

THE IMPACT OF PERCEIVED BENEFITS ON PERMISSION MARKETING: A MEDIATED MODERATION MODEL OF ATTITUDE AND PRIVACY CONCERNS

SHAHID KHOKHAR

UE Business School, Division of Management and Administrative Sciences University of Education, Lahore, Pakistan. Email: shahid.khokhar@khi.iba.edu.pk

SARAH NISHATT

Department of Business Studies, Kinnaird College for Women University, Jail Road, Lahore, Pakistan. Email: snishatt@yahoo.com

MAAYDA SHAHID

Department of Management Science, Lahore Garrison University, Lahore, Pakistan. Email: maaydahassan@hotmail.com

RANA MUHAMMAD AYYUB

Department of Economics and Business Management, Faculty of Life-Sciences Business Management, University of Veterinary and Animal Sciences, Lahore, Pakistan. Email: drranaayyub@uvas.edu.pk

RASHID MEHMOOD

UE Business School, Division of Management and Administrative Science, University of Education, Lahore, Pakistan. Email: rashid.mehmood@ue.edu.pk

Abstract

The study explores the impact of perceived benefits on permission marketing. It also investigates the mediating influence of customer attitude along with moderating effect of privacy concerns. Data was collected from 400 respondents which are online shoppers. This is an empirical research which tested the hypothesis model with quantitative data. To collect the data, a cross sectional study is used being administrated through questionnaires. For analyzing the data, SPSS (version 25) software and Hayes' PROCESS macro is used. Descriptive statistics, correlation analysis and SPSS mediation model 14 has been used for testing the hypothesis. The study shows a frame work to describe the benefits that create impact on customers to grant permission. Benefit related factors; personal relevance, incentives and consumer information control influence the customers and change their attitude towards permission marketing. The findings suggest that these benefits reduce the impact on the privacy concerns. Marketers use perceived benefits for personalized messages and take permission from customers. The findings also revealed that privacy concerns can create negative influence on customers to grant permission.

Keywords: Perceived benefits, Permission marketing, Customer attitude, Privacy concern, online shopping

1. INTRODUCTION

Nowadays, potential customers can be reached with relevant and individualized messages. However, consumers often perceive such messages as an intrusion of their privacy, which creates a challenge for companies. To address such concerns and meet legal requirements, upfront permission by consumers provides an interesting option for future interaction. Permission marketing refers to direct marketing activities that require consumers' consent to be contacted by a specific company. These messages are

mutually beneficial as they are anticipated, personal, and relevant (Godin, 1999). Moreover, permission marketing appears to be an auspicious solution to legal issues and privacy concerns and provides a suitable way of reaching out to customers. The online marketing companies are not only able to use targeted media to engage with current customers, but might also be able to use the existing relationship for cross-selling activities. Without permissions by their clients, firms are not allowed to actively target customers and are, thus, reduced to passive order-takers. There is still a gap that which factors influence this decision process. On the one side, there is a growing potential for the personalization of messages in the context of online marketing. On the other side, a higher degree of personalization might also cause increased privacy concerns. In line with this, the current discussion on consequences of privacy concerns is focusing on the permissible use of data next to the growing potential of illegal data misuse.

Permission marketing for interactive media is popular and becomes luxury for the customer. Consumer privacy can be occupied on the internet, in form of practical tools for example cookies, web bugs they all gather information about customer online data and use at its best on the Web. Furthermore, consumer has no information and control over the personal data which they provided during the course of a transaction (Culnan & Armstrong, 1999). Permission marketing is legal way to obtain the customer data with their consent and maintain their trust. In earlier studies, important benefit drivers, personal relevance, incentive and consumer information control are directly impact that grant permission from customers, the combination of benefit related drive and customer attitude along with permission marketing and privacy concern as one construct.

In earlier research, there has been a vast discussion about privacy issues and how customers may give businesses permission to gather their data. Customers can receive individual and applicable messages from the company for their concerns, but customers are not prepared to give their personal information on their website because of their privacy concerns. Most internet users have self-assurance in the web to guarantee absolute secrecy and therefore, if usually they refrain from revealing their own personal data for which they fear an economic damage due to potential abuse (such as, for instance, credit card numbers) (Martin et al., 2017). They do not hold other internet-related problems in the same esteem, in that they do not know that the web is not a data bank, a place to take information from, but rather a job zone, where the associated computers interchange and interact, most often without inexperienced users even knowing it.

Human behaviors consist of both good and bad aspects. For better results it may need to considerable determination or funds to acquiring a suitable product which might necessitate of high financial expenses and also require an undergoing painful process of novelty. It is very threatening issues for customer that their data is revealed and it may change his performance. The procedure by which customer decided whether they lose or gain by actions they performed. To inspire people and engage in target behavior many researchers studied the ways to reduce the customer privacy concerns problems in different online settings. Privacy related studies in online shopping and websites, involved ample care since of the damage of companies who are generating high revenue, the

reason behind is that when a customer observes and know that their privacy is under threat. Previous research has found that monetary incentive affects consumer preferences for privacy(Milne & Gordon, 1993).

The researcher has also showed that search-engine breadwinner's use website which they want to select. And they stock the data in a way that categorize in a separate manner that produce figures for some months (Xie et al., 2006). There are many of application of online advertising that is attached to the tracking cookies which is easy for the operator to whom he has to contact. These allow them a path way to exact person has to stay (Verhoef et al., 2010). These statistics can be rummage sale to universal features of persons such as their sexual category and attention in athletic as well as their current buying interests.

