

Drivers and barriers of permission-based marketing

Drivers and
barriers

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Abstract

Purpose – This paper aims to investigate the motivating and dissuading factors, which develop consumers' attitude towards permission based marketing.

Design/methodology/approach – A conceptual model is proposed and validated by following the various studies on mobile and email marketing. A survey of 325 respondents was conducted in the Mumbai city, out of which 271 survey questionnaires were deemed fit for analysis, representing 83.38 per cent response rate. The researcher has used structural equation modelling to test the causal relationships among the constructs.

Findings – The results of the study indicate that increase in personal relevant messages, perceived monetary incentives and perceived entertainment increases consumers' attitude towards permission based marketing, whereas increase in perceived registration effort decreases consumers' attitude towards permission based marketing. Furthermore, contrary to the existing literature, perceived consumer empowerment, perceived intrusiveness and perceived privacy issues have no significant relationship with the attitude towards permission marketing. The findings are based on a particular region in India, so it may be different from previous studies.

Research limitations/implications – The study uses a self-reported measure to collect the data through email, and a printed copy of the questionnaire was circulated. Also, the method of sample selection was not random. These two aspects could limit the generalizability of the results.

Practical implications – The research can assist the companies going for promotions through mobile and internet. It provides important findings, which can help them to formulate better promotional strategies.

Originality/value – Fewer research studies have been done to examine the motivating and dissuading factors developing consumers' attitude towards permission based marketing, therefore, the present research is conducted. After intensely reviewing the available literature, the factors were carefully chosen.

Keywords Permission, Marketing, Consumers, Attitude, Marketing communication, Consumer behaviour

Paper type Research paper

Introduction

In the present world, prospective customers can be provided with relevant and personalized messages. However, consumers get irritated and do not like to be disturbed by frequent messages or emails. Solution to this problem could be to take prior permission from the customers who like to receive promotional information. This concept is known as permission marketing, and it was coined by Godin in the year 1999. It refers to any direct marketing activities, which take consumers' consent to be contacted by the company. He also adds that generally, these messages are beneficial to both the company and the customers, as they are anticipated, personal and relevant. Godin (1999) described the concept of permission marketing as a substitute to interruption marketing in which the consumer is targeted with a push strategy or in other words, is bound to be a subject of marketing activities. Permission marketing is a pull strategy in which a potential consumer



must initially give permission and only under such circumstances can he or she be a recipient of a marketing message. The initial usage of permission marketing was connected to the concept of opt-in emails for companies to send out newsletters and offers to consumers without them being reported as spam (Godin, 1999). When the customers agree to receive promotional emails or messages, it means that they are opting in by signing up to receive special information about the company's product or service. While in certain circumstances when you have never registered to receive the promotional information, it gives you the option at the end to opt-out, that is, to have your email address removed from any further promotions from that company. Email marketing can be used to empower consumers by sending emails based on permission, by making consumers active participants in the communication process and by making emails relevant for the recipients (Hartemo, 2016).

Consumer's permission can be easily sought by checking their online behaviour. Behavioural advertising is a technique used by online advertisers to present targeted ads to consumers by collecting information about their browsing behaviour. Several pieces of data may be used, such as the pages browsed on a website or the time spent on the site. It tells the company about the product or services the consumer is interested in and he may grant permission for companies promotional offers in the future. According to a study by Chang-Dae Ham (2017) by tracking consumers' online behaviours, online behavioural advertising delivers highly tailored advertising messages to individual consumers, giving rise to serious privacy concerns because of their covert nature.

Apart from having a positive impact on consumers attitudes towards interactive marketing activities (Tsang *et al.*, 2004), seeking permission is also a legal requirement in most countries. This issue came in the USA by the global discussion on data exchange and misuse (Court of Justice of the European Union 2015). Similarly, the most recent European data protection law aims at giving more control on consumers' personal information thereby delaying the broadcasting of individualized interactive marketing activities. The revived law forms a need for consent for any use of personal data. This law is anticipated to cause a detrimental effect on the online advertising industry and eliminate the huge profit potential of targeted mobile marketing offers (Fong *et al.*, 2015). Permission marketing helps in solving legal issues and privacy concerns for companies aiming to reach out to more customers (Kumar *et al.*, 2014). Though despite such legal regulations, many companies illegally use consumer's personal information for their own purpose.

There is a large set of vendors seeking consumer's permission for sending promotional messages but the consumers choose a few firms and grant permission to them. Subsequently, companies that have more registered customers have a competitive edge over others and can promote their products. In most of the countries, companies without customers consent are not allowed to send promotional information and remain passive order-takers. Gaining consumers' acceptance for granting permission for sending promotional messages is important for several companies. Knowing the factors influencing attitude towards permission marketing can assist companies in increasing the number of consumers granting permission. Fewer research studies have been conducted on examining the factors influencing attitude towards permission based marketing. Therefore, the present research tries to identify the motivating and dissuading factors influencing attitude towards permission marketing.

The flow of the paper is: first, a thorough literature review is done to identify the factors that influence attitude towards permission marketing. A standard scale of all the constructs is taken to prepare a structured questionnaire. Next, we analyse a representative sample of 271 respondents to test our hypotheses. We end with a discussion and the implications of our study.

