

**Multiple channel integration strategy and implementation:
Empirical evidence from retail bank and technology partner firms'
perspectives**

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Abstract

This paper presents research evidence on multiple channel integration strategy and implementation as it emerges from two stakeholders in the process: firms planning and undertaking channel integration and technology partner firms enabling the implementation. Qualitative research conducted with a UK retail bank and technology partner firms provides evidence on convergence and divergence of views on issues and activities pertaining to conceptualising multiple channel integration strategy and implementation. The research findings identify issues from outside the organisation (macro issues) and within the organisation (micro issues) that together affect channel integration implementation and can impact on the bank-customer relationships.

Keywords

Relationship marketing, CRM, multiple channels, channel integration

1. Introduction

The extant conceptual and empirical research on customer relationship management (CRM) conceptualises CRM as a business process (Srivastava, Shervani and Fahey, 1999) comprising of five specific sub-processes (Payne and Frow, 2005). The multiple channel integration process is the most dynamic of the five CRM processes because it facilitates firm-customer interaction (Knox et al., 2003). While practitioner work and anecdotal evidence about the importance of multiple channel integration is growing constantly, there is, however, little academic published work on the topic – a fact acknowledged within the CRM and channel literatures (cf. Payne and Frow, 2004; Rheault and Sheridan, 2002). This paper address this gap by exploring channel integration strategy and implementation issues as it emerges from two stakeholders in the process: firms planning and undertaking channel integration and technology partner firms enabling the implementation. The paper begins with a brief review of the key themes from the CRM and channel literature and presents the emerging research issues. Then the research method chosen for the study is presented. This is followed by a presentation of the research findings. Thereafter, the paper discusses the implications in light of the findings, the conclusions that can be drawn from the study, the limitations encountered during the research process and outlines potential avenues for future research.

2. Literature Review

Within the extant literature on CRM, conceptualising CRM as a strategic initiative that is manifest in multiple processes is gaining credence (Knox et al., 2003; Plakoyiannaki and Tzokas, 2002; Srivastava, Shervani and Fahey, 1999). Where much of the literature is conceptual in nature, Knox et al. (2003) on the basis of early empirical evidence conceptualise CRM as a combination of five cross-functional processes: *strategy development process, value creation process, channel and media integration process, information management process, performance assessment process*. The discussions on CRM processes are predominantly prescriptive in nature with little discussion of the actual implementation stages activities or issues for consideration. This can be attributed to the exploratory and embryonic nature of the literature which has only recently begun to develop the concepts of CRM.

Extant research too, has focused on the overarching CRM process and not any specific component of the process. This is evident in the studies by Raman and Pasupati (2004), Hart, Hogg and Banerjee (2002), Ryals and Payne (2001), Abbot, Stone and Buttle (2001a,b). Where the focus has been on something specific, it has been essentially on information technology implementation, such as the study by Wilson, Daniel and McDonald (2002) or technology developments (Kapoulas, Ellis and Murphy, 2004). There is no reported empirical research on specific aspects of the five CRM processes. Extant literature has called for widening the scope of research on CRM to address its specific processes and activities (cf. Ryals and Payne, 2001). Specifically, this research study focuses on the multiple channel integration process. The rationale of exploring issues pertaining to channel and media integration process is driven by the following facts:

- The channels and media are conveyors of products and services from the firm to the customer.
- Along with traditional channels, technology has enabled a two-way information transaction between firms and customers.
- The range of physical and virtual channels makes this firm-customer interface a dynamic and interactive process.
- In the CRM process, the channel and media integration process plays the central role because it is the only process that facilitates firm-customer interface whereas the other processes can be initiated by and within the firm.

The dynamic and interactive firm customer interface through the multiple channels also results in strategic, operational and analytical challenges for both firm and customers, which have been discussed in the extant academic and practitioner literature and presented here in table 1.

Table 1: Multiple channel interface challenges

Strategic challenges	The provision of channels 'has to be considered in the context of the life cycle of the customer relationship, not just the specific sales activity' and consequently the need and creation of a new business model that includes the multiple channels, financial, technological and human resource capabilities to design and manage the channels and contributes to a unified product/service brand image (Knox <i>et al.</i> , 2003:43).
Operational challenges	The need to align successful data capture across all customer touch points (cf. Payne, 2001; Gartner Research, 2001).
Analytical challenges	The need to generate effective analysis of the customer data gathered across contact points - something critical for designing and conveying seamless customer experience across channels and feed the information back into the loop for further strategic development (Knox <i>et al.</i> , 2003; Wiedmann, Buxel, Walsh, 2002)