Marketing that specifically include permission from companies has linked to the straight marketing works of the 1990's. "By means of approaching of online and digital marketing, now the communication level of customer has change through direct marketing to improved communication level like mobile device where the customer has asses to use better ways to use services" (Martin et al., 2017). Marketers use online records to keep the customer data for their business use and Government should take bold steps to for their privacy concerns that their data should not be hacked. Particular security anxieties about attire technologies are truthful and merit answers. However, those rejoinders must be highest down or facility and control in settings. Confidentiality and safety are imperative values well- purpose of responsiveness, but so too are creation, the person who start a new business in market, financial growth, price rivalry, and consumer excellent (Johnson et al., 2002).

Since the dawn of electronic commerce, information privacy has been regarded as one of the greatest impediments to the growth of electronic commerce. Consequently, much attention has been devoted to information privacy as one of the issues critical to the success of e-commerce. Success-fully addressing information privacy issues in an online environment is particularly relevant to the growth of the information age. This is especially true for online companies because their success and quality of customer service hinge largely on their ability to collect and analyze a large amount of personal information about Internet users. Thus, it is critical for online companies to understand various types of internet users' responses to their information practices. Much research to date has focused on understanding what motivates Internet users to divulge personal information and what inhibits them from divulging it. In particular, Internet users' privacy concerns have received considerable attention as one of the salient factors that determines their willingness or unwillingness to divulge personal information to online (K. A. Stewart & Segars, 2002). This study sheds light to that aspect why mangers are failed to grasp the potential customers and why they don't get the high peak of up selling and cross selling activities. The study helps to the manager to understand the attitude of the customers and also the benefit related drivers to grant permission for interactive marketing from customers. The study improves the transparent privacy policies that are very impact full for customers to build their trust on companies. It helps to make those polices which is in favor of customer and it is more closely to personal relevance, incentive and consumer

information control. Moreover, the study reduces the reactance among the customers about privacy concerns.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

A. A Personal relevance towards permission marketing

The use of consumer data in form of demographics, locations, and lifestyles, to satisfy the consumer's need, marketers make choice personalization strategies extending from border customization personalization to direct E-marketing.

Personalized marketing with the respect to customers, marketers provide product reference to customers through content-based system which define as their interest in products and services content. Some marketers collect information from customers through collective preference rating with the use of collaborative system which shows the customer's opinions (Bohnert & Ross, 2010). Marketers attract their customers through personalization promotional techniques. Through this customer's interest towards permission marketing get positive and there is a chance that customer grant permission to the marketers (Cenfetelli & Bassellier, 2009). Permission marketing base companies are in struggle to receive the potential customers and gather the information which is consumer specific information. Because they understand that customers are getting well aware of the information control and the interchange privacy information with other companies as well. Consumer's willingness is important that engage relationship with a company, because of receiving personalized information and proposals by their customers.

H₁: Personal relevance has a significant relationship with permission marketing.

B. Incentives towards permission marketing

An inevitable element of E-commerce has advantage of collecting information and personal data and information from consumer. Marketer or business companies are well known that this information from customers are both beneficial and risk for their business. If the customer provides personal information, it may have any threat of losing privacy or any under pressure of some peers and colleagues, or any bad experience which they cannot give you the right information about the product or any other information regarding customers' own choices (Khan & Jarvenpaa, 2010). It creates a risk factor for a marketer. When it goes with the benefit term, the customer gets full security and has safe access towards products and services and creates convenient way for customer it saves the time also the cost of the businessman (Ratner & Kahn, 2002).

In developed countries, permission marketing take place in consumer mind, that is how they implement such policies that secure the customer data and also give satisfaction to the consumer (Shaver & Buhrmester, 1983). FIP (fair information practice), the trend of this firm reduces the risk of misleading the information if consumer, well consumers are subordinate if they feel or aware of reveal their data. Many companies also display privacy closures delivered by autonomous body to third parties (BBBOnline, TRUSTe, TrustSg, etc.). Many companies use different incentive activities to attract their customers to get

permission marketing. It depends upon the consumer perception and their past and recent experience of that product and service which they use (Festinger, 1954). If the consumer is attracted to these activities then there is a chance to get his information otherwise there is less chance of it because of the privacy concerns (Xie et al., 2006). These privacy concerns are good for customers to reduce the risk of unveiling personal information from website but lottery and incentive are those benefits that customer get attracted or may not be to disclose its personal information. However, some consumer gives more value to trust and privacy declaration as compared to incentives (Rust et al., 2004).

H₂: Incentive has a significant relationship with permission marketing

C. Consumer information control towards permission marketing

Perceived information control is that in which consumers sense they have resistor over their personal information and how they use this control on their information. Many Website extended their sites in a manner that a customer can easily involve to adapt such aspects and activities such as site content, offerings, layout, and communications that makes the site more useful and attractive. For marketers it is important to do customization for customers in a way that they can get to attained their customers first choice and related information. Admitting the importance of reactance as an integral element of resistance, psychological reactance theory (Brehm, 1966) delivers a richer understanding of how and why people fight unwanted advertising encouragement. The theory defines that, a person who has a feeling of reactance and motivated in their attitude in their behavior they become more independent and self-sufficient. The theory also assumed that whenever people restricted and eliminated, the reactance arises from the external threats they don't feel liberal and their attitude changes they provide benefits for customers in the form of saving time and cost in that manner they can use whatever they like and based on their favorite's communication messages.