Literature review and hypotheses development

Perceived relevance is a situation in which consumers prefer the marketing messages as advantageous and useful to them (Bauer *et al.*, 2005). It has positive anticipation towards acceptance of mobile coupons (Im and Ha, 2013). Consumers perceive marketing messages as useful, which provides a monetary advantage for them. Also, message value is the outcome of informativeness, and positively affects one's attitude towards the message (Dao *et al.*, 2014). It helps consumers in saving time for purchasing procedures and present personal information related to their interests (Karjaluoto *et al.*, 2008). Similarly, Baek and Morimoto (2012) opined that it is possible to reduce advertising scepticism and advertising avoidance by providing personalized marketing communications. According to Berman (2016), firms need to capitalize the major strategic advantages of mobile, which is the ability to send relevant personalized messages and offers. If the consumers perceive the company's promotional messages as useful and they think that they will gain advantage from messages, then the consumers are willing to give their permission and personal information to companies for them to send marketing messages (Kalyoncuoglu and Faiz, 2015). So, consumers are more likely to accept marketing messages and give their permission to companies as long as they believe these messages will provide them advantage (Bauer *et al.*, 2005). More relevant offers are there in personalized messages, which induces customers to respond to direct marketing activities of a company (Feld *et al.*, 2013).

According to Shareef *et al.* (2017), in their study revealed that consumer segmentation and target marketing is the most effective way to communicate with consumers through promotional marketing, conducted by the mobile phone short message service (SMS). According to the findings, personalization is one of the critical variables that can attract consumers to open and read the advertisement on the SMS. According to Bakr *et al.* (2019), perceived value is crucial to the attitude towards SMS ads. Kupor and Tormala (2015) in their research reveals that interruptions that temporarily disrupt a persuasive message, can increase consumers' processing of that message. As a result, consumers can be more persuaded by interrupted messages, than they would be by the exact same messages delivered uninterrupted. Feng *et al.* (2016) examined the factors that influence consumers' attitudes towards mobile advertising and found that localization and personalization of the advertisement message as antecedents of extrinsic motivation.

According to Altug and Yuruk (2013), advertisement messages, which are sent without receiving permission affect purchasing attitudes negatively. Similarly, Unal *et al.* (2011) corroborated the fact that if a mobile advertisement is sent with permission, and it is informative, reliable and personalized, it positively affects the creation of positive attitudes towards advertising. Furthermore, valuable content or informativeness of a mobile ad is non-monetary incentive influencing attitude (Watson *et al.*, 2013). According to Krafft *et al.* (2017), perceived personal relevance is positively related to the probability of granting permission. Similarly, Bues *et al.* (2017) examined the effect of personalization on customers' purchase intention and reported that personalization increases purchase intention.

According to numerous research studies (Karjaluoto *et al.*, 2008; Zhang and Mao, 2008; Soroa-Koury and Yang, 2010; Sututemiz and Kurnaz, 2012; Khasawneh and Shuhaiber, 2013; Izquierdo-Yusta *et al.*, 2015; Kim *et al.*, 2016; Afzali, 2017; Martinez-Ruiz *et al.*, 2017), perceived utility is significantly related to attitude towards mobile advertising. Karjaluoto *et al.* (2008) found that the perceived usefulness of mobile communications explained attitudes towards mobile advertising. Zhang and Mao (2008) in their study analysed the acceptance of SMS advertising among young people and found that perceived usefulness was one of the most important variables for predicting the intention to use that advertising. Similarly, Soroa-Koury and Yang (2010) validated that perceived usefulness predicted

attitude towards mobile advertising. [Sututemiz and Kurnaz \(2012\)](#) found that within the scope of mobile marketing, *perceived usefulness* have influence on permission-based implementation. According to [Khasawneh and Shuhaiber \(2013\)](#), perceived utility is a motivating factor for consumer acceptance of mobile advertising. Furthermore, the study of [Martinez-Ruiz et al. \(2017\)](#) next to [Izquierdo-Yusta et al. \(2015\)](#) and [Kim et al. \(2016\)](#) also confirmed the importance of perceived usefulness as a cognitive antecedent of attitude. Similarly, [Afzali \(2017\)](#) identified perceived usefulness and personalization as an antecedents having the most significant effect on attitude.

According to [Zhao et al. \(2012\)](#), in their study on location-based marketing, confirms that companies providing personalized relevant information positively influences consumers to disclose information. According to [Lin et al. \(2016\)](#), perceived utility have a stronger positive effect on perceived location-based mobile advertising value. Similarly, according to [Shin and Lin \(2016\)](#), in their study found that there is an effect of perceived utility on location-based mobile advertising. Following those arguments and findings, we postulate:

- H1. There will be a change in consumers' attitude towards permission marketing as a result of personally relevant messages.

Generally, consumers do expect financial incentives such as gifts, vouchers, discounts and offers to participate in a lottery, survey as a reward for disclosing their personal information. Therefore, companies are using such incentives to lure customers for getting their personal information such as their phone numbers, email id or date of birth to do the company's promotions in future. Monetary incentives is important for customers and because of that customers are ready to give personal information online ([Hui et al., 2007](#)) and receive promotional messages on mobile phones ([Tsang et al., 2004](#)). Moreover, mobile coupons have quickly become an important marketing tactic ([Im and Ha, 2015](#)).