Source: Author, based on literature review

The challenges pertaining to channel integration are not only discussed in the extant literature but also cited as reasons for failure of CRM initiatives in empirical research (cf. Pasupati and Raman, 2004; Hart, Hogg and Banerjee, 2002) and practitioner literature (AT Kearney, 2001a,b; Deloitte Consulting, 2001; McKinsey, 2001). While the issues and challenges pertaining to channel integration are well documented in the literature, however, there is a lack of research in the published literature on CRM that empirically investigates the conceptual perspectives on multiple channel integration as a CRM process, its usefulness and contribution to the overall CRM concept. This apparent lack of research on the topic is noted within the literature itself, as evident from the following illustrative quote:

*"There is an increasing interest from academics and practitioners in the area of multi-channel integration. Whilst there is a huge literature on channels, there is **relatively little published work dealing with issues relating to multi-channel integration in CRM** or its predecessor, hybrid marketing systems (Moriarty and Moran, 1990)"*

Payne and Frow (2004:528), Industrial Marketing Management

Further, there is a lack of consensus in literature on conceptualising channel integration and given the absence of empirical work in this area, this research study sought to clarify the notion of multiple channel integration in practice (conceptualisation and implementation) and identify the strategic and tactical issues of importance. Additionally, previous research by Hart, Hogg and Banerjee (2004, 2002) has identified firms, consultants and software vendors as primary stakeholders in the CRM process and also highlighted the differences in their perception of CRM objectives, measures of success and reasons for failure. Therefore, this research study intended to capture perspectives from multiple stakeholders in the CRM process – organisation and technology partner firms who actually facilitate the technology implementation for channel integration. Therefore, the objective for this research study is:

- *To explore the conceptualisation and implementation of multiple channel integration (MCI) in order to identify*
 - *Strategic and tactical issues of importance*
 - *Similarities and/or differences among firms and technology partners in their opinions and views on the phenomenon and the resulting implications*

3. Research Method

A qualitative research approach was adopted for this study in line with the exploratory nature of the work driven by the research issues¹, the aim of uncovering events and processes (Patton, 2002) and the need for theory-building (Yin, 2003; Cresswell, 1998). In line with the research focus, case study as a method of inquiry was chosen for this research to facilitate an in-depth inquiry of a 'bounded system' (cf. Stake, 1995) whereby multiple channel integration as a process denoted the boundaries/research focus; and address the need for theory building (cf. Lincoln and Guba, 1985). Additionally, as suggested in the methodology literature, the case method enabled the researcher to investigate the research issues in their natural setting, study multiple perspectives using multiple sources of evidence, study context specific influences and processes, isolate and define categories and determine relationships between them (cf. Yin, 2003). Further, this research study was undertaken as a single case study with embedded units of analysis, in line with the arguments in the literature where the single case is information rich, represents rare/unique circumstances, serves as a representative case (cf. Yin, 2003).

In the first phase, a pilot study was conducted with the retail and marketing strategy group of Bank X² in order to determine whether the chosen bank was suitable to research the phenomena in question. The choice of a retail bank was determined by the extensive multiple channel usage within this industry sector, the industry situation and technology usage, and its being one of the major industries investing in CRM initiatives (Herschel et al., 2004) and also ironically failures of CRM investments in the industry (Stone et al., 2003). Data was collected over a period of four months and comprised of documents analysis such as strategy documents, research and channel development activity documents, work flows and unstructured interviews conducted with key informants from within the retail strategy and marketing group of Bank X. The next phase of fieldwork was conducted with technology partner firms and involved a consideration of the range of technology firms and their areas of expertise. The common theme underlying these firms was their focus on retail banking needs that would facilitate multiple channel integration. Additionally, since the case was bounded by the context of Bank X, the selection of firms had to ensure that the chosen firms not only had a business practice focus on channels and channel integration but also were associated with Bank X in this area. Therefore, a purposive sampling approach (Patton, 2002; Cresswell, 1998) was undertaken to identify firms meeting the aforementioned criteria which involved extensive preparation in the form of desk based research. Eventually, four firms participated in the research involving in-depth interviews with senior management personnel and where possible multiple respondents from a firm.

The data collection procedures involved making extensive field notes and audio taping of interviews which were transcribed verbatim. The data analysis procedure followed the framework suggested by Shaw (1999) to analyse on site during data collection, run the data open to familiarise and structure data in meaningful units, focus and deepen analysis using the

¹ The findings presented in this paper are part of a larger case study conducted in the UK over a period of 20 months from August 2003 to March 2005 for the doctoral research. The research design was grounded in the realism paradigm to capture multiple perspectives on the 'reality' of channel integration. Data collection was conducted with three stakeholders, namely, the retail strategy and marketing group of the bank for the bank's multiple channel strategy, the customers of the bank for their customer experience and technology firms partnering/associated with the bank. The research aimed to:

- 1) Explore the conceptualisation and implementation of multi-channel integration in order to identify strategic and tactical issues of importance, similarities and/or differences among firms (in this case, the retail bank) and technology partner firms in their views on the phenomena and the resulting implications
- 2) Study the customer experience of multiple channel usage (the customers of the bank) in order to understand the implications for channel integration strategy and implementation
- 3) Explore the role and contribution of multi-channel integration in building and maintaining firm-customer relationships in order to inform the development of CRM as a process and its activities.