Consumer information control is more effective and with compared to outdated traditional advertising in which customer have no access and control on the information they are provided. Mass advertising is highly influence and custom-made commercial messages to the individual customer who has been feasibly target in the E-marketing (Krishnamurthy, 2001). If customers have an accessible control on the data, they can grant permission to the marketers. Because it gives benefit to him, he has not to search hours on what they liked and more on that they know which company can send their interest of knowledge articles. Consumer control the unsolicited messages which a company send without their permission and interest and reduce the risk of privacy concerns.

H₃: Consumer information control has a significant relationship with permission marketing.

D. Personal relevance towards attitude of customers

E-marketing provides possible ways for personal relevance, information that related to personalization. The main factor, which a customer attracts to companies for interactive

media, is that personalization. Interactive media give a chance to the marketers to provide personalized ads to the customers so they grant permission. It also affects the consumer attitude towards the personal relevance; it creates considerable value to the customer (Pierce et al., 2001). When customer understands that personalized information is provided by the marketers it changes its behavior it may be positive and negative. E-media provides likely for personalization, because website provides that information that can be consumer identifiable. Marketers can use mobile phones for their marketing strategy as personalized messages to offer and also collect emails of the customers to improve their products and services (Robbins et al., 2002).

To upgrade the relationship with customers, marketers have to change the customer attitude towards the personalization or personal relevance. Every individual is different to one another and their perception and lifestyle is also different. Personalization gives a better advantage for E- marketers to gain potential customers and it gives profit to the business (Petersen & Kumar, 2009). However, it targeted the group more efficiently (Balasubramanian et al., 2009). The value of advertising defines in a manner, while notions like enhanced quality, innovation, and customer satisfaction with products and services are now part of the zeitgeist of present-day business culture; they have yet to be applied in earnest to advertising (Verhoef et al., 2007). Therefore, advertising value may serve as directory of customer satisfaction with message of products of organizations to increases the efficiency of advertising.

Values are mostly based on individual's movements, attitudes, and its judgments. In advertising its importance is more significant in social life. Customer satisfaction with E-media experiences past and present their sense of security is fearful issues in increasing the transaction of customers and their involvement in using websites (Stephen & Galak, 2012).

H4: Personal relevance has a significant relationship with attitude of customers.

E. Incentives towards attitude of customers

The researchers have perceived that social media sites increase its number of networking sites and APPS to attract the customers and the growth of their business. It's a revolutionary change in the marketing media, by giving the options to the customers by uploading their personal information in form of displaying pictures on Facebook, Instagram, WhatsApp and other media sites. Self-disclosure contains all those activities that include reveal the personal information (Martin et al., 2017). When the customer uses all those APPS, he thinks that its privacy is not in danger, but the security of these media apps reveals their attitude change dramatically. However Self-disclosure is playing vital role in building relationship and support it, and it eases the creation of trust for building close relationship.

Monetary incentives may influence the customer attitude if he or she is not very much concern about the privacy policy or maybe they have less knowledge about that. Sometimes people maintain their trust on sites they can't reveal their privacy but through them or through hacker it may be possible to lose privacy. If any incentive is given to

them, they will support that factor because they earned benefit from them. In this situation, it may be a chance of theft and robbery through any medium, or it may chance of black mailing (Samaha et al., 2014). There should be a severe concern about the privacy policies.

Generally, attitudes can be both positive and negative (Gabisch & Milne, 2014). Pre incentive and post incentive are two types of monetary. Privacy attitudes can be positive and negative towards incentive and lottery, most of people attract towards the incentive and lottery which may also be marketers used these strategies to get the data from customers (Mane & Services, 2010). But some people misuse these strategies for their own sake which may in the form of gambling or theft (Kshetri, 2014).

Concerning polarity, privacy concerns are unipolar, while privacy attitudes are bipolar. People attitude is measure in that way: using social media is either advantage or disadvantage and it's positive and negative effect and feeling of social media. Monetary compensation, sideways with the personalized message can change the attitude of customers it is also predictable to increase the consumer's interest towards permission marketing (Palmatier et al., 2006).

H₅: Incentive has a significant relationship with attitude of customers

F. Consumer information control towards attitude of customers

Researchers show that, personalized advertising is significant when the information is unique and exclusive, the reactance theory is applied. Advertisements that include personalized ads create a positive impact when improved privacy control is there (Norberg & Horne, 2014). In social media, some celebrities like Oprah Winfrey, has two million fans on Facebook and some of those are only under graduate and their reach is only in thousands. These celebrities have millions of fans; they have to select the privacy policy in which they can secure their data. Consumer information control considered to be important that a customer must be aware of, and they have a direct control on the information that stored by the marketers (Vail et al., 2008). If customers feel that their data which is secured, they provide more data to the marketers for their product and services. Customer attitude is based on high privacy control.

In developed countries, the issue of privacy control and choices is reflecting that there is an uncertain attitude. Privacy has always involved the usual interest of an individual in any privacy situation; knowledgeable customer choice is ability to choose how, under what situation separate him from others. An individual can separate his ability of selecting their decisions without any peer's pressure. It's important for a person to observe that which kind of information is provided to the marketers. In its broadest sense, declaration of an individual will grows out of a multifaceted relationship amid the developing sense of self in communication with the atmosphere (Shibchurn & Yan, 2015). In the point of view of E-media a customer's life stage circle is depend upon the ability to observe choices and to application choice among options given by marketers. Create new viewpoints in diversity of developing technical competences and shifting of societal objectives circumstances in which excellent way is possible or desirable. To improve the

targeting efficiency and lower social media volume it is important of respondent having favorable attitudes (Acquisti & Spiekermann, 2011).

H₆: Consumer information has a significant relationship with attitude of customers.