Incentives based advertising refers to the value or monetary reward (coupon, discount, etc.) offered to consumers in exchange for accepting to receive mobile ads. So, the consumer has a reason or is motivated to grant permission to receive mobile ads ([Saadeghvaziri and Hosseini, 2011](#)). According to [Groopman \(2015\)](#), consumers are looking for benefits in return for releasing personal information, which is linked to granting permission. Similarly, according to [Im and Ha \(2015\)](#), consumers' intention to grant permission to use private information was predicted by perceived economic benefits. Again, later, [Im and Ha \(2015\)](#) confirmed that people evaluate a potential transaction using mobile coupons.

Several research studies ([Saadeghvaziri and Hosseini, 2011](#); [Dawar and Kothari, 2013](#); [Huq et al., 2015](#)) have found a relationship between monetary incentives and customers' attitudes towards mobile ads. [Saadeghvaziri and Hosseini \(2011\)](#) found empirical evidence for the monetary benefit of mobile ads having a direct significant influence on the attitude towards mobile ads. Likewise, according to [Huq et al. \(2015\)](#) incentive has shown direct positive and significant influence on consumer attitude towards mobile advertising. Respondents are having a positive attitude towards mobile advertisements and towards the offers that the firm gives to the respondents for shopping like coupons and discounts ([Dawar and Kothari, 2013](#)). Consumers prefer to get messages of discounts and promotional offers via their cell phone ([Altug and Yuruk, 2013](#)). Consumers consider the advertisement messages that are sent to their cell phones as directing and providing benefits. Incentives such as vouchers and discounts also increase people's intention to use location based advertising ([Richard and Meuli, 2013](#)). A more recent study by [Krafft et al. \(2017\)](#) confirms that monetary incentives and lottery participation is positively related to the probability of granting permission.

A research study by [Yoon et al. \(2008\)](#) supports the significance of monetary incentives in influencing consumers for maintaining relationship with companies. However, prior to this, the empirical findings of [Xie et al. \(2006\)](#) does not fully confirm the role of incentives, as the consumers believe that such incentives like monetary benefits or lotteries are bogus and they respond negatively ([Pick et al., 2016](#)). Moreover, they opined that regardless of whose fault it is, if the reasons for the relationship termination can change or are preventable and the firm can control those changes, then the defected customer has a higher general willingness to return to the former relationship. Therefore, we postulate:

H2. There will be a change in consumers' attitude towards permission marketing as a result of perceived monetary incentives.

In addition to personally relevant messages and monetary incentives, entertainment also plays an important role in direct communication media. Enjoyment can take several forms such as pictures, visualization, music and so on, alongside the advertisement reaching smartphone users ([Wong et al., 2015](#)). Consumer's acceptance of ecommerce and latest technologies increases because of high entertainment value ([Hausman and Siekpe, 2009](#)). [Tsang et al. \(2004\)](#) observed that consumers prefer entertaining content over other types of content (such as informative content) when it comes to online advertising. On the contrary, according to [Saeed et al. \(2013\)](#), in their research found that consumers like children and people of young age are attracted towards entertaining advertisements but the actual consumers are the adults and old people, which mostly do not like the factor of entertainment.

There is also a relationship between entertainment and intention to grant permission to mobile ads. [Tsang et al. \(2004\)](#) confirm that with respect to mobile marketing, high level of entertainment plays a positive influence on consumer attitude and granting of permission. [Nysveen et al. \(2005\)](#) emphasized that perceived entertainment has a positive relationship with the intention to use mobile for promotional activities. Similarly, [Sututemiz and Kurnaz \(2012\)](#) found that within the scope of mobile marketing perceived entertainment have an influence on permission-based implementation. [Maria Soares and Carlos Pinho \(2014\)](#) confirmed the impact of perceived enjoyment in advertising response in online social networks. According to [Im and Ha \(2015\)](#), consumers' intention to grant permission to use private information was predicted by enjoyment. Similarly, [Wong et al. \(2015\)](#) used the unified theory of acceptance and use of technology model and identified perceived enjoyment as a leading factor exerting influence on the behavioural intention to use mobile ads. More recently, a study by [Krafft et al. \(2017\)](#) confirmed that entertainment is positively related to the probability of granting permission.

Several research studies ([Unal et al., 2011](#); [Chang et al., 2013](#); [Parreno et al., 2013](#); [Dao et al., 2014](#); [Le and Nguyen, 2014](#); [Huq et al., 2015](#); [Wong et al., 2015](#); [Feng et al., 2016](#); [Gao and Zang, 2016](#); [Salem, 2016](#); [Shin and Lin, 2016](#); [Afzali, 2017](#)) have found a relationship between entertainment and customers' attitude towards mobile ads. [Unal et al. \(2011\)](#) confirm the fact that if a mobile advertisement is sent with permission, and it is entertaining then it positively affects the attitudes towards advertising. According to [Chang et al. \(2013\)](#) entertaining digital messages generate a more positive attitude towards the message. Entertainment is a key driver of consumers' attitude towards mobile advertising ([Parreno et al., 2013](#)). Similarly, according to [Dao et al. \(2014\)](#) message value is the outcome of entertainment, and positively affects one's attitude towards the message. If mobile advertisers can present entertainment in their mobile advertisements, consumers are willing to view the ads and be influenced to buy products and services ([Le and Nguyen, 2014](#)).

