



Affecting factors of Permission-based Marketing: A mix-method study (Case of Study: Mellat Bank)

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ABSTRACT

The purpose of this research was to design a model focusing on the factors that had an influence on permission-based marketing in the banking sector, specifically Mellat Bank. In this regard, the initial conceptual model was extracted from related studies using a systematic literature review, then retrieved factors were refined by the organizational experts using the Delphi method. To select the Delphi panel, the purposive sampling method was used. The Delphi process was conducted in three rounds. Reaching the acceptable level of Kendall's concordance coefficient was the criterion for stopping the rounds. The findings showed that permission-based marketing indicators in Mellat Bank can be categorized into two-factor groups of internal factors and factors relevant to customers and six subgroups of factors relevant to advertising, information technology, marketing capability, customer perception, relationship with customers, and customer attitudes and intentions.

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1. Introduction

Advertising serves as a double-edged sword, capturing customers' attention while also potentially irritating them. Consumers often find every day messages or emails bothersome and develop a dislike for them. Therefore, in today's competitive world, marketers must deliver personalized and relevant messages to potential customers to reduce advertising costs (Bhatia, 2020). When marketing communications are not targeted towards the right customers at the right time, they may not yield favorable outcomes (Gupta and Rana, 2017). The apparent solution to this problem is to obtain prior permission from customers who are interested in receiving promotional content. However, numerous organizations request permission to send promotional material, despite customers rarely granting such permission (Chaudhri, 2018; Gupta and Rana, 2017; Bhatia, 2020). Consequently, identifying the factors that influence the acceptance of permission-based marketing by customers becomes crucial, as organizations with a larger number of registered customers in their permission-based campaigns gain a competitive advantage and can effectively promote their products (Bhatia, 2020). Establishing an effective permission-based marketing campaign is vital for attracting and engaging customers to pursue an organization's products and services (Marangoz et al., 2012; Akbiyik et al., 2009; Chaudhri, 2018). Furthermore, customers' permission enables companies to monitor their online behavior and send relevant advertisements by gathering information about their browsing habits (Bhatia, 2020). However, developing an effective permission marketing campaign is challenging due to the various factors involved (Akbiyik et al., 2009; Chaudhri, 2018; Bhatia, 2020). Therefore, this study aims to identify the factors influencing permission marketing within the Iranian banking context.

The current study aims to address certain research gaps. While permission-based marketing is not a new concept, there is a limited amount of qualitative research that focuses on the factors influencing it (e.g., Carroll et al., 2005; Tezinde et al., 2002), particularly those related to customers (e.g., Carroll et al., 2005). Hence, it is essential to integrate previous studies into a new model that encompasses all the relevant factors affecting permission-based marketing, using both qualitative and quantitative methods. Furthermore, most studies in the field of permission-based marketing have been conducted in developed countries (e.g., Wang et al., 2019, Amri and Nurkhalis, 2018; Krafft et al., 2017; Kautonen et al., 2007), but empirical evidence indicates significant differences between developed and developing nations (Donga et al., 2018; Kafashpor et al., 2018; Ganji et al., 2021; Fatemi et al., 2021; Ghasempour Ganji et al., 2021). This study is among the first to focus on factors influencing permission-based marketing in the context of developing economies, specifically Iran. Considering that permission marketing programs are relatively new in Iran, further exploration is necessary, as very little research has been conducted to identify the effective factors of permission-based marketing programs in the Iranian context. To address these research gaps, this study utilizes a literature review and the Delphi Method to identify influential factors in permission-based marketing within the Iranian banking sector.

Banks, like other financial service institutions, require customers' permission to provide them with services, including sending advertising messages and emails (Gupta, 2015; Bekamiri et al., 2021). In recent years, with the increasing popularity of online purchases, Mellat Bank (the statistical population under study) has adopted new technologies and web-based, telephone, and mobile systems to offer services to its customers. However, if the bank fails to select the target audience appropriately and sends messages with relevant content based on customers' requests and needs, not only will advertising costs increase, but also the desired goals will not be achieved. Consequently, most Iranian banks are grappling with the question of factors influencing permission-based marketing programs. Therefore, this study aims to develop a model that employs both qualitative and quantitative methods to focus on the factors influencing permission-based marketing in the banking sector, specifically at Mellat Bank. The research objectives of this study are twofold: 1) to identify the factors influencing permission-based marketing through a literature review and 2) to propose a model of the factors influencing permission-based marketing for Mellat Bank in Iran.

2. Theoretical Foundations and literature review

2.1 Permission-based Marketing

Permission-based marketing emerged as a contrast to interruption marketing, which involves firms sending unsolicited, non-personalized messages to customers without their consent (Kalyoncuoglu and

Faiz, 2015). The concept of permission-based marketing was initially introduced in 1999 by Seth Godin in his book titled "Permission-Based Marketing: Turning Strangers into Friends and Friends into Customers." This approach aimed to enhance the effectiveness of advertising activities and assess their impact on the relationship between businesses and service recipients. The key characteristics of permission-based marketing include anticipation, personalization, and relevance (Godin, 1999, p. 40). Anticipation refers to customers trusting message senders as they willingly join the email or messaging programs offered by the firms. Additionally, organizations can personalize marketing messages based on their customers' specific interests through marketing permissions (Sudhan and Priya, 2020).

2.2 Literature review

The systematic review method was employed to identify the factors influencing permission-based marketing. As there was limited research specifically focused on these factors, this study also considered studies that examined factors affecting customer attitudes or perceptions in the context of mobile marketing or advertising, as they were relevant to the current research. The review process involved filtering through 237 resources from major databases such as Google Scholar, EBSCO, Web of Science, and Scopus. Among these resources, 47 non-Persian/English publications and 55 editorials, reports, books, and unpublished works were excluded. Irrelevant resources were further eliminated, resulting in the utilization of 36 resources. Several of these studies are discussed in this section.

