement on brand equity directly and indirectly through consumer brand engagement (together with Janne Hepola and Anni Hintikka). Journal of Product & Brand Management, Vol. 26 No. 3, 2017, pp. 282-293. (*Highly Commended Paper Award in the 2018 Emerald Literati Awards*).
- **A83.** The effect of marketing communication on business relationship loyalty (together with Nora Hänninen). Marketing Intelligence & Planning, Vol. 35 No. 4, 2017, pp. 458-472.
- **A84.** Mobile banking services adoption in Pakistan: are there gender differences? (together with Richard Glavee-Geo and Aijaz Shaikh). International Journal of Bank Marketing, Vol. 35 No. 7, 2017, pp. 1088-1112.
- **A85.** The impact of service bundles on the mechanism through which functional value and price value affect WOM Intent (together with Chatura Ranaweera). Journal of Service Management, Vol. 28 No. 4, 2017, pp. 707-723.
- **A86.** The impact of consumer local engagement on local store patronage and customer satisfaction (together with Mika Skippari and Jussi Nyrhinen). The International Review of Retail Distribution and Consumer Research, Vol. 27 No. 5, 2017, 485-501.
- **A87.** Exploring the nexus between financial sector reforms and the emergence of digital banking culture Evidences from a developing country (together with Aijaz Shaikh and Richard Glavee-Geo). Research in International Business and Finance, Vol. 42, 2017, pp. 1030-1039.
- **A88.** Digital advertising around paid spaces. E-advertising industry's revenue engine: A review and research agenda (together with Bilal Aslam). Telematics and Informatics, Vol. 34 No. 8, 2017, pp. 1650-1662.
- **A89.** How relevant are risk perceptions, effort, and performance expectancy in mobile banking adoption? Evidence from a developing market (together with Aijaz Shaikh and Richard Glavee-Geo). International Journal of E-Business Research, Vol. 14 No. 2, 2018, pp. 39-60.
- **A90.** What drives travelers' adoption of User-Generated Content?: A literature review (together with Dandison Ukpabi). Tourism Management Perspectives, Vol. 28, 2018, pp. 251-273.

- A91. The role of negative and positive forms of power in supporting CSR alignment and commitment between Large Firms and SMEs (together with David Harness, Chatura Ranaweera and Chanaka Jayawardhena). Industrial Marketing Management, Vol. 75, 2018, pp. 17-30.
- **A92.** Salesperson adoption and usage of mobile sales configuration tools (together with Nodir Sanakulov and Sami Kalliomaa). Journal of Systems and Information Technology, Vol. 20 No. 2, 2018, pp. 168-190.
- **A93.** Understanding moderating effects in increasing share-of-wallet and word-of-mouth: A case study of Lidl grocery retailer (together with Aijaz Shaikh and Juho Häkkinen). Journal of Retailing and Consumer Services, Vol. 44, 2018, pp. 45-53.
- **A94.** How perceived value drives the use of mobile financial services apps (together with Aijaz A. Shaikh, Hannu Saarijärvi and Saila Saraniemi). International Journal of Information Management (Special Issue), Vol. 47, 2019, pp. 252-261.
- A95. Understanding technology diffusion in emerging markets: The case of Chinese mobile devices in Nigeria (together with Sunday Adewale Olaleye, Dandison C. Ukpabi, and Ioannis Rizomyliotis). International Journal of Emerging Markets, Vol. 14 No. 5, 2019, pp. 731-751.
- **A96.** Omnichannel experience Towards successful channel integration in retail (together with Olli Tyrväinen). Journal of Customer Behaviour, Vol. 18, No. 1, 2019, pp. 17-34.
- **A97.** A systematic literature review and analysis of mobile retailing adoption (together with Olli Tyrväinen). Journal of Internet Commerce, Vol. 18 No. 2, 2019, pp. 221-247.
- **A98. Drivers and outcomes of consumer engagement** (together with Aijaz A. Shaikh, Richard Glavee-Geo and Robert Ebo Hinson). International Journal of Bank Marketing, Vol. 38 No. 1, 2019, pp. 1-20.
- **A99.** About time: A motivation-based complementary framework for temporal dynamics in web personalization (together with Ville Salonen). Journal of Systems and Information Technology, Vol. 21 No. 2, 2019, pp. 236-254.
- **A100.** An empirical assessment of employer branding as a form of sport event sponsorship (together with Lasse Paakkonen). International Journal of Sports Marketing and Sponsorship, Vol. 20 No. 4, 2019, pp. 666-682.
- **A101.** The role of fundamental motivations in willingness-to-pay online (together with Ville Salonen and Juha Munnukka). Journal of Retailing and Consumer Services, Vol. 52, 2020, 101930.
- **A102. Examining consumers' usage intention of contactless payment system** (together with Aijaz Shaikh, Matti Leppäniemi and Roope Luomala). International Journal of Bank Marketing, Vol. 38 No. 2, 2020, pp. 332-351.
- **A103.** Adapting and validating scale of customer engagement in online travel communities (together with Peter Mkumbo and Dandison C Ukpabi). European Journal of Tourism Research, Vol. 25, 2020, pp. 1-33.