Likewise, [Huq et al. \(2015\)](#) confirmed that entertainment has a direct positive and significant influence on consumer attitude towards mobile advertising.

[Wong et al. \(2015\)](#) confirmed the assumption that if individuals perceive enjoyment then they are more driven to have a positive attitude towards mobile advertising. [Feng et al. \(2016\)](#) examined the factors that influence consumers' attitudes towards mobile advertising and found that perceived enjoyment as antecedents of intrinsic motivation. Furthermore, the study of [Gao and Zang \(2016\)](#) also confirmed that entertainment is the most crucial factor that determines smartphone user's attitude towards mobile advertising. Similarly, [Salem \(2016\)](#) found that entertainment positively affects consumer attitudes towards SMS advertising by having SMS advertisements enjoyable, entertaining, pleasant, usually attractive and fun. According to the study by [Shin and Lin \(2016\)](#) there is an effect of entertainment on location-based mobile advertising. More recently, [Afzali \(2017\)](#) study identifies entertainment as an antecedents having the most significant effect on attitude. Therefore, hedonic pleasure (perceived entertainment value) had a positive effect on attitudes towards advertising. Based on these findings, we postulate:

H3. There will be a change in consumers' attitude towards permission marketing as a result of perceived entertainment.

Perceived consumer empowerment means the ability of consumers to control the number, time and content of the messages they receive ([Jayawardhena et al., 2009](#); [Karjaluoto et al., 2008](#)). Consumers control on their information disclosed is another factor, which influences their decisions to grant permission. Consumers expect to control the usage of their personal information and the frequency of receiving direct marketing messages ([Son and Kim, 2008](#)). Consumers who use internet are more conscious about being aware of and having direct control over their personal information stored in marketers' databases ([Malhotra et al., 2004](#)).

[Phelps et al. \(2000\)](#) find that consumers want to have more control over unwanted commercial advertisements, which are based on their personal data, which influences them to make purchase decisions. According to [Mothersbaugh et al. \(2012\)](#), if the consumers think that they can control the data, which they provide, then they agree to share more information online. Similarly, [Tucker \(2014\)](#) supports that if privacy control is high, consumers are more expected to click on personalized advertisements. Moreover, Tucker's findings say it is sensible to publically give consumers control over their personal information as it can benefit other advertising media. It is seen that consumers are more willing to give their permissions to companies if they know that they can control the number and content of marketing messages ([Jayawardhena et al., 2009](#); [Kautonen et al., 2007](#)). Finally, [Krafft et al. \(2017\)](#) confirmed that consumer information control is positively related to the probability of granting permission.

According to [Watson et al. \(2013\)](#) and [Blomqvist et al. \(2005\)](#) by offering control options to consumers, a possible increase in trust and the strength of consumer relationships can be observed. This also relates to the empowerment of consumers having the free choice to receive ads and the possibility to opt-out whenever they want. The importance of offering consumers the opportunity to opt-out at any time they desire is emphasized in prior studies and leads to a more favourable attitude towards receiving mobile ads ([Watson et al., 2013](#)). Also, providing consumers with more control can reduce the effects of privacy concerns ([Tucker, 2014](#)). Also, he finds that consumers are more likely to click on personalized advertisements if the perceived privacy control is high. Similarly, according to [Hartemo \(2016\)](#), email marketing can be used to empower consumers by sending emails based on permission, by making consumers active participants in the communication process and by

making emails relevant for the recipients. In accordance with these arguments, we hypothesize that:

H4. There will be a change in consumers' attitude towards permission marketing as a result of perceived consumer empowerment.

The general term of privacy is defined as "the ability or sometimes right of individuals and groups to withhold information about themselves or remove themselves from public view" (Castree *et al.*, 2013). Registration with a company sending promotional information requires consumers to provide their personal details. At least, details such as contact addresses, demographics or personal preferences can be asked (Krishnamurthy, 2001). Consumers' perception of privacy issues is related to the value they give to their personal information. Baek and Morimoto (2012) opined that excessive privacy concerns cause advertising scepticism and advertising avoidance. According to Tsai *et al.* (2011), consumers are very conscious of the monetary value of their personal data and they often buy high priced products from websites they believe to be privacy-protective. In fact, in present day, a strong majority of US adults agree that the way of collecting, protecting and using consumer personal data for commercial reasons is uncontrollable for today's consumers (Collmann and Matei, 2016).

Many research studies (Zhao *et al.*, 2012; Im and Ha, 2013; Watson *et al.*, 2013; Groopman, 2015; Im and Ha, 2015; Krafft *et al.*, 2017) have found a relationship between privacy issues and granting permission for promotional offers. Zhao *et al.* (2012) have confirmed a negative impact of privacy issues in mobile marketing. According to Im and Ha (2013), perceived risk is considered a vital factor in granting permission for promotional offers. Similarly, Watson *et al.* (2013) found empirical evidence that most people have concerns about the misuse of mobile data, and therefore, consumers do appreciate permission based mobile advertising. According to Groopman (2015), consumers are concerned about who has access to their data and would like to have more information about how it is used before granting permission. Later, again, Im and Ha (2015) found that consumers' intention to grant permission to use private information was predicted by perceived privacy risk. Similarly, Krafft *et al.* (2017) confirmed that privacy concerns is negatively related to the probability of granting permission. Customers have a strong fear that their data are used wrongly and usually do not trust the good intentions of firms either.