G. Personal relevance towards privacy concerns

Personal relevance drives a customer to interact in a better way with a company. Customer oriented information is essential for companies for upselling and cross selling for their business purpose (Fishbein & Ajzen, 2009; Sheppard et al., 1988). Prior research on online shopping or using social media has optional that useful motives including suitability; largest assortment merchandise charities different benefits are the main reasons for shopping non-store arrangements. Researches suggesting that, most online shoppers are area directed and also if they find advantage which clues to monetary benefits, they will surely grab that option (Son & Kim, 2008). Considering the role of hedonic motives for shopping in traditional retail arrangements it seems likely that hedonic uses of the E-commerce may also be important benefits to online customers. (Childers et al., 2001) concluded that both functional and hedonic motives for online shopping and social media users were important predictors of attitudes toward online shopping. Study found that some of the individual reasons and the communal reasons are suitable to online shopping as well (Introna & Nissenbaum, 2010). Though several researchers have deliberated the welfares of online shopping and social media actions, some of the published research has provided their support for the influence of these perceived benefits on consumer's social media users and online shopping (Homans, 2000).

H₇: Personal relevance has a significant relationship with privacy concerns.

H. Incentives towards privacy concern

Incentives based interactive marketing campaigns are useful tool for companies to grand permission from customers. Customers who are more concern about their privacy may have negative image about incentive base campaigns. The decision of whether to deliver personal information to internet merchants relies basically on valuation of these benefits and risks. FIP (fair information practice), the trend of this firm reduces the risk of misleading the information if consumer, well consumers are subordinate if they feel or aware of reveal their data(Wood & Neal, 2007). Many companies also display privacy closures delivered by autonomous body to third parties (BBBOnline, TRUSTe, TrustSg, etc.). These privacy concerns are good for customers to reduce the risk of unveiling personal information from website but incentives are those benefits that customer get attracted or may not be to disclose its personal information (Rust et al., 2004). However, some consumer gives more value to trust and privacy declaration as compared to incentives (Brewer & Riley, 2009).

H₈: Incentive has a significant relationship with privacy concerns.

I. Consumer information control towards privacy concerns

Consumer sided information by which a customer has a full control on the information that they are giving to the company is essential. It reduces the recants about the loss of

personal data. Mark Zuckerberg, the CEO of Facebook, announced that the company would be abridging and clarifying its privacy settings as well as rolling back some preceding changes that had made Facebook users' information more public (Smith & Anderson, 2018). Facebook introduced this better privacy border after been deeply measured because its privacy settings were very difficult to access it has to be user friendly (Morrison, 2015). Facebook faced some serious issues then after that they had replaced to reduce the quantity of shift users had over their data and had complicated negative publicity for doing so (Govani & Pashley, 2005). In December 2009, ten privacy groups filed a criticism with the Federal Trade Commission over changes to Facebook's privacy policy, which included default settings that made users' status updates available possibly to all Internet users, as well as making users' friend tilts publicly available (Phelps et al., 2018).

H₉: Consumer information control has a significant relationship with privacy concerns.

J. Attitude towards permission marketing

In social media, sites show that the cross-culture issues are rare, therefore, researchers can give specialists and educational researchers a substantial vision to improve advertising (Pavlou & Fygenson, 2006). In Pakistani culture, getting permission from customer is difficult because of the customer attitude. The study in Pakistan, provide researchers experiential information about the aspects of customer attitude towards receiving and refusal of E-marketing (Zohra & Kashif, 2011). Negative attitude of customer is based on unsolicited mobile and emails that are personal in nature. Messages should be improved creatively and brief program of language and images to target the potential customers (O'Cass & Carlson, 2012). Marketers can apply technical aspects like obtainable space or type efficiently that a customer grants permission. Marketers face challenges regarding customer's attitude every day, if marketers want a better and effective customer attention, they have to give their customers some incentives. Incentives gives enthusiasm to the customers since incentives are coupons, a lottery, any free trip, or a contest in which they win any gift hamper and list goes on (Zhou et al., 2007).

H₁₀: Attitude has a significant relationship with permission marketing.

K. Attitude as a mediator

One of the most important and significant aspect of media technology is being easy to use and significantly attractive. For business and customer training that how to get permission from them, interactive media is playing a vital role. Attitude shows that how a person internally evaluates about any object like a branded product (Culnan & Armstrong, 1999). Attitudes are mainly stable and continuing propensities to act. To grant permission from the customers, they are so many questions in mind of a customer that what customer feel and think about the messages they received from advertising, how they perceived them. Many researchers have reported that attitude gives positive impact on customer attitude but whether that ad is personalized or just an ordinary ad. Another research

shows a negative effect on customer attitude (Konus et al., 2014). If they have negative and positive attitude it will affect the permission granting process.

Permission based advertising and traditional advertising is different from each other. Traditional advertising may name as irrigational advertising because of unsolicited messages sent to the customers. Personalized advertising is now reducing this irritation by permission marketing (Culnan & Armstrong, 1999). Perceived benefits are form of rewards and incentives for example companies give incentives to those customers who are agree to listen or watch their advertising in return they want the feedback from them that includes their personal information (Mitchell et al., 2005). Many of the customers accept these offers and it may be in form of pre and post incentives and some customers have their privacy issues. The interactive and permission-based marketing shows the customer attitude. Many researchers have observed that customer attraction is very important factor for permission marketing (D. W. Stewart & Pavlou, 2002). Through this they can get information from customer to give them better and personalized advertising.