Bhatia (2020) explored motivating and discouraging factors that influence consumers' perception of permission-based marketing. The study revealed that sending personally relevant messages, perceived monetary incentives, and perceived entertainment enhance consumers' attitudes towards permission-based marketing. However, an increase in perceived registration efforts diminishes consumers' attitudes towards permission-based marketing. Donga et al. (2018) conducted quantitative research to investigate the impact of various variables, including risk, relevance, privacy, shopping style, and location-based advertising, on consumer acceptance of mobile marketing. Saeed and Bekhet (2018) utilized the technology acceptance model (Davis et al., 1989) to examine the influence of perceived ease of use, perceived usefulness, attitude towards use, and intention among young users seeking to use mobile marketing services in Malaysia. The study revealed that personalization, entertainment capability, privacy considerations, attention to users' personal interests, and obtaining permission play a significant role in increasing young customers' intention to use mobile marketing services. Young customers' attitudes towards mobile marketing were found to be significantly influenced by perceived usefulness, perceptibility, perceived entertainment, and personal interests. Additionally, Wibisurya (2018) investigated the impact of digital marketing through location-based ads on customer purchasing intent. The findings demonstrated that content appeal, control, and personalization have a significant and positive effect on customers' attitudes towards location-based advertising. Krafft et al. (2017) conducted quantitative research to explore permission marketing and privacy concerns, categorizing them into perceived benefits (personal relevance, entertainment, consumer information control, financial incentives, lottery) and perceived costs (registration costs, privacy concerns, intrusiveness). Gupta and Rana (2017) examined customer perceptions of permission-based email banking, with the research results indicating that privacy, content, and speed are important variables when sending permission-based emails to banks.

Kaur (2017) conducted quantitative research on the factors affecting permission-based marketing, considering perceived control, privacy policy, marketer reputation, continued use of products and services, branding of products, motivations for using personal information, incentives/benefits, past experience, prompt customer service, secure payment system, and return policy. Kalyoncuoglu and Faiz (2015) conducted quantitative research to examine factors influencing customer permission for marketing messages, including personal trust, institutional regulations, perceived behavioral control, non-irritation, and perceived usefulness. Marangoz et al. (2012) investigated institutional trust, mobile marketing experience, and perceived control as factors influencing consumers' decisions regarding mobile-based permission marketing practices. Sahin and Aytekin (2012) conducted quantitative research to investigate university students' attitudes towards mobile advertising within the scope of permission marketing, considering factors such as irritation, entertainment, information, credibility, and personalization. Sututemiz and Kurnaz (2012) explored dimensions such as perceived

entertainment, trust, perceived usefulness, and irritation that impact mobile marketing applications. Shukla (2010) examined various factors affecting internet marketing campaigns, including source credibility, attitude towards ads, believability, public relations, loyalty, data capture, penetration, transmission convenience, turnout, humor level, informativeness, shock level, exposure, reachability, awareness, campaign persistence, and reasons for transmission, in the context of viral and permission marketing. Carroll et al. (2005) utilized focus groups to identify factors determining consumers' attitudes towards SMS Mobile Marketing, such as permission, wireless service provider control, personalization and content, frequency, time, brand, and technology. Wu and Wang (2005) investigated drivers of mobile commerce based on the Theory of Reasoned Action (TRA), behavioral decision theory, and innovation diffusion theory, considering factors like perceived risks, perceived usefulness, costs, perceived ease of use, and compatibility. Bauer et al. (2005) analyzed factors affecting attitudes toward mobile marketing, including consumers' general attitudes toward advertising, perceptions of advertising utility, perceived risks, technological knowledge, innovativeness, and social norms, based on the Theory of Reasoned Action. Tezinde, Smith, and Murphy (2002) conducted interviews and focus groups and identified personalization, brand equity, and previous relations as factors influencing permission marketing.

Some Persian articles also explored factors related to permission-based marketing. For example, Raji (2013) examined privacy issues in social networks and identified factors such as informativeness, advertising flexibility, appropriate tools, infrastructure, technology capability, and customer trust. Monhaseri (2011) investigated factors affecting management objectives in the use of mobile SMS advertising, including brand building, location-based marketing, privacy issues, technology requirements, and appropriate infrastructure. Khalili (2010) explored factors influencing acceptance of promotional text messages among mobile phone users in Tehran, including perceived usefulness, ease of use, tendency to use innovation, trusted mental norms, personalization, entertainment, and enrichment of information. Ramzani (2009) considered personal trust, organizational trust, and perceived control as factors influencing customer permission for mobile marketing.

Overall, most of the studies in the related field of permission-based marketing were literature review or quantitative research (e.g., Dickinger, et al., 2004; Kumar et al., 2014), and limited studies using some related techniques to evaluate proposed factors and models (e.g., Carroll et al., 2005; Tezinde, Smith, and Murphy, 2002) by conducting mix-method research. Among limited qualitative surveys, most of the studies consider factors affecting consumers' perceptions and attitudes.

Based on the literature review, various components and factors have been identified from the relevant permission-based marketing literature. The identified factors, as retrieved from the literature review and related sources, are presented in Table (1). These factors will serve as inputs for the Delphi method.

3. Methodology

The purpose of this study was to develop and explain the factors that influence the success of permission-based marketing at Mellat Bank in Mashhad. Due to the limited literature available in the field of permission-based marketing and the need to ensure the relevance of influencing factors in the context of Iranian organizations, particularly banks, a mixed-method approach was employed, including two steps: a systematic literature review (discussed in the literature review section) and the Delphi method.