Mobile consumers tend to hold negative attitudes towards location based advertising when they worry about the misuse of personal data and privacy invasion (Lin and Ho, 2013). Limpf and Voorveld (2015) investigated the effect of information privacy concerns on consumers' attitude towards and acceptance of mobile location-based advertising. It was found that consumers' information privacy concerns have a direct negative effect on acceptance intentions. Similarly, according to Lin *et al.* (2016), in their study found that privacy concerns have a stronger negative effect on perceived location-based mobile advertising value.

Consumers with strong privacy concerns have a generally negative attitude towards all forms of personalized communication (Martin *et al.*, 2016). It is the responsibility of mobile advertisers to communicate appropriate messages while seeking to not cross the boundaries of privacy or security issues (Grewal *et al.*, 2016). Permission marketing appears to be an auspicious solution to legal issues and privacy concerns and provides a suitable way of reaching out to customers (Kumar *et al.*, 2014). In accordance with these arguments, we hypothesize that:

H5. There will be a change in consumers' attitude towards permission marketing as a result of perceived privacy concerns.

Consumers are frequently irritated by traditional and digital marketing communications (Liu *et al.*, 2012; Marti-Parreno *et al.*, 2013). It is commonly stated in the literature that consumers find it irritating when they receive marketing messages without their permission, when their interests and needs/wishes are not taken into account in the contents of messages and when their convenient time is not asked (Tsang *et al.*, 2004; Akbiyik *et al.*, 2009; Varnali, 2011). Likewise, consumer attitudes are positively affected when advertisers arrange m-advertising messages to meet consumers' time, location and preferences (Khasawneh and Shuhaiber, 2013).

Research studies define that consumers ignore marketing communications, which are perceived as irritating, intrusive or annoying. In a study by Noble and Phillips (2004), the respondents specified that they decided not to initiate any interaction with the company because of the fear of receiving too many communication messages. So, consumers try to avoid any type of contact with the company sending communication information (Baek and Morimoto, 2012). Companies should also try to send entertaining digital messages to reduce users' perceived intrusiveness, and initiate a more positive attitude towards the message (Chang *et al.*, 2013).

Research studies (Tsang *et al.*, 2004; Zabadi *et al.*, 2012; Luna Cortés and Royo Vela, 2013; Huq *et al.*, 2015; Salem, 2016) on mobile advertising says irritating messages has an influence on consumers' attitude. According to Luna Cortés and Royo Vela (2013), irritation is a major determinant and generates a negative attitude towards the message. Tsang *et al.* (2004), validates in their study that, perceived irritating messages is a major cause of negative attitude towards mobile advertising. Similarly, Zabadi *et al.* (2012) investigated that consumers' perceptions of the irritating aspects of SMS advertisements are negatively correlated with consumers' attitudes towards SMS advertisements. Also, Huq *et al.* (2015) examined the fact that irritation has shown a direct negative and significant influence on consumer attitude towards mobile advertising. More recently, according to Salem (2016), irritation negatively affects consumer attitudes towards SMS advertising. SMS advertising is irritating, are almost everywhere, are often annoying, is offended, are excessive and out of control, and intrudes the privacy of an individual.

Van Doorn and Hoekstra (2013) confirmed that perceived intrusiveness is an important reason for negative attitude towards online banners. According to Dao *et al.* (2014), message value is the outcome of irritation, and positively affects one's attitude towards the message. Sututemiz and Kurnaz (2012) found that within the scope of mobile marketing, irritation influences permission-based implementation. Similarly, Krafft *et al.* (2017) investigated that perceived intrusiveness is negatively related to the probability of granting permission. Kalyoncuoglu and Faiz (2015) found that not irritation does not have any effect on consumers' permissions for marketing messages. It is predicted that consumers are willing to give their permission to companies as long as they do not find marketing messages they send as irritating. According to Andrews *et al.* (2015), people facing crowdedness in their environment are more inclined to respond to mobile advertising than in a non-crowded environment where advertising is perceived as irritating. So, in general, smartphone users would rather avoid mobile advertising when they are in a less crowded environment.

Overwhelming amounts of marketing messages make it difficult for consumers to actually distinguish between opt-in and spam (Tezinde *et al.*, 2002). From the consumer perspective, email advertising pressure is defined as "the state of irritation provoked by the impression of receiving too many email advertisement from a commercial source" (Micheaux, 2011). Ultimately, such experiences would inevitably lead to consumers expressing the same negative attitude towards permission-based marketing as the one towards email spam practices (Tezinde *et al.*, 2002). Therefore, we hypothesize that:

H6. There will be a change in consumers' attitude towards permission marketing as a result of perceived intrusiveness.