- **A104.** Is it all about consumer engagement? Explaining continuance Intention for utilitarian and hedonic service consumption (together with Janne Hepola and Matti Leppäniemi). Journal of Retailing and Consumer Services, Vol. 57, 2020, 102232.
- **A105.** Personalization and hedonic motivation in creating customer experiences and loyalty in omnichannel retail (together with Olli Tyrväinen and Hannu Saarijärvi). Journal of Retailing and Consumer Services, 57, 2020, 102233.
- A106. Setting the future of digital and social media marketing research: Perspectives and research propositions (together with Yogesh K. Dwivedi, Elvira Ismagilova, Laurie Hughes, Jamie Carlson, Raffaele Filieri, Jenna Jacobson, Varsha Jain, Hajer Kefi, Anjala S. Krishen, Vikram Kumar, Mohammad M. Rahman, Ramakrishnan Raman, Philipp A. Rauschnabel, Jennifer Rowley, Jari Salo, Gina A. Tran and Yichuan Wang). International Journal of Information Management, Vol. 59, 2021, 102168.
- **A107.** Consumption values and mobile banking services: Understanding the urban-rural dichotomy in a developing economy (together with Richard Glavee-Geo, Dineshwar Ramdhony, Aijaz A. Shaikh and Ashna Hurpaul). International Journal of Bank Marketing, Vol. 39 No. 2, 2021, pp. 272-293.
- A108. Digital innovation & enterprise in the sharing economy: an action research agenda (together with Aijaz A. Shaikh and Ravishankar Sharma). Digital Business, Vol. 1 No. 1, 2021, 100002.
- **A109.** Implications of the COVID-19 pandemic on market orientation in retail banking (together with Hannele Haapio, Joel Mero and Aijaz A. Shaikh). Journal of Financial Services Marketing, Vol. 26, 2021, pp. 205-214.
- **A110.** Examining the impact of eWOM-triggered customer-to-customer interactions on travelers' repurchase and social media engagement (together with Ernest Izogo, Hongfei Liu and Mercy Mpinganjira). Journal of Travel Research, Vol. 61 No. 8, 2022, pp. 1872–1894.
- A111. Agile logic for SaaS implementation: Capitalizing on marketing automation software in a start-up (together with Joel Jonathan Mero, Miira Leinonen and Hannu Makkonen). Journal of Business Research, Vol. 145, 2022, 583-594.
- **A112.** Online grocery shopping before and during the COVID-19 pandemic: A meta-analytical review (together with Olli Tyrväinen). Telematics and Informatics, Vol. 71, 2022, 101839.
- **A113.** Negative eWOM and perceived credibility: a potent mix in consumer relationships? (together with Ernest Emeka Emeka Izogo and Chanaka Jayawardhena). International Journal of Retail & Distribution Management, Vol. 51 No. 2, 2023, pp. 149-169.
- **A114.** Becoming TikTok famous: Strategies for global brands to engage consumers in an emerging market (together with Risqo Wahid, Kimmo Taiminen and Diah Isnaini Asiati). Journal of International Marketing, Vol. 31 No. 1, 2023, pp. 106–123.

- **A115.** Mobile money as a driver of digital financial inclusion (together with Aijaz A. Shaikh, Richard Glavee-Geo and Robert Ebo Hinson). Technological Forecasting & Social Change, Vol. 186, Part B, 2023, 122158.
- **A116.** Medicine of the future: How and who is going to treat us? (together with Ignat Kulkov, Julia Kulkova, Rene Rohrbeck, Shasha Lu, Ahmed Khwaja and Joel Mero). Futures, Vol.146, 2023, 103097.
- **A117.** Understanding the role of social media content in brand loyalty: A meta-analysis of user-generated content versus firm-generated content (together with Olli Tyrväinen and Dandison C. Ukpabi). Journal of Interactive Marketing, Vol. 54 No. 3, 2023, pp. 400-413.
- **A118.** Analysing user well-being in ridehailing services (together with Francisco Liébana-Cabanillas, Aijaz A. Shaikh, Majed Alharthi and Hawazen Alamoudi). Spanish Journal of Marketing (in press), 2023.
- A119. Framework for understanding quantum computing use cases from a multidisciplinary perspective and future research directions (together with Dandison Ukpabi, Astrid Bötticher, Anastasija Nikiforova, Dragoş Petrescu, Paulina Schindler, Visvaldis Valtenbergs. Lennard Lehmann and Abuzer Yakaryilmaz). Futures, Vol. 154, 2023, 103277.
- **A120.** Growing influencer credibility to drive endorsement effectiveness: A literature review (together with Chuong Hoang Bao Nguyen and Joel Mero). International Journal of Internet Marketing and Advertising (in press).
- A121. Investigating the impact of rewarded social media engagement on satisfaction, commitment, loyalty and on loyalty programs in sports industry (together with Muniba Rauf and Matti Leppäniemi). International Journal of Sport Management and Marketing (in press).
- A122. Digital content marketing on social media along the B2B customer journey: The effect of timely content delivery on customer engagement (together with Anna Salonen, Joel Mero, Juha Munnukka, and Marcus Zimmer). Industrial Marketing Management, Vol. 118, 2024, pp. 12-26.

