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Multiple channel structures in financial services: A framework

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Abstract

The use of multiple channels is probably the most common distribution strategy nowadays. Surprisingly, the determinants of this strategy remain largely unexplored. This paper aims to address the problem by elaborating on the configuration of a multiple channel strategy. A framework is proposed that attempts to elaborate on the entire channel mix decision starting with the factors that influence and constrain the choice of channels, and finishing with key outcomes of a channel mix. It is proposed that a multiple channel structure should be thought of along three dimensions or properties: number of channels; channel integration; and extent of customer contact afforded by the channel mix. The relationships between these properties of a mix of channels and the performance of the channel, measured by sales and costs, control and flexibility is discussed. It is hoped the framework will be useful to channel managers and researchers alike. Directions for future research are developed.

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