According to [Krafft et al. \(2017\)](#), consumer have to complete tedious sign-up steps to receive permission-based direct marketing communications. The perceived time and effort costs can hinder the process of granting permission for receiving promotion-related information. Sometimes, the consumers are annoyed and confused because of difficult and lengthy phrases of the registration process, eventually making them cancel the registration process. Thus, more effort and time is considered a barrier in the registration of interactive marketing communications. [Noble and Phillips \(2004\)](#) argued that if consumers perceive less benefit than the efforts required for registration, they are likely to abandon the registration process with a company. The amount and complexity of information required by the company have a negative effect on the consumers' willingness to grant permission for receiving marketing promotion related information ([Krishnamurthy, 2001](#); [Dickinger et al., 2004](#)). Similarly, [Krafft et al. \(2017\)](#) examined that the registration process is negatively related to the probability of granting permission. Following those arguments and findings, we postulate:

H7. There will be a change in consumers' attitude towards permission marketing as a result of perceived registration effort.

Empirical study

The hypothesized relationships between the constructs were empirically validated through a study among customers receiving promotional marketing communications. An online survey was prepared and mailed to the respondents residing in the Mumbai city of India, and a printed copy was also circulated among corporates and academicians, wherein they filled their responses. The convenience sampling technique was used to collect data and the respondents included people above 18 years of age. The sampling frame was any resident of Mumbai who does online shopping. A pretesting was done before the actual survey and required the changes were incorporated in the final questionnaire. The data were collected through a structured questionnaire comprising of 19 questions. Each statement was presented on a seven-point Likert scale question, where 1 stand for the entirely disagree and 7 stands for the entirely agree. After thorough data cleaning, 271 responses were deemed fit for analysis.

Measurements of variables

The study derives three items relating to perceived relevance from [Krafft et al. \(2017\)](#); two items relating to perceived monetary incentives were taken from [Krafft et al. \(2017\)](#) and [Unal et al. \(2011\)](#); three items relating to perceived entertainment were derived from [Dabholkar \(1994\)](#); two items related to perceived consumer empowerment were derived from [Chanaka et al. \(2009\)](#). Two items relating to perceived intrusiveness were taken from [Tsang et al. \(2004\)](#); two items relating to perceived privacy issues were taken from [Krafft et al. \(2017\)](#); and two items of perceived registration effort were also taken from [Krafft et al. \(2017\)](#). Attitude towards permission marketing was adapted from [Unal et al. \(2011\)](#), [Huq et al. \(2015\)](#) and [Noor et al. \(2013\)](#). [Table I](#) displays the summary of measurement variables.

In most of the studies, it was discovered that perceived relevance, monetary incentives, entertainment and consumer empowerment are the main motivators and registration effort,

Construct	Variable	Mean	SD	Cronbach's alpha
Attitude towards permission marketing	I like the idea of permission marketing	5.96	1.010	0.775
	Seeking permission for sending personalized promotional messages is a good platform to get details about products and services	5.90	0.980	
	Permission marketing is better than the traditional ways of advertising	5.74	1.151	
Personal relevance	I give permission for personalized marketing communication if I find it useful to me	5.86	1.113	0.899
	I give permission for personalized marketing communication if I find it relevant to my needs	5.89	1.073	
	The personalized communication of the company provides purchase recommendations that match my needs	5.86	1.162	
Monetary incentives	The granting of permission in personalized communication is combined with financial or material incentives	5.11	1.157	0.783
	I take action to get mobile advertisements offering rewards	4.99	1.111	
Entertainment	I feel the personalized communications of the company to be enjoyable and entertaining	5.29	1.438	0.759
	I feel the personalized communications of the company to be pleasant	5.31	1.297	
	I enjoy spending time on personalized communications of the company	5.58	1.361	
Consumer empowerment	I can choose the types of message that I receive (text message, picture message and video message)	5.7638	1.12033	0.729
	Anytime I can cancel the permission to send promotional messages	5.7491	1.07658	
Intrusiveness	I feel personalized communications of the company to be irritating	5.08	1.306	0.822
	I feel personalized communications of the company disturbs me when I am doing something important	5.23	1.209	
Privacy concerns	I am concerned that the company will gather too much personal information about me	5.6494	1.21060	0.708
	I am concerned that the company will use my personal data for purposes other than the reason I provided the information for	5.6863	1.22978	
Registration effort	The registration process of the company is very complicated for me	2.75	1.091	0.953
	The registration process of the company takes a long time for me	2.69	1.076	

Table I.
Summary of
measurement scales

intrusiveness and privacy concerns are the main dissuaders in permission related marketing, and therefore, were included in the questionnaire. The questionnaire was divided into two parts. Part 1 of the questionnaire was designed to obtain the demographic characteristics (age and gender) and Part 2 consisted of 19 questions related to all the eight factors/constructs taken for the study.

Reliability and validity analysis

This study used Cronbach's α coefficient to analyse the reliability of each variable scale, and the analysis results indicated that the Cronbach's α coefficients of variables were in the range of 0.708-0.953 with the lowest and the highest ones being the privacy concerns and registration effort, respectively, which were higher than the standard of 0.7 suggested by Nunnally (1978). Overall, the questionnaire items in each scale had excellent internal consistency.

For data analysis, this study used AMOS 20 to validate the integrity of the proposed research model and the significance of our hypotheses. The maximum likelihood estimation procedure was followed for assessing the measurement model and the structural model. To assess the reliability of the measurement model, the overall model fit, composite reliability (CR), the average variance extracted (AVE) and maximum shared variance (MSV) were computed. Table II displays the reliability of various constructs. The CRs were greater than the recommended 0.70 cutoffs (Nunnally and Bernstein, 1994). The AVE values are higher than 0.5, which provides evidence of convergent validity (Hair *et al.*, 2010). The MSV value is less than the AVE, which indicates the discriminant validity between each construct and any other construct (Hair *et al.*, 2010). Furthermore, discriminant validity is supported by checking the square root of the AVE, which is greater than any of the inter-construct correlations (italic values in Table III). Tables II and III are automatically generated by the stats tools package, which exhibits the correlation matrix.