H₁₁: Attitude mediates the relationship between perceived benefits and permission marketing

L. Privacy as moderator

In interactive media, customers show the concerns about their confidentiality. Privacy concerns is directed when consumers are aware of the information that they provide on social media (Palmatier, 2008). Some of the customers can observe that their personal information may reveal but some of that have no concern or have less knowledge about privacy. Customer who has strong concern with privacy have a negative attitude with personalized marketing and they do not give permission to the marketers to make such effort (Podsakoff et al., 2003). The reason behind is that they have a fear of disclosure of data with other parties or they can use to blackmail them. They provide wrong or sometimes fake data that mislead the marketers Customer attitude is based on privacy concerns, strong privacy trust creates a positive attitude and with less. However, privacy concerns decrease the value of permission marketing and it influenced to ignore the benefits which they are given (A. Malhotra et al., 2011).

There are two moderating role of privacy concerns, firstly, privacy create a strong effect on customer that they don't trust the firm and secondly, it creates a strong feeling of reactance. The distrust on company makes the customer not to give information to company and they do not believe that they will secure your data (Lindell & Whitney, 2001). If they offer you some benefits they will not trust unless they provide the convenience to the customer. Then the impact of these benefits on permission marketing is reduced. The feeling of reactance is sometime too strong that it also affects the permission marketing

H₁₂: Privacy concerns moderates the relationship between attitude and permission marketing.

3. METHODOLOGY

A. Theoretical framework

Theoretical framework of this study explains the relationship among the variables and proposed hypotheses as shown in Figure 1.

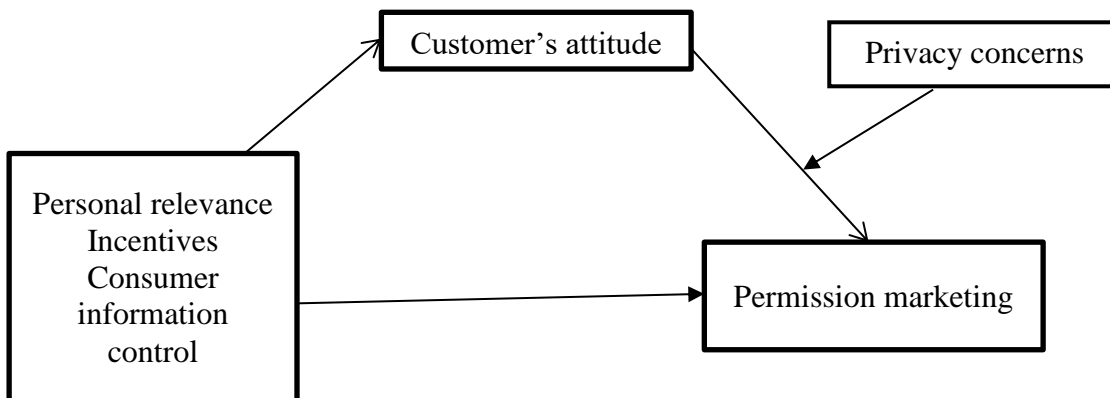


Figure 1: Theoretical Framework

B. Sample and data Collection

The purpose of this research is to investigate how customers' attitudes toward interactive media are influenced by perceived benefits and requests for permission. Under consideration of moderate privacy issues, the relationship between perceived benefits is studied. The study's method for gathering data was quantitative. Different colleges and universities received questionnaires. The confidentiality was preserved. The questionnaires were distributed in person, by email, and online. Individuals are the analysis unit in this study. Each person provided the information, and their response is considered a data source. This research is descriptive. We gathered data from individuals who used interactive media in everyday situations. Participants in this study who purchase online make up the study's target audience. All the data for the cross-sectional investigation was gathered at once. All participants received questionnaires, which were then collected after five weeks.

The study is normally distributed between the respondents. Non-probability convenience sampling is used for information collection. The sample size in this study is 450 (No of Items X 15). The sample size is determined by using (Nunnally, 1978). The questionnaire used in this study consisted of 30 items of all the variables. The data is collected from 400 individuals in different sectors. The sample consists of both male and female respondents.

Table1: Data Collection

Company Name	Questionnaires Distributed	Questionnaires Collected
Kinnaird College for Women	200	190
LAHORE College for Women	50	50
University of Management and Technology	50	40
Superior University	120	120
Response Rate is 85%.		

C. Measurement and Scales

For each variable, unless noted otherwise, all the individuals were asking to rate the statements on a 7-point scale from 1= “strongly disagree” through 7 = “strongly agree”. Table 2 shows the details of the different authors from where items were adapted for this research.

Table 2: Measures

Variables	No of Items	Adopted form
Privacy concerns	04	(Lwin et al., 2007)
Permission Marketing	06	(Bellman et al., 2001)
Customer’s Attitude	06	(Bellman et al., 2001)
Incentive	03	(Rammstedt & John, 2007)
Customer information control	03	(Mothersbaugh et al., 2012)
Personal Relevance	08	(Srinivasan et al., 2002; Zaichkowsky, 1985)

4. DATA ANALYSIS AND RESULTS

Descriptive analysis was run to analyze minimum, maximum, means and standard deviations for the demographics and study variables. The reliability was checked using Cronbach Alpha for each scale along with accumulative reliability. Moderated mediation analysis was carried out to examine the relationship between the stud variables. The data was analyzed by using SPSS (version 25) software and Hayes’ PROCESS macro (Hayes, 2022). The data was tested by following models.

Model 1: Process model 14 was run to test the impact of personal relevance through mediated moderating relationship of customer’s attitude and privacy concern on permission marketing.

Model 2: Process model 14 was run again to test the impact of incentives through mediated moderating relationship of customer’s attitude and privacy concern on permission marketing.

Model 3: Process model 14 was run again to test the impact of consumer information control through mediated moderating relationship of customer’s attitude and privacy concern on permission marketing.

A. Demographic Variables:

In this study, 450 are the sample size and 400, which responded. Table 3 shows the demographic variables are important part of the study, which greatly differs from individual from one on other.

Table 3: Demographic variables

Variables	Category	Total 400 Frequency	100% %
Gender			
	Male	303	75.8
	Female	97	24.2
Age			
	18-34	298	74.5
	35-44	102	25.5
Education			
	Bachelors	238	59.5
	Masters/MPhil	162	40.5
Marital status			
	Single	226	56.5
	Married	174	43.5
Monthly income			
	Less than Rs, 25000	94	23.5
	Rs 26000 – Rs 35000	132	33.0
	Rs 36000 - Rs 45000	45	11.3
	Rs 46000- Rs 55000	68	17.0
	Above Rs 65000	61	15.3

B. Descriptive Statistics and Correlational Analysis

The correlation coefficient shows that the independent variable personal relevance has a positive significant relationship with incentives ($r=.248$ and the $p < 0.01$) and also with consumer information control has the negative significant relationship ($r=. -118$ and the $p < 0.01$) the values indicates that the relationship among them is weak. Personal relevance has insignificant relationship with attitude that is mediator($r=-.212$ and the $p < 0.01$).Personal relevance is negative significantly correlate with privacy concerns which is also weak relationship ($r=-.229$ and the $p < 0.01$).

Personal relevance is significantly correlate with permission marketing which is a dependent variable ($r=-.220$ and the $p < 0.01$). Incentives which is independent variable has significant relationship with consumer information control ($r=.044$ and the $p < 0.01$). Incentives has positive significant relationship with attitude of customers ($r=.176$ and the $p < 0.01$). Incentives has negative significant relationship with privacy concerns ($r=-.309$ and the $p < 0.01$) and significantly positive related with permission marketing ($r=.373$ and the $p < 0.01$).Consumer information control is independent variable has a significant relationship with attitude of customer ($r=.114$ and the $p < 0.01$). Consumer information control is has a negative significant relationship with privacy concern ($r=-.110$ and the $p < 0.01$).

0.01). Consumer information control has a significant with permission marketing ($r=.237$ and the $p < 0.01$).

Attitude is a mediator has a negative relationship with privacy concern ($r=-.176$ and the $p < 0.01$). Attitude has a positive significant relationship with permission marketing ($r=.504$ and the $p < 0.01$). Privacy concern is a moderator variable has a positive significant relationship with permission marketing ($r=.266$ and the $p < 0.01$). The selected descriptive statistics for this study are mean, standard deviation shown in Table 4.

Table 4: Descriptive Statistics and Correlational Matrix

Variables	PR	IN	CIC	ATC	PC	PM
Personal Relevance	1					
Incentive	.248**	1				
Consumer Information Control	-.118*	-.044	1			
Attitude of Customers	.212**	.176**	.114*	1		
Privacy Concerns	-.229**	-.309**	.110*	-.176**	1	
Permission Marketing	.220**	.373**	.237**	.504**	.266**	1
Mean	31.5	11.90	14.62	24.64	25.57	16.80
SD	4.90	1.73	1.06	5.28	4.57	3.34

* $p < .05$, ** $p < .001$

C. Reliability of Scale

Table 5 shows the reliability of the scale is evaluated using Cronbach's alpha. George and Mallery (2003) provide the following rules of thumb: “_ > .9 – Excellent, _ > .8 – Good, _ > .7 – Acceptable, _ > .6 – Questionable, _ > .5 – Poor, and _ < .5 – Unacceptable”.

Table 5: Reliability of Scales

Sr#	Variable	Items	Cronbach's alpha.
1	Personal Relevance	8	.826
2	Incentives	2	.808
3	Consumer Information Control	3	.751
4	Attitude of Customers	6	.744
5	Privacy Concerns	4	.724
6	Permission Marketing	6	.727

D. Regression Analysis of Hypotheses Statements

In order to test the hypotheses moderated mediation analyses (Model 14 as described in PROCESS macro) with bootstrap methods was performed.

Table 6: Results for Personal Relevance

Direct Relationships	Unstandardized Coefficient	T values	LLCI	ULCI
Personal relevance (PR)->Customer Attitude (CA)	.1921	4.3274	.1048	.2794
Personal relevance (PR)->Permission Marketing (PM)	4.32	-6.9540	-.3184	-.1780
Customer Attitude (CA) -> Permission Marketing (PM)	-.1616	-.7759	-.5711	-.2479
Privacy Concern (PC) -> Permission Marketing (PM)	-.8526	-2.5688	-1.5051	-.2001
Customer Attitude (CA)* Privacy Concern (PC) -> Permission Marketing (PM)	.0479	3.9006	.0238	.0720
Index of moderation mediation	Effect	Boot SE	BOOT LCCI	BOOT ULCI
PC	.0092	.0034	.0026	.0158

*($p < 0.05$), Level of confidence intervals = 95, Number of bootstrap samples = 5000

Table 6 results show that there is a significant relation between personal relevance and attitude of customers ($\beta = .1921$, $p < 0.05$). The value of $p < 0.05$ which shows the relation is statistically significant and proves hypothesis 4. The result of the study shows a significant relation between personal relevance and permission marketing ($\beta = -.432$, $p < 0.05$) that proves hypothesis 1. Attitude of customers has a significant relation with permission marketing, ($\beta = -.1616$, $p < 0.05$). Thus, mediation is taking place which support the hypothesis 11 i.e. attitude mediate the relationship of personal relevance and permission marketing. The effect of privacy concerns supports and attitude of customers shows a 47.90% variance on permission -> marketing and the model shows to be significant ($p < 0.05$). The interaction values ($\beta = .0479$, $p < 0.05$), shows that with the increase in privacy concerns, permission marketing decreases, thus privacy concerns are lessening the effect of mediation Results of the study show that there is a significant correlation between privacy concerns and permission marketing, ($\beta = -.8526$, $p < 0.05$). The Index of Moderated Mediation is significant LLCI (.0040) and ULCI (.4796) both have positive signs. Thus, the results show that the hypothesis 12 which is privacy concern moderates the relationship of attitude and permission marketing is supported.

Table 7: Results for Incentive

Direct Relationships	Unstandardized Coefficient	T values	LLCI	ULCI
Incentives (IN)->Customer Attitude (CA)	.4503	3.5725	.2025	.6981
Incentives (IN)->Permission Marketing (PM)	1.0935	11.3901	.9047	1.2822
Customer Attitude (CA) -> Permission Marketing (PM)	.0979	.5052	.2832	.4790
Privacy Concern (PC) -> Permission Marketing (PM)	-.0341	-.1080	-.6551	-.5869
Customer Attitude (CA)* Privacy Concern (PC) -> Permission Marketing (PM)	.0261	2.2640	.0034	.0488
Index of moderation mediation	Effect	Boot SE	BOOT LCCI	BOOT ULCI
PC	.0118	.0040	.0040	.0197

*($p < 0.05$), Level of confidence intervals = 95, Number of bootstrap samples = 5000

Table 7 shows that there is a significant between incentives and attitude of customer ($\beta = .4503$, $p < 0.05$). The value of $p < 0.05$ which shows the relationship is significant thus proves hypothesis 5. The result shows a significant relationship between incentive and

permission marketing ($\beta=1.0935$, $p< 0.05$,) and proves hypothesis 2. Customer attitude has a significant relationship with permission marketing, ($\beta= .0979$, $p< 0.05$) Thus, mediation is taking place which support the hypothesis i.e. attitude mediate the relationship of incentive and permission marketing. The effect of privacy concerns supports and attitude of customer shows a 26.10 % variance on permission marketing and the model shows to be significant ($p<0.05$). The interaction values ($\beta= .0261$, $p< 0.05$), shows that with the increase in privacy concerns, permission marketing decreases, thus privacy concerns are lessening the effect of mediation. Results of the Table 7 show that there is a significant correlation between privacy concerns and permission marketing, ($\beta= -.0341$, $p< 0.05$). The Index of Moderated Mediation for hypothesis is significant LLCI (.0040) and ULCI (.0197) both have positive signs. Thus, the results show that the hypothesis which is privacy concern moderate the relationship of attitude and permission marketing is being supported.

Table 8: Results for Consumer Information Control

Direct Relationships	Unstandardized Coefficient	T values	LLCI	ULCI
Consumer information control (CIC)->Customer Attitude (CA)	.0959	2.2912	.0136	.1782
Consumer information control (CIC)->Permission Marketing (PM)	.1206	3.6084	.0549	.1863
Customer Attitude (CA) -> Permission Marketing (PM)	-.3737	-1.7326	-.7977	-.0503
Privacy Concern (PC) -> Permission Marketing (PM)	-1.0379	-3.0030	-1.7173	-.3584
Customer Attitude (CA)* Privacy Concern (PC) -> Permission Marketing (PM)	.0565	4.4360	.0315	.0816
Index of moderation mediation	Effect	Boot SE	BOOT LLCI	BOOT ULCI
PC	.0054	.0024	.0012	.0105

*($p<0.05$), L0065vel of confidence intervals = 95, Number of bootstrap samples = 5000

Table 8 shows that there is a significant relation between consumer information control and attitude of customers ($\beta=.0959$, $p< 0.05$) thus proves hypothesis 6. The result of the study shows a significant relation between consumer information control and permission marketing ($\beta=.1206$, $p< 0.05$) the values: LLCI (.0549) and ULCI (.1863) of consumer information control and permission marketing both have positive values proves hypothesis 3. Attitude of customers has a significant positive relation with permission marketing, ($\beta=-.3737$, $p< 0.05$). Thus, mediation is taking place which support the hypothesis 10 and 11. Results of the study show that there is a significant correlation between privacy concerns and permission marketing, ($\beta= -1.0379$, $p< 0.05$). The effect of privacy concerns and consumer information control shows a 5.65 % variance on permission marketing and the model shows to be significant ($p<0.05$). The Index of Moderated Mediation is significant LLCI (.0012) and ULCI (.0105) both have positive signs. Thus, the results show that the hypothesis which is privacy concern moderate the relationship between attitude and permission marking is being supported.

5. DISCUSSION

This study investigates the mediated effect of attitude on the relationship of perceived benefits and permission marketing. Privacy concerns has been introduced as a moderator in order to gain better understanding of the situations in which customers are more likely to perceive perceived benefits and experience permission marketing. Interactive marketing communication is often related to creating disturbance among individuals' privacies that creates a serious reactance (Diamond & Noble, 2001). Permission marketing gives a legal solution and self-determination to the individuals about information (Tsang et al., 2014). Thus, permission-based marketing reduces the reactance and improve the attention towards the content. However, marketing companies are obligated to distinguish between the factors which can affect the customers to grant permission (Krishnamurthy, 2001). The study includes three benefit related factors that explain why customer grants permission. The study conducted by (Dinev & Hart, 2006) explains the factors in relation to customer permission decision and how they change customer attitude towards permission marketing. Study conducted by (Martin et al., 2017) explains unique understanding of the impact of perceived benefits on permission marketing and the role of attitude and privacy concerns.

(N. K. Malhotra et al., 2004) found positive and significant association among the perceived benefits and customer attitude. The study results also show personal relevance is beneficial for managers who offer relevant offers to their online customers according to their needs other than sending irrelevant junk text to their inbox. Pervious study conducted by (Phelps et al., 2018) also shows the significant and positive relation among personal relevance and permission marketing, the more relevant and customer-oriented advertising offered to customer the more chance of granting permission from customer for interactive media.

Incentive base campaigns which are used to attract the customer to grant permission for their personal information is supposed to be a financial bait for customers. (Andrade et al., 2002) study shows that incentives entertain the customers but when the privacy concerns involve it will negatively change their attitude. Most online shoppers are area directed and if they find any advantage which clues to monetary benefits they will surely grab that option. Previous study by (Hann et al., 2002) has also shown that monetary incentive can affects consumer first choice for privacy.

The findings of the study show that the indirect relation between perceived benefits and permission marketing is mediated by customer attitude which support the hypothesis. The study shows that perceived benefits are important variable which has positive or negative impact on customer attitude customers that grants permission for personalized marketing. The results reveal that more positive customer attitude grant permission for personalized marketing. The results uncovered that perceived benefits like personal relevance, incentives and consumer information and concludes that if these are more secure then customer attitude will be changed towards permission marketing. These finding are matched with (Kim et al., 2013).

The findings of the study hypothesis show that privacy concerns moderate between attitude and permission marketing. In predicting permission marketing, an indirect significant interaction has been found between attitude and privacy concerns. It means that increase in privacy concerns will results in decrease permission marketing such that when target customers feel that their brand company is not willing to safe their data or it can be hacked by any other company the customer reserve their permission rights. These findings are consistent with (Martin et al., 2017).

The results of the study support hypothesis as the indirect relationship between perceived benefits and permission marketing is moderated by privacy concerns and is mediated by attitude of customers. Privacy concerns ensure the customer that their data is secure with the company with minimal or no chances of theft of data. Personalized advertising is now reducing the irritation resulting by permission marketing. They only target those audiences which are interested to see these ads. Perceived benefits are in form of rewards and incentives for example companies give incentives to those customers who are willing to listen or watch their advertising, in return companies want the feedback from those customers that includes their personal information. Many of the customers accept these offers they may in form of pre and post incentives but some customers have their privacy issues. The interactive and permission-based marketing shows the customer attitude (Tsang et al., 2014)

6. IMPLICATIONS

This study describes that interactive marketing communication is a disturbance in privacy of customer, in that case a sense of reactance appears. Permission base marketing reduces the sense of reactance. The managerial implication is that, the marketers knows the benefit drivers to attract the customers to grant permission in order to reduce the privacy concerns, marketers can apply the transparent policies and security seals to get correct and efficient information from customers. The study also shows, caution to the marketers that not to spend on expensive campaigns that receive permission from customers. They might receive this interactive campaign as a manipulative financial scam. Marketers should do personalized communication with customers that matches with their interest and provide relevant information. According to the results the study has a practical implication on companies that, they need to acquire from customers before sending any messages and emails regarding any product and services so that they have a positive impact on their attitude regarding interactive communication. However, these interactive communications create a negative impact of their attitude in future. For marketers, it would be significant to resolve the issues regarding negative attitude towards interactive marketing. The customers who have defined attitude help in future for a positive behavior.

7. CONCLUSION, LIMITATIONS AND FUTURE DIRECTIONS

A serious reactance occurs when frequent interactive marketing communication is frequently apparent as interruption of privacy. Likewise, when customer personal information can be use or store companies have to sustain the privacy concern of an

individual. Permission marketing represents a legal way to solve this problem. The companies that use interactive media have to secure the customer personal data, through permission marketing companies give confident to their customers that their data is legally safe. Thus, interactive media content can reduce the reactance through permission marketing and enhance the confidence of customers. However, there are factors which may influence the customers' attitude to grant permission and the companies must know which factor may create a positive influence on them. Moreover, study shows that personal relevance, and consumer information create a positive influence on consumers to grant permission but incentive like rebate, coupons cannot affect the customers as their attitude is negative towards them and their concern for privacy is more important. But, the consumers may prefer those communication mediums that show their interest and secure personal information.

The first limitation of the study is that, in future the research can be extended. The study focused on benefit and cost related driver which seems useful. The second limitation of the study can be small sample size although sample size of 400 participants of students and telecommunication sectors. It would not enough for research. large sample size will cover the perception regarding permission marketing. The study is conducted in a limited area, where customer's values and culture are different to another area. Time frame of the study was cross-sectional due to less time and resources.

As for future directions, the longitudinal study should be applied to improved assessment of the variables of the study. To encourage future researcher to enhance socio-hedonic benefits and economic costs in model. It will be beneficial for marketers to grant permission from customers. Such benefits are as informational self-determination or customer empowerment. Future studies should try to discover mediators other than attitude; it may be privacy calculus as mediator. In future, customer level and services level both take as moderator. By adding more benefits related drivers to the framework gives more authentication to the study. Cost related drivers are important in frame work to see the impact on customer attitude.

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