## A3. Book section, Chapters in research books

- **A3-1.** Sports event spectators' perceptions of mobile marketing. Empirical evidence from Finland (together with Jari Salo, Manne Kesti, Timo Koivumäki and Annu Ristola). In Pitts B.G. (Ed.), "Where Sport Marketing Theory Meets Practice: Selected Papers from the Second Annual Conference of the Sport Marketing Association", Fitness Information Technology, 2005, pp. 73-86.
- **A3-2.** The mobile network as a new medium for marketing communications. A case study from Finland (together with Matti Leppäniemi, Jari Salo, Jaakko Sinisalo and Feng Li). In Unhelkar, B. (Ed.), "Handbook of Research in Mobile Business: Technical, Methodological and Social Perspectives", Idea-Group Reference, Vol. 2, 2006, pp. 708-718.
- **A3-3. Integrated marketing communications in mobile context** (together with Matti Leppäniemi, Jaakko Sinisalo and Jari Salo). In Diehl, S. and Terlutter, R. (Eds.), "International Advertising and Communication Current Insights and Empirical Findings", Deutscher Universitäts-Verlag, Wiesbaden, 2006, pp. 397-415.
- **A3-4.** On the evaluation of mobile marketing effectiveness: An empirical study in Finland (together with Matti Leppäniemi, Heikki Lehto and Shintaro Okazaki). In Pereira, F.C., Verissimo, J. and Neijens, P. (Eds.), "New Trends in Advertising Research", Silabo, Lisbon, Portugal, 2008, pp. 293-307.
- A3-5. Sources of trust in permission-based mobile marketing (together with Chanaka Jayawardhena, Andreas Kuckertz and Teemu Kautonen). In Kautonen, T. and Karjaluoto, H. (Eds.), "Trust and New Technologies: Marketing and Management on the Internet and Mobile Media", Cheltenham, UK and Lyme, US: Edward Elgar, 2008, pp. 165-181.
- **A3-6.** Sources of trust and consumers' participation in permission-based mobile marketing (together with Teemu Kautonen). In Unhelkar, B. (Ed.), "Handbook of Research in Mobile Business: Technical, Methodological and Social Perspectives (2<sup>nd</sup> Ed.)", IGI Global, 2008, pp. 304-315.
- **A3-7. The drivers for the adoption and use of m-services: A consumer perspective** (together with Craig Standing, Patricia McManus and Susan Standing). In Kock, N. (Ed.), "Virtual team leadership and collaborative engineering advancements: Contemporary issues and implications (Advances in e-Collaboration Series: Volume 3)", IGI Global, 2009, pp. 28-39.
- A3-8. The impact of gender and age on consumer responsiveness to permission-based mobile advertising (together with Heikki Lehto and Matti Leppäniemi). In Pousttchi, K. and Wiedemann, D.G. (Eds.), "Handbook of Research on Mobile Marketing Management", Information Science Reference, 2009, pp. Chapter XVI.
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- **A4-3. Internet banking the future of banking**. Proceedings of the 11<sup>th</sup> Annual AMA Frontiers in Services Conference, p. 21, Maastricht, The Netherlands, June 27-29, 2002.
- **A4-4. Online banking customers' voice of security**. Proceedings of the 5<sup>th</sup> German Online Research Conference, p. 78, Hohenheim, Germany, October 10-11, 2002.
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- **A4-13. Technology licensing strategies. The case of a Finnish high-tech firm.** (together with Mari Mähönen and Timo Koivumäki). Proceedings of the Western Business & Management Association Annual Meeting, V (1) [CD-ROM], Las Vegas, USA, October 10-12, 2004.
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- C2-2. Marketing and Mobile Financial Services A Global Perspective on Digital Banking Consumer Behaviour (together with Aijaz Shaikh). Edited book, Abingdon: Routledge, 2019.

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- **D2-2. Mobiilimarkkinointi, joko se tapahtuu?** (together with Heikki Lehto and Matti Leppäniemi) in Ylikoski, T. (ed.), "Asiakkuusmarkkinointiliiton (ASML) vuosikirja", ASML, 2010, pp. 43-48.
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- **E1-2.** Kuluttaja sähköisen viestinnän tulvassa (together with Matti Leppäniemi). Kaleva, Alakerta, No. 345, 2005, p. 2.
- **E1-3.** Yritysten viestintä murroksessa? (together with Aarne Töllinen). Keskisuomalainen (September 8), 2011, p. 16.
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