Analysis of convergent validity indicated that all goodness-of-fit indices reached the ideal level by CFI = 0.982, TLI = 0.976, NFI = 0.935, RFI = 0.910, IFI = 0.983, GFI = 0.939 and AGFI = 0.907. The root-mean-square error of approximation (RMSEA) was 0.035, which is less than 0.05 and suggests a close model fit, PCLOSE is 0.966.

With respect to the measurement model fit, the overall chi-square (χ^2) for the measurement model was 165.596 with df = 124 and $\chi^2/df = 1.335$.

Construct	CRs	AVE	MSV
Intrusiveness	0.823	0.699	0.271
Attitude towards permission marketing	0.780	0.542	0.360
Personal relevance	0.903	0.756	0.360
Entertainment	0.774	0.540	0.271
Monetary incentives	0.793	0.660	0.139
Consumer empowerment	0.730	0.575	0.137
Privacy concerns	0.725	0.574	0.198
Registration effort	0.953	0.910	0.198

Note: No validity concerns – Wahoo!

Table II.
Reliability of
research variable

Table III.
Correlation matrix

Construct	Intrusiveness	Attitude towards permission marketing	Personal relevance	Entertainment	Monetary incentives	Consumer empowerment	Privacy concerns	Registration effort	Mean	SD
Intrusiveness	0.836								5.1	1.257
Attitude towards permission marketing	0.276**	0.736							5.86	1.047
Personal relevance	0.310**	0.600**	0.870						5.87	1.116
Entertainment	0.521**	0.368**	0.322**	0.735					5.39	1.365
Monetary incentives	0.362**	0.359**	0.309**	0.208**	0.813				5.05	1.134
Consumer empowerment	0.282**	0.266**	0.222**	0.370**	0.211**	0.758			5.756	1.098
Privacy concerns	0.421**	0.093**	0.095**	0.406**	0.265**	0.370**	0.758		5.667	1.220
Registration effort	-0.422**	-0.320**	-0.236**	-0.346**	-0.373**	-0.244**	-0.445**	0.954	2.72	1.083

Note: ** $p < 0.01$

Structural model and hypothesis testing

SEM was used to analyse the overall model and tested the various hypotheses. Table III shows the correlations among dimensions. As dimensions significantly correlated with each other, this study was considered suitable for SEM analysis.

According to Bagozzi and Yi (1988), the following three aspects of goodness-of-fit should be examined. First, regarding preliminary fit criteria, the measurement errors of all indicators in this study were not negative values and the factor loadings were not lower than 0.50 or higher than 0.95 and all reached the significance level. Therefore, the overall results were acceptable. Second, regarding overall model fit, $\chi^2 = 240.032$ (df = 124), GFI = 0.987, RMSEA = 0.038, AGFI = 0.902, NFI = 0.942 and CFI = 0.985; thus, the model fit had reached the acceptance level. Third, regarding the fit of the internal structure of the model, both CR and AVE for each dimension reached acceptable level. Therefore, the model in this study possessed good fit of internal structure of model.

The result of the structural model suggests a significant effect of personal relevance on attitude towards permission based marketing ($b1 = 0.465, p = ***$) supporting the proposed hypothesis. Therefore, $H1$ was accepted. The path estimates depict that perceived monetary incentives have a significant relationship with attitude towards permission based marketing; thus, $H2$ is supported ($b1 = 0.158, p = 0.033$). The analysis also suggests that there is a significant relationship between perceived entertainment and attitude towards permission based marketing ($b1 = 0.185, p = 0.034$). Hence, $H3$ is supported. The path estimates results suggest that perceived consumer empowerment is not significantly related with attitude towards permission based marketing ($b1 = 0.094, p = 0.234$). Hence, $H4$ is not accepted. The path estimates points that perceived privacy issues are not significantly related with attitude towards permission based marketing ($b1 = -0.150, p = 0.083$), thus $H5$ is not supported. The path estimates also suggest that perceived intrusiveness is not significantly related with attitude towards permission based marketing ($b1 = -0.048, p = 0.579$). Thus, $H6$ is not accepted. The path estimates suggest that perceived registration effort is significantly related with attitude towards permission based marketing ($b1 = -0.151, p = 0.039$). Thus, $H7$ is accepted (Figure 1).

Discussion

This study provides an insight into the motivating and dissuading factors, which develops consumers' attitude towards permission based marketing. The conceptual model of our study resulted in acceptance of four hypotheses, while three hypotheses are not supported by the results. We found that increase in factors such as personal relevance, perceived monetary incentives and perceived entertainment increases consumers' attitude towards permission based marketing and increase in perceived registration effort decreases consumers' attitude towards permission based marketing.

The relationship between personal relevance and attitude towards permission based marketing were re-established, which also reflect in many other studies conducted by various researchers (Karjaluo *et al.*, 2008; Zhang and Mao, 2008; Soroa-Koury and Yang, 2010; Sututemiz and Kurnaz, 2012; Khasawneh and Shuhaiber, 2013; Izquierdo-Yusta *et al.*, 2015; Kim *et al.*, 2016; Afzali, 2017; Martinez-Ruiz *et al.*, 2017). It is confirmed that consumers who perceive any promotional message as relevant to his needs develop a favourable attitude towards permission based marketing. The results of the study validate previous findings (Saadeghvaziri and Hosseini, 2011; Dawar and Kothari, 2013; Huq *et al.*, 2015) that monetary incentives influence consumers attitude towards permission based marketing. It implies that monetary incentives are important to customers who are ready to receive promotional messages and maintain a relationship

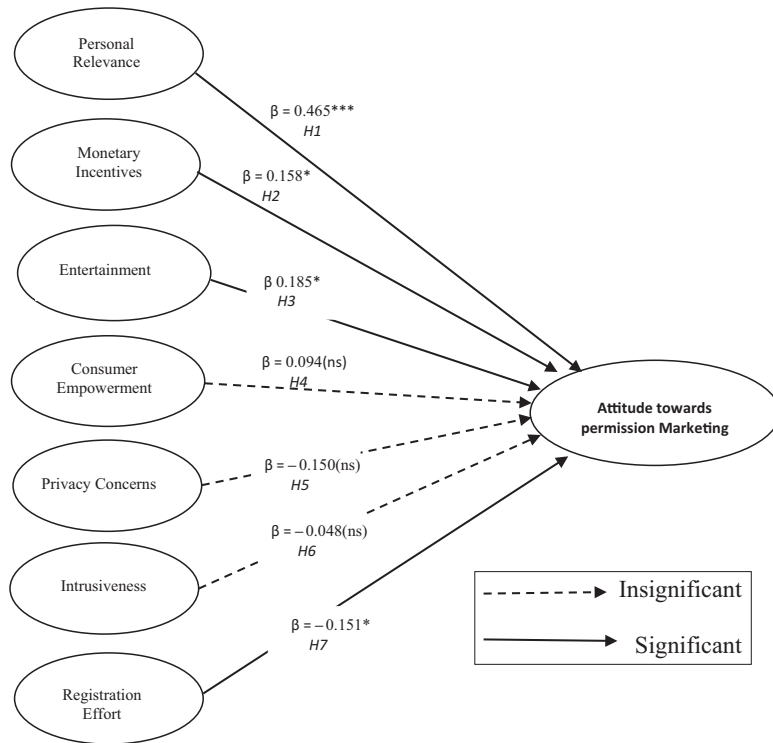


Figure 1.
Path coefficients in
hypothesized
relationship

Notes: *** $p < 0.001$; * $p < 0.05$

with the company. Besides this, the findings validates that perceived entertainment influences consumers' attitude towards permission based marketing. This is supported by numerous authors such as [Unal et al., 2011](#), [Chang et al., 2013](#), [Parreno et al., 2013](#); [Dao et al., 2014](#); [Le and Nguyen, 2014](#); [Huq et al., 2015](#); [Wong et al., 2015](#); [Feng et al., 2016](#); [Gao and Zang, 2016](#); [Salem, 2016](#); [Shin and Lin, 2016](#) and [Afzali, 2017](#). Similar to previous research studies ([Krishnamurthy, 2001](#); [Dickinger et al., 2004](#); [Noble and Phillips, 2004](#); [Krafft et al., 2017](#)), the results of the present study validates that perceived registration effort dissuades attitude towards permission based marketing.

Furthermore, contrary to the existing literature, perceived consumer empowerment, perceived intrusiveness and perceived privacy issues have no significant relationship with the attitude towards permission marketing. The possible reason could be that the findings are based on a particular region in India, so it may be different from previous studies. Although, there is a contradiction in the risk-taking attitude of different individuals. According to [Fogel and Nehmad \(2009\)](#), greater privacy risk-taking attitudes are seen in those people who use social networking websites than those who do not use it. In a study by [Govani and Pashley \(2005\)](#), 80 per cent of the respondents do not read the privacy policy and 84 per cent of the respondents know that they can change their privacy settings but less than 48 per cent have made use of the privacy settings. Similarly, [Campbell et al. \(2005\)](#) say even "though individuals express

concerns and awareness about internet privacy, they are still willing to engage in risky online activities". In a country like India, people are less techno-savvy and it might be possible that they are not so much aware of privacy risk associated with internet marketing.

Theoretical and managerial implications

Permission based marketing is a new concept and companies should adopt it to target specific customer groups who are actually interested in their products. It helps the company to concentrate on a certain group of people and eliminate the waste of time spent on people who are not interested. The findings of the present research help the companies who are going for mobile and internet marketing. It assists them in formulating better promotional strategies by guiding them on factors, which motivate and dissuade customers in granting permission for promotional messages. The companies can provide certain discounts and offer to motivate customers in granting permission for future promotional activities. They should keep the registration process very simple so that more and more customers get registered. Otherwise, what will happen, customers sometimes abandon the registration process if they feel irritated in filling the forms. Moreover, providing customized messages may increase the number of persons getting registered as they will feel entertained and not irritated. The findings of this study are limited to the sample size, place of the study region and time period.

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