² A pseudonym for one of the big 4 banks of UK.

‘constant comparative method’ (Glaser and Strauss, 1967) to isolate data categories, determine data inter-relationships and seek linkages between literature and findings.

4. Findings

The findings from the bank and technology partner firms are presented along three key themes: a) conceptualising multiple channels and their roles, b) customer contact management and multiple channels, c) multiple channel integration – conceptualisation and implementation. For each of these three themes, different issues emerge across both the bank and technology partner firms. Collectively, these issues highlight the implications for multiple channel integration strategy and implementation as detailed below and the salient themes are summarised in table 2.

Conceptualising multiple channels and their roles

While the retail strategy and marketing group of Bank X identifies each channel separately as branch, phone or Internet banking, an interesting contrast is evident in the terminologies used by the technology partner firms. The technology partner firms classify channels as mediated or automated channels on the basis of the evolving channel functionality. Importantly, in stating the same, the technology partner firms appear to distance themselves from the banks and present this categorisation on the basis of the evolving retail banking industry trends. Further, the ATM is perceived by both, Bank X retail strategy and marketing group and the technology partner firms as a support channel. However, the point of differentiation between the two perspectives is that the technology partner firms’ appear to convey that while the functionality of ATM is evolving, there is however, limited functionality exploited by the banks in the UK. Additionally, the technology partner firms articulated the limited functionality of the phone and web channel. This, in turn, is a reflection of actual practice as can be found in the case of Bank X. As suggested by the data, although banks are using multiple channels for customer contact, the branch continues to be the main channel, channel functionalities are evolving, and the ATM, phone and web as channels are active with limited functionalities. In such a situation, from the multiple channel integration perspective, there appears to be a need for identifying gaps in channel roles and exploring the channel’s potential and viability to fulfil the gap.

Customer contact management and multiple channels

Together, the Bank X perspective and the technology partner firms’ perspective help to draw a composite picture of multiple channels, their role in customer contact management, the potential challenges of the same and therefore the resulting implications for channel integration strategy and implementation.

From the Bank X perspective, we learn the importance of customer contact as a strategic need and the role of multiple channels in facilitating customer management by developing customer segmentation based on channel usage, identifying customer channel preference and shaping customer experience. While the bank X perspective highlights the positive role of multiple channels in customer contact management, the technology partner firms’ perspective alerts us to the potential dangers posed to customer contact management and bank-customer relationships through an increased use of automated channels as part of multiple channel provision. Based on their experience of working with the retail banking industry, the technology partner firms alert to the consequences of automated channels along two key areas: a) *At an operational level, the lack of social bonds between the bank and its customer, limited or no information and process coordination, failure in matching technology to user requirements*, b) *At an overall strategic level, the de-linkage between customer knowledge, customer relationship and customer behaviour*. With regards to channel integration strategy and implementation, two issues appear important: a) Getting a balance

between automated and mediated channels, their assigned roles for customer contact management. b) Ensuring mobility of not just customer account data but also interaction data across channels to deliver seamless customer service in order to mitigate the negative implications of migrating customer interaction to automated channels.

Multiple channel integration – conceptualisation and implementation

Similar to the above two themes, issues identified across both perspectives, though different, come together to present an holistic picture and highlighted the need for addressing diverse areas in order to successfully plan and implement multiple channel integration.

From the bank X perspective, multiple channel integration is conceptualised along two main lines: **a)** Integration of outbound marketing communication, **b)** Integration of customer contact across the retail network and channels. Interestingly, however, at an overall level, the focus on multiple channel integration is from the bank's perspective - the bank initiated customer contact as manifest in the workflows, business operating model. There is no discussion on customer initiated contact. From the technology partner firms' perspective, two facets of multiple channel integration are identified: a) vertical (within channel) and horizontal (across channel) integration, b) front-office (customer facing) and back office (data processing and administration) integration. Together, both these perspectives indicate the need to address the different facets of multiple channel integration in order to fulfil the objective of 'end to end customer management'.

With regards to implementation, from the Bank X data, we learn the need to identify and map processes to streamline customer contact across channels as well as identify process owners, their roles and responsibilities to deