

[Home](#) > [Journal of Financial Services Marketing](#) > Article

Multiple channel structures in financial services: A framework

| Paper | Published: 01 August 2003

| Volume 8, pages 22–34, (2003) | [Cite this article](#)

Bookmark [Save article](#)

[View saved research](#) >



[Journal of Financial Services](#)

[Marketing](#)

[Aims and scope](#) →

[Submit manuscript](#) →

[Filipe Coelho](#) ¹ & [Chris Easingwood](#) ¹

[137](#) Accesses [41](#) Citations [Explore all metrics](#) →

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.

 This is a preview of subscription content, [log in via an institution](#)  to check access.

Access this article

[Log in via an institution](#) 

Subscribe and save

Springer+

from €37.37 /Month

- Starting from 10 chapters or articles per month
- Access and download chapters and articles from more than 300k books and 2,500 journals
- Cancel anytime

[View plans](#) 

Buy Now

[Buy article PDF 39,95 €](#)

Price includes VAT (Poland)

Instant access to the full article PDF.

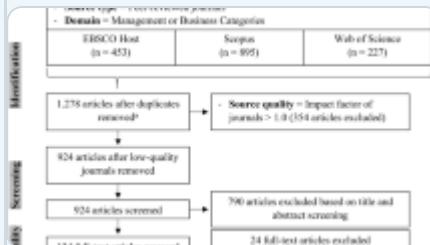
[Institutional subscriptions](#) 

Similar content being viewed by others



Creating Customer Value through Multichannel Service Delivery: A Study of the French Insurance Market: An...

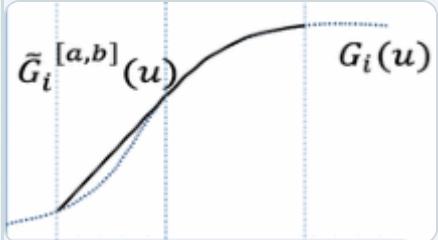
Chapter | © 2019



Factors of customers' channel choice in an omnichannel environment: a systematic literature review

Article | Open access

21 July 2022



Allocation of advertising budget between multiple channels to support sales in multiple markets

Article | 19 September 2016

Explore related subjects

Discover the latest articles, books and news in related subjects, suggested using machine learning.

[Building Types and Functions](#) [Cohesion](#) [Market Structure and Economic Design](#)

[Modularity](#) [Multivariate Analysis](#) [Principles and Models of Security](#)

Author information

Authors and Affiliations

Faculdade de Economia, Universidade de Coimbra, Av. Diaz da Silva 165, Coimbra, 300G-512, Portugal

Filipe Coelho & Chris Easingwood

Corresponding author

Correspondence to [Filipe Coelho](#).

Rights and permissions

[Reprints and permissions](#)

About this article

Cite this article

Coelho, F., Easingwood, C. Multiple channel structures in financial services: A framework. *J Financ Serv Mark* 8, 22–34 (2003). <https://doi.org/10.1057/palgrave.fsm.4770104>

Received

17 February 2003

Published

01 August 2003

Issue date

01 August 2003

DOI

<https://doi.org/10.1057/palgrave.fsm.4770104>

Keywords

[banking](#) [customer relations](#) [e-business](#) [e-commerce](#) [financial brokers](#)

[financial engineering](#) [financial institutions](#) [financial marketing](#) [financial models](#)

[financial planning](#) [financial training](#) [insurance](#) [intermediation](#) [knowledge management](#)

[management](#) [marketing](#) [marketing strategy](#) [pensions](#) [services quality](#)

[virtual organisations](#) [multiple channel strategies](#) [financial services](#) [channel design](#)

Search

Search by keyword or author



Navigation

[Find a journal](#)

[Publish with us](#)

Track your research