Relying solely on the documentary study method may result in overlooking or neglecting certain relevant variables. Therefore, in the second step, an effort was made to validate the initial factors (Table 1) by assembling a panel of Iranian banking experts through three rounds of the Delphi method. The Delphi method is employed to facilitate group communication and achieve a consensus among experts by utilizing surveys or questionnaires (Grime and Wright, 2016). The subsequent questionnaires were developed based on the initial questionnaire, and Delphi panel members provided their responses until a consensus was reached (Boyd, 2003). Following the suggestion by Whitehead and Schneider (2013), the Likert scale was utilized in the Delphi approach, which can be regarded as a quantitative research design. Therefore, this study can be classified as a mixed-method study, combining a two-step systematic literature review (qualitative part) and the Delphi method (quantitative research design). The process of forming the Delphi panel and the demographic characteristics of the panel members are explained below.

Table 1. Codes of factors retrieved from literature review phase

Code	Suggested Component	Sources
LR1	Personalization	Wibisurya (2018); Saeed & Bekhet (2018); Zalova and Karaduman (2018); Tezinde, Smith, and Murphy, (2002); Carroll et al., (2005); Leppaniemi and Karjaluoto (2005)
LR2	Message relevance	Wibisurya (2018); Krishnamurthy (2006); Bamba and Barnes (2006); Rittippant et al., (2009); Bahatia (2020); Donga et al., (2018)
LR3	Bing informative	Grubor et al., (2018); Raji (2013); Sututemiz, and Kurnaz, (2012); Shukla (2010); Tsang et al., (2005); Chinwendu and Chinwuba (2018)
LR4	Remembrance	Cengiz and Tetik (2010)
LR5	Message content	Bamba and Scornavacca (2004)
LR6	Advertising Flexibility	Wibisurya (2018); Rizwan.et al. (2004); Raji, (2013)
LR7	Advertising attractiveness	Krishnamurthy (2006); Zalova and Karaduman (2018)
LR8	Appropriate Tools	Wibisurya (2018); Raji, (2013); Grubor et al., (2018)
LR9	Source credibility	Shukla (2010); Usta (2009); Tsang et al., (2004); Chinwendu and Chinwuba (2018); Sahin and Aytekin (2012)
LR10	Organizational trust	Ramzani (2009); Jayawardhena et al. (2009)
LR11	Reputation of organization	Kaur (2017)
LR12	Public relations	Shukla (2010)
LR13	Electronic marketing experience	Jayawardhena et al. (2009); Marangoz et al., (2012)
LR14	Financial incentives	Krishnamurthy (2006); Krafft et al., (2017)
LR15	Secure payment system	Kaur (2017)
LR16	Prompt customer service	Kaur (2017)
LR17	Campaign persistence	Shukla (2010)
LR18	Appropriate Infrastructure	Raji, (2013); Monhaseri (2011)
LR19	Technology Capability	Raji, (2013); Monhaseri (2011)
LR20	Brand knowledge	Bamba and Barnes (2006)
LR21	Brand Awareness	Bahreini Zadeh (2008); Shukla (2010)
LR22	Brand equity	Tezinde, Smith, and Murphy, (2002).
LR23	Brand trust	Bamba and Scornavacca (2004)
LR24	Perceived ease of use	Saeed & Bekhet (2018)
LR25	Perceived usefulness	Wibisurya (2018); Saeed & Bekhet (2018)
LR26	Perceived entertainment	Tsang et al., (2004); Usta, (2009); Khalili (2010); Sututemiz, and Kurnaz, (2012); Sahin, and Aytekin, (2012); Krafft et al., (2017); Saeed and Bekhet (2018); Bhatia (2020)
LR27	Perceived Quality	Bahreini Zadeh (2008)
LR28	Perceived usability	Cengiz and Tetik (2010)
LR29	Perceived control	Bamba & Barnes (2006); Kautonen et al (2007); Karjaluoto et al. (2008); Ramzani (2009); Jayawardhena et al. (2009); Akbiyik et al., (2009); Marangoz et al., (2012); Kalyoncuoglu and Faiz (2015); Kaur (2017); Krafft et al., (2017); Wibisurya (2018)
LR30	Perceived monetary incentives	Krishnamurthy (2006); Bhatia (2020)
LR31	Follow-up	Zalova and Karaduman (2018)
LR32	Communication with Customers	Waring and Martinez, (2002); Chinwendu and Chinwuba (2018)
LR33	Customer Dependency	Wibisurya (2018); Tsang et al., (2004)
LR34	Previous relations	Tezinde et al., (2002)
LR35	Customer past experiences	Kaur (2017); Ramzani (2009)
LR36	Customer Trust	Raji, (2013); Kaur (2017); Rizwan et al., (2004); Donga et al., (2018); Saeed & Bekhet (2018)
LR37	Customer belongings	Akbiyik et al ,(2009); Zalova and Karaduman (2018); Saeed & Bekhet (2018); Zalova and Karaduman (2018)
LR38	Customer Loyalty	Bahreini Zadeh (2008); Shukla (2010)
LR39	Customer attitude	Usta (2009); Rizwan.et al. (2004); Karjaluoto et al. (2008); Jayawardhena et al., (2009); Shukla (2010); Bamba and Barnes (2006); Rittippant et al., (2009); Rizwan et al., (2004); Saeed & Bekhet (2018)
LR40	Personal interest	Akbiyik et al ,(2009); Zalova and Karaduman (2018); Saeed & Bekhet (2018); Zalova and Karaduman (2018)
LR41	Privacy concerns	Saeed & Bekhet (2018); Krishnamurthy (2006); Krafft et al., (2017); Donga et al., (2018); Gupta and Rana (2017); Leppaniemi and Karjaluoto (2005); Chinwendu & Chinwuba, (2018); Monhaseri (2011); Krafft et al., (2017); Wu and Wang (2005)
LR42	registration costs	Krafft et al., (2017); Bhatia (2020)
LR43	Security issues	Wu and Wang (2005)
LR44	intrusiveness	Krafft et al., (2017); Wibisurya (2018)
LR45	message processing costs (message reading efficiency)	Krishnamurthy (2006)

3.1 Delphi and Panel Formation Process

The Delphi method, recognized as a structured approach involving a series of questionnaires or subsequent rounds to reach a consensus (Fink et al., 1984), was employed in this study among a group of experts known as the Delphi panel (Hasson et al., 2000; Okoli & Pawlowski, 2004). Initially, the factors influencing permission-based marketing success were extracted from previous literature. To ensure that panel members possessed sufficient knowledge in the research area, certain criteria were considered for purposeful sampling. Subsequently, three Delphi rounds were conducted.

The experts from Mellat Bank constituted the statistical population for this study. Hence, a purposive sampling method was utilized, and 15 organizational experts with relevant educational backgrounds in management, banking, economics, and social science, along with over 10 years of marketing experience at Mellat Bank, and a willingness to participate in the research were selected. The initial selection of panel members was based on the researcher's knowledge, employing the purposive sampling method (Hasson et al., 2000). The selection criteria included theoretical awareness, practical experience, willingness to participate, and accessibility. To ensure theoretical awareness and practical experience, experts with relevant degrees (including management, information technology, economics, social science, and banking) and at least five years of experience in related departments were chosen. Previous studies recommended having 10 to 20 panel members in case of consensus (Hung et al., 2008; Okoli & Pawlowski, 2004), thus, 15 experts were selected for the Delphi panel. Questionnaires were distributed electronically via email in each round.

Since the researcher had over 18 years of experience working at Mellat Bank, some panel members were selected from experts within Mashhad Mellat Bank. For the selection of other experts, particularly those working in different cities, the snowball method was employed. Each panel member was asked to suggest other individuals who possessed relevant expertise and met the sampling criteria. Through this process, a total of 26 individuals were suggested. After screening based on the aforementioned criteria, 15 experts were chosen to serve as panel members.

The Delphi questionnaire utilized a 5-point Likert scale, offering options such as "Very Low Impact: 1," "Low Impact: 2," "Average Impact: 3," "High Impact: 4," and "Very High Impact: 5." The experts were asked to provide their opinions on the extent to which these factors influenced the success of permission-based marketing campaigns. Each section of the questionnaire included a box for experts to share their opinions and suggest new components. In this scale, a mean of three was considered the neutral point. Factors with means below 4 were eliminated, taking consensus into account. The subsequent round of the questionnaire was then designed based on the mean values and factors suggested by the experts in the previous round. In each round, the mean and standard deviation were calculated using SPSS, and Kendall's coefficient of concordance (W) was estimated to assess agreement among the experts. A value of $0 < W < 1$ was used, where 1 indicates ideal concordance and a Kendall's coefficient of concordance value greater than 0.6 signifies agreement among the experts (Legendre, 2010).

3.2 Demographic Information

Among the panel members, five held Ph.D. degrees, eight had master's degrees, and four had bachelor's degrees. Nine members had educational backgrounds in management, with specializations in business management (three members), banking (two members), information technology, and marketing management (three members). Four members had backgrounds in economics, and two members had backgrounds in social science. All fifteen panel members held managerial positions. The majority of panel members worked in Tehran (seven members), while the remaining experts were from Mashhad (four members), Isfahan (two members), Mazandaran (one member), and Khuzestan province (one member). The average working experience of panel members was 15 years, ranging from 10 to 28 years.

4. Results

Data analysis was carried out in two steps. The first step involved extracting the influencing factors from the systematic literature review described earlier. In the second step, the Delphi method was employed to identify the significant influencing factors specifically in the context of Mellat Bank. To initially identify the components affecting permission-based marketing in Mellat Bank, the Delphi method was conducted over three rounds for the initial evaluation of these components. Figure 1 illustrates the number of dimensions obtained in each phase of the Delphi method.

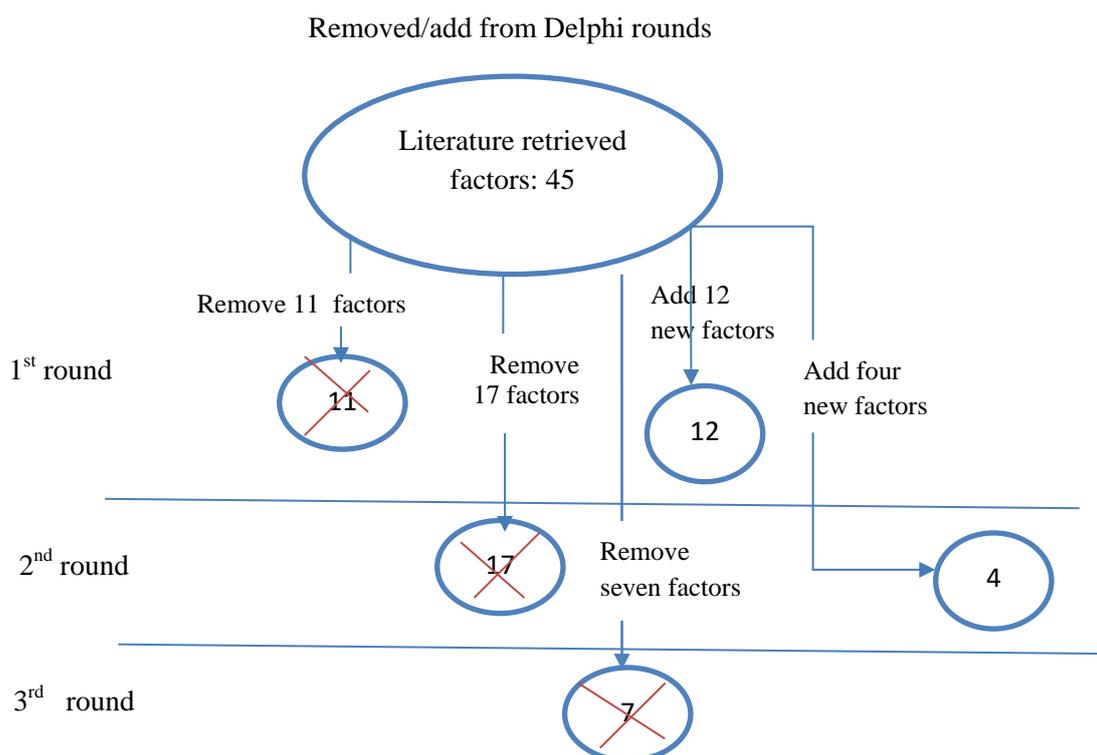


Figure 1. Flowchart of the results of the Delphi process

The findings of each round of Delphi method are presented separately as follows.

4.1 The Results of the First Round of Delphi

The first-round questionnaire was distributed among 15 experts of the organization or members of the panel and collected after two weeks. The researcher provided the questionnaire based on 45 components extracted from the literature review (Table 4). The respondents were required to comment on the impact of each of the proposed components. The results related to the first round Delphi questionnaire have been presented in Table (2).

Table 2. The Data Analysis Results of the First Round of Delphi

Code	Mean	Standard division	confirm	Code	Mean	Standard division	confirm
LR1	4.35	0.47	Yes	LR24	4.42	0.45	Yes
LR2	4.20	0.35	Yes	LR25	4.45	0.39	Yes
LR3	4.26	0.40	Yes	LR26	4.48	0.40	Yes
LR4	3.65	0.81	No	LR27	4.00	0.41	Yes
LR5	4.25	0.46	Yes	LR28	4.12	0.39	Yes
LR6	4.70	0.32	Yes	LR29	4.45	0.45	Yes
LR7	4.00	0.46	Yes	LR30	3.30	0.44	No
LR8	4.10	0.39	Yes	LR31	4.42	0.45	Yes
LR9	3.70	0.45	No	LR32	4.12	0.38	Yes
LR10	3.50	0.62	No	LR33	4.15	0.38	Yes
LR11	3.07	0.60	No	LR34	4.18	0.41	Yes
LR12	3.17	0.57	No	LR35	4.00	0.41	Yes
LR13	3.20	0.44	No	LR36	4.15	0.44	Yes
LR14	3.12	0.51	No	LR37	3.25	0.48	No
LR15	3.70	0.48	No	LR38	4.85	0.45	Yes
LR16	3.65	0.44	No	LR39	4.42	0.39	Yes
LR17	3.17	0.42	No	LR40	4.12	0.38	Yes
LR18	4.23	0.47	Yes	LR41	4.27	0.44	Yes
LR19	4.12	0.41	Yes	LR42	3.00	0.50	No
LR20	4.00	0.40	Yes	LR43	4.85	0.45	Yes
LR21	4.12	0.42	Yes	LR44	3.25	0.53	No
LR22	4.12	0.49	Yes	LR45	3.20	0.44	No
LR23	4.30	0.45	Yes				

Considering that the Delphi questionnaire used a 5-point Likert scale and the highest rank of each variable was 5 and the lowest rank was 1, the criterion for accepting variables in each round of the questionnaire was considered a statistical average higher than 4. Accordingly, 11 variables out of 45 input variables of the first Delphi round, including "Remembrance (LR4)", "Source credibility (LR9)", "Organizational trust (LR10)", "Reputation of the organization (LR11)", "Public relations (LR12)", "Electronic marketing experience (LR13)", "Financial incentives (LR14)", "Secure payment system (LR15)", "Prompt customer service (LR16)", "Campaign persistence (LR17)", "Perceived monetary incentives (LR30)", "Customer belongings (LR37)", "registration costs (LR42)", and "message processing costs (the message reading efficiency) (LR45)", are removed from further analysis.

Based on the first round of the Delphi method, twelve new factors were proposed by Delphi panels, shown in Table 3.

Kendall's concordance coefficient of the first round of Delphi has been given in Table (4). Accordingly, as Kendall's Concordance Coefficient is not more than 0.6, there was no agreement on the mentioned variables among experts and professionals.

Table 3. Suggested Components of Panel Members in the First Round of the Delphi Method

Code	Suggested Component	Code	Suggested Component
D-FR.1	Distinction	D-FR.7	Financial Performance
D-FR.2	Concentration	D-FR.8	Operation Performance
D-FR.3	Synergy	D-FR.9	Identification of Market Needs
D-FR.4	Cost Reduction	D-FR.10	Identification of Target Markets
D-FR.5	Technology costs	D-FR.11	Understanding Market Needs
D-FR.6	Quality Performance	D-FR.12	Ability to Analyze Competitors

Table 4. The Results of Kendall's Concordance Coefficient of the First Round of Delphi

Number	15
Kendall's Concordance Coefficient	0.244
Chi-square	244.163
Significance	0.000

4.2 The Results of the Second Round of Delphi

In the second round of the Delphi, the factors affecting permission-based marketing that scored above 4 in the first round and the variables suggested by panel members were considered in the questionnaire. The results of the second round of the Delphi method have been presented in Table (5).

Table 5. The Data Analysis Results of the second Round of Delphi

Code	Mean	Standard division	confirm	Code	Mean	Standard division	confirm
LR1	4.25	0.40	Yes	LR31	4.70	0.44	Yes
LR2	4.50	0.44	Yes	LR33	4.16	0.42	Yes
LR3	3.25	0.40	No	LR34	4.28	0.47	Yes
LR5	4.20	0.52	Yes	LR35	4.33	0.45	Yes
LR6	4.07	0.41	Yes	LR36	4.18	0.41	Yes
LR7	4.60	0.39	Yes	LR38	4.15	0.40	Yes
LR8	4.12	0.41	Yes	LR39	4.40	0.30	Yes
LR13	3.20	0.44	No	LR40	4.30	0.40	Yes
LR17	3.78	0.47	No	LR41	4.35	0.44	Yes
LR18	4.25	0.44	Yes	LR43	3.55	0.47	No
LR19	4.85	0.43	Yes	LR44	3.25	0.53	No
LR20	4.00	0.40	Yes	D-FR.1	3.65	0.39	No
LR21	4.12	0.42	Yes	D-FR.2	3.85	0.38	No
LR22	4.12	0.49	Yes	D-FR.3	3.85	0.38	No
LR23	3.30	0.45	No	D-FR.4	3.82	0.41	No
LR24	4.65	0.40	Yes	D-FR.5	4.42	0.44	Yes
LR25	4.50	0.40	Yes	D-FR.6	3.12	0.45	No
LR26	4.52	0.48	Yes	D-FR.7	3.97	0.39	No
LR27	4.00	0.45	Yes	D-FR.8	3.60	0.40	No
LR28	3.12	0.30	No	D-FR.9	4.45	0.45	Yes
LR29	3.37	0.45	No	D-FR.10	3.48	0.41	No
LR31	4.70	0.44	Yes	D-FR.11	3.20	0.38	No
LR32	4.15	0.42	Yes	D-FR.12	4.12	0.42	Yes

According to Table (5), 17 variables, including “Bing informative (LR3)”, “Electronic marketing experience (LR13)”, “Campaign persistence (LR17)”; “Brand trust (LR23)”, “Perceived usability (LR28)”, “Perceived control (LR29)”; “Security issues (LR43)”; “Distinction (D-FR.1)”, “Concentration (D-FR.2)”, “Synergy (D-FR.3)”, “Cost Reduction (D-FR.4)”, “Cost Reduction (D-FR.5)”, “Quality Performance (D-FR.6)”, “Financial Performance (D-FR.7)”, “Operation Performance (D-FR.8)”, “Identification of Target Markets (D-FR.10)”, and “Understanding Market Needs (D-FR.11)”, were removed from further investigation as their mean values were less than 4.

Based on the second round of the Delphi method, four new factors were proposed by Delphi panels, shown in Table 6.

Kendall’s concordance coefficient of the first round of Delphi has been given in Table (7).

Table 6. Suggested Components of Panel Members in the Second Part of the second Round of the Delphi Method

Code	Suggested Component
D-SR.1	Completeness
D-SR.2	Services Compensation
D-SR.3	Usefulness
D-SR.4	Efficiency

Table 7. The Results of Kendall’s Concordance Coefficient of the Second Round of Delphi

Number	15
Kendall’s Concordance Coefficient	0.402
Chi-square	234.420
Significance	0.000

According to Table 10, however, Kendall’s Concordance Coefficient, has been increased compared to the previous stages, which is not more than 0.6, so it can be inferred that a suitable agreement has not been reached on the mentioned variables between experts and professionals.

4.3 The Results of the Third Round of Delphi

In the third round of the Delphi, the factors that scored above 4 in the second round, and the variables suggested by panel members were considered in the questionnaire. The results of the third round of the Delphi method have been presented in Table (8).

Table 8. The Data Analysis Results of the third Round of Delphi

Code	Mean	Standard division	confirm	Code	Mean	Standard division	confirm
LR1	4.55	0.47	Yes	LR31	4.70	0.44	Yes
LR2	4.45	0.48	Yes	LR32	3.15	0.42	No
LR5	4.42	0.40	Yes	LR33	4.16	0.42	Yes
LR6	4.85	4.85	Yes	LR34	4.28	0.47	Yes
LR7	0.41	0.41	Yes	LR35	4.33	0.45	Yes
LR8	4.45	4.45	Yes	LR36	4.18	0.41	Yes
LR18	4.20	0.45	Yes	LR38	4.15	0.40	Yes
LR19	4.12	0.42	Yes	LR39	4.40	0.30	Yes
LR20	3.80	0.40	No	LR40	4.30	0.40	Yes
LR21	3.12	0.47	No	D-FR.5	4.92	0.43	Yes
LR22	3.44	0.48	No	D-FR.9	4.15	0.47	Yes
LR24	4.10	0.45	Yes	D-FR.12	4.18	0.41	Yes
LR25	4.50	0.39	Yes	D-SR.1	3.75	0.51	No
LR26	4.85	0.40	Yes	D-SR.2	3.73	0.47	No
LR41	4.35	0.44	Yes	D-SR.3	3.10	0.45	No
LR27	4.00	0.45	Yes	D-SR.4	3.47	0.40	No

In the third and final round of Delphi, out of a total of 32 input variables in the third round, 7 variables, including “Brand knowledge (LR20)”, “Brand Awareness (LR21)”, “Brand equity (LR22)”, “Communication with customers (LR32)”, “Completeness (D-SR.1)”, “usefulness (D-SR.3)”, “service compensation (D-SR.2)” and “Efficiency (D-SR.4)”, were removed.

Kendall's Concordance Coefficient of the third round of Delphi has been presented in Table 12. Since Kendall's Concordance Coefficient has been increased compared to the previous stages, and it is more than 0.6, it can be inferred that a suitable agreement has been reached on the mentioned variables between experts and professionals.

Table 9. The Results of Kendall's Concordance Coefficient of Third Round of Delphi

Number of Experts	15
Kendall's Concordance Coefficient	0.63
Chi-square	207.245
Significance	0.000

Finally, the proposed components are categorized into three-factor groups and eight sub-groups based on the help of five experts, shown in Table 10.

Table 10. Final affecting factors

Factors Group	Subgroup	Code	Suggested Component
Internal factors	Factors Relevant to advertising	LR1	Personalization
		LR2	Message relevance
		LR5	Message content
		LR6	Advertising Flexibility
		LR7	Advertising attractiveness
		LR8	Appropriate Tools
	Information Technology	LR18	Appropriate Infrastructure
		LR19	Technology Capability
		D-FR.5	Technology costs
		D-FR.9	Identification of Market Needs
Marketing capacities	D-FR.12	Ability to Analyze Competitors	
Factors Relevant to Customers	Customer perception	LR24	Perceived ease of use
		LR25	Perceived usefulness
		LR26	Perceived entertainment
		LR41	Privacy issues
		LR27	Perceived Quality
		LR31	Follow-up
		LR33	Customer Dependency
	Relationship with Customer	LR34	Previous relations
		LR35	Customer past experiences
		LR36	Customer Trust
	Customer attitude and intentions	LR38	Customer Loyalty
		LR39	Customer attitude
		LR40	Personal interest

5. Discussion and Conclusion

The objective of this research is to develop a model for factors influencing permission-based marketing through a systematic literature review and the Delphi method. The literature review identified 45 components from relevant articles, which were further refined to 24 factors through the Delphi method. These factors are categorized into two groups: internal factors (related to advertising, information technology, and marketing capabilities) and factors associated with customers (customer perception, customer relationships, customer attitudes, and intentions). The final model of the research is presented in Figure 2.

Results indicate that factors influencing Mellat Bank's permission-based marketing success can be categorized into two main groups: internal factors (related to advertising, information technology, and marketing capabilities) and factors related to customers (customer perception, customer relationship, customer attitude, and intentions). The findings of this research show similarities with previous studies, although most of those studies were not specifically focused on permission-based marketing. For instance, Donga et al. (2018) found trust and privacy to be important predictors of consumer acceptance of mobile marketing, which aligns with our research findings. Similarly, Saeed & Bekhet (2018) identified perceived usefulness, perceived ease of use, privacy, personalization, trust, and attitudes as the most influential factors in mobile marketing among young Malaysian customers.

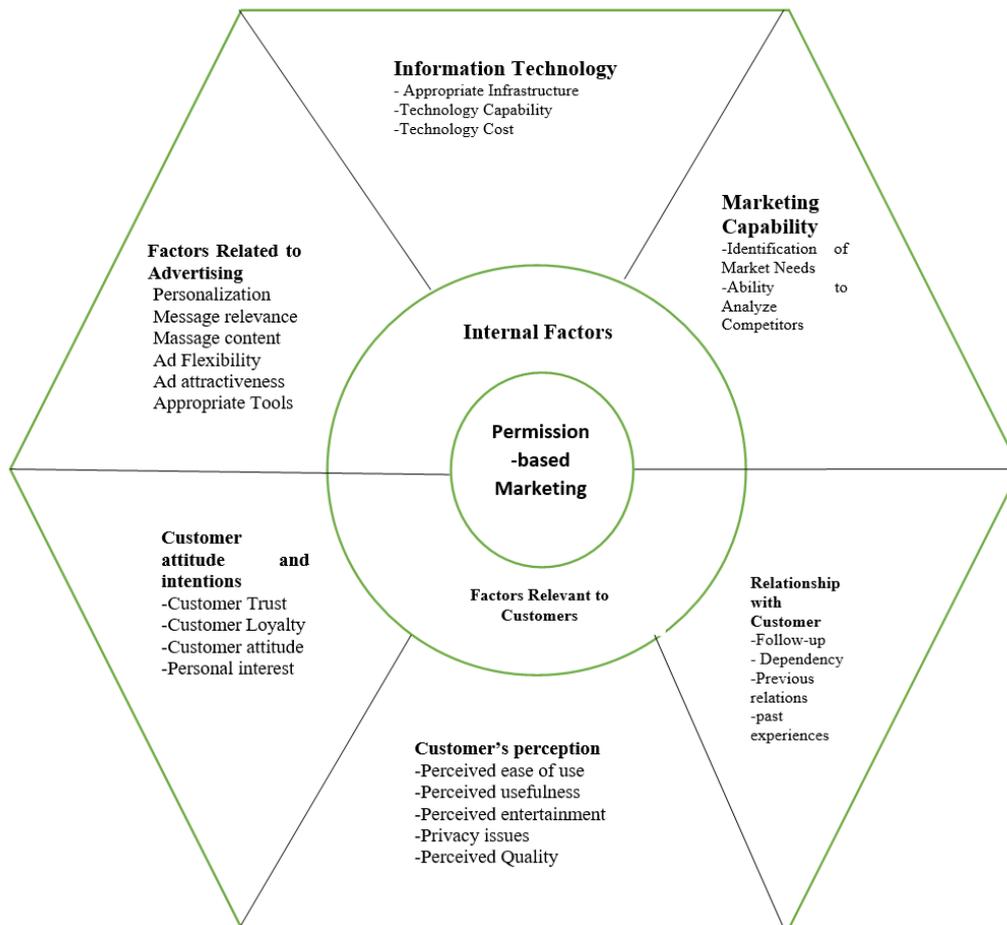


Figure 2. Permission-based Marketing Model based on Delphi Method

Specifically, all the advertising-related factors mentioned in this study have been previously addressed in related research. Personalization emerged as the most frequently mentioned factor in this subgroup, appearing in studies by Wibisurya (2018), Saeed & Bekhet (2018), Zalova and Karaduman (2018), Tezinde, Smith, and Murphy (2002), Carroll et al. (2005), and Leppaniemi and Karjaluoto (2005). Additionally, the importance of message content and its relevance to customer needs and desires was emphasized in studies by Wibisurya (2018), Krishnamurthy (2006), Bamba and Barnes (2006), Rittippant et al. (2009), Bahatia (2020), and Donga et al. (2018). Researchers such as Wibisurya (2018), Rizwan et al. (2004), and Raji (2013) also highlighted the significance of advertising flexibility as an influential factor. Lastly, Wibisurya (2018) emphasized the use of appropriate tools in the context of digital marketing.

One of the noteworthy findings of this study is the introduction of the marketing capability subgroup, which includes two factors: identification of market needs and the ability to analyze competitors. According to expert opinions, marketing components play an important role in permission-based marketing, which has not been extensively mentioned in previous studies. Additionally, three factors within the information technology subgroup were identified as influencing permission-based marketing. Among these three factors, appropriate infrastructure and technology capability had been mentioned in previous studies (e.g., Raji, 2013; Monhaseri, 2011). However, the concept of technology cost was a new suggestion put forth by the experts in the Delphi panel.

Regarding the group of factors relevant to customers, most of the components have been mentioned in previous literature (e.g., Wibisurya, 2018; Habes et al., 2020; Saeed and Bakht, 2018; Ghasempour Ganji et al., 2022). For instance, in the subgroup of customer perception, the component of perceived ease of use was highlighted in the research conducted by Saeed & Bekhet (2018), while the component of usefulness was mentioned in the studies by Wibisurya (2018), Habes et al. (2020), and Saeed and Bakht (2018). The component of perceived entertainment was found in the researches by

Tsang et al. (2004), Usta (2009), Khalili (2010), Sututemiz and Kurnaz (2012), Sahin and Aytakin (2012), Krafft et al. (2017), Saeed and Bekhet (2018), and Bhatia (2020). Privacy issues were mentioned in the studies by Saeed & Bekhet (2018), Krishnamurthy (2006), Krafft et al. (2017), Donga et al. (2018), Gupta and Rana (2017), Leppaniemi and Karjaluo (2005), Chinwendu & Chinwuba (2018), Monhaseri (2011), Krafft et al. (2017), and Wu and Wang (2005). Lastly, the component of perceived quality was mentioned in the study by Bahreini Zadeh (2008). It is important to note that most of these studies were not specifically conducted in the context of permission-based marketing, which sets the current study apart from previous research.

The last identified subgroup consisted of customer attitude, customer trust, customer experiences, customer loyalty, quality perceived by the customer, personal interest, and concerns about privacy. Similar concepts were mentioned in the research conducted by Khalili (2011), Yousef Saeed and Ali Bakht (2018), Gupta and Rana (2017), Khalili (2011), Krafft et al. (2017), and Constantine et al. (2019).

This study yielded different results in certain aspects. While previous related research mainly focused on factors relevant to customers (e.g., Leppaniemi and Karjaluo, 2005; Carroll et al., 2005; Tsang et al., 2004; Krafft et al., 2017; Saeed and Bekhet, 2018; Ramzani, 2009), the current study reveals that two major categories of factors, namely factors relevant to customers and internal factors (including advertising effectiveness, marketing capability, and information technology), influence Mellat Bank's permission-based marketing success. Furthermore, new factors that were not previously considered in previous studies were suggested by the Delphi panel members. For example, technology cost was added to the information technology subgroup, which had not been mentioned in previous studies. Additionally, a new subgroup of marketing capability, not previously addressed in the literature, was added to the model. Lastly, most of the previous studies were not directly related to permission-based marketing, which allows us to propose some components that are novel in the field of permission-based marketing. For instance, advertising flexibility and personalization, previously mentioned by Wibisurya (2018) in the context of digital marketing, were included.

5.1 Theoretical and practical implications

The current research has contributed to the existing literature on permission marketing in several ways. Firstly, unlike previous studies that primarily focused on customer-related factors (e.g., Leppaniemi and Karjaluo, 2005; Carroll et al., 2005; Tsang et al., 2004; Krafft et al., 2017; Saeed and Bekhet, 2018; Ramzani, 2009), the current study highlights the significance of internal factors, including advertising effectiveness, marketing capability, and information technology, in achieving a successful permission-based marketing campaign. Secondly, this study introduces new factors that impact permission-based marketing, such as technology cost, identification of market needs, and the ability to analyze competitors. Thirdly, it provides implications specifically for the banking industry, which has been underexplored in the context of permission-based marketing, particularly in developing countries. Lastly, this study stands out as one of the first to adopt a comprehensive perspective in the systematic literature review, encompassing not only permission-marketing subjects but also relevant fields like digital marketing and email marketing to identify factors influencing permission-based marketing.

These results also hold significant managerial implications. Accordingly, we recommend organizations, particularly banks, to focus on both internal factors and customer-relevant factors to lead a successful permission-based campaign. Regarding internal factors, the implications of information technology, marketing capability, and advertising-related factors are crucial for establishing effective permission-based marketing. For instance, employing effective advertising techniques, including the use of appropriate messages and information with suitable tools, ensures that the right promotional message reaches customers. In terms of information technology, since permission-based marketing is a relatively new concept in Iran, and specifically for Mellat Bank, experts suggest considering technological costs. Conducting a cost-benefit analysis and managing related technological costs using cost-efficient technologies are essential. Moreover, banks should prioritize enhancing their technological infrastructure and capabilities to effectively implement a permission-based program. Another important internal factor is marketing capability, which should consider both customers and competitors. Analyzing competitors can provide guidance for banks in this new campaign. Additionally, promotional strategies should align with customers' needs and expectations. Providing secure, user-friendly, supportive, and uncomplicated

platforms that offer valuable and personalized information, along with ease of use, can gain customers' permission for further promotional messages. Furthermore, banks should focus on follow-up activities and cultivate friendly relationships with customers to maintain their engagement with the permission-based platform.

5.2 Limitation and further research direction

There are a few limitations to this study. Firstly, the author's affiliation with Mellat Bank in Mashhad led to the inclusion of only banking experts in the Delphi panel due to accessibility constraints. Therefore, future studies could consider expanding the panel to include academic professionals as well. Secondly, this research focuses on investigating the opinions of banking experts regarding the factors that affect permission-based marketing. It is recommended that future studies on this topic also explore consumers' attitudes towards companies' permission marketing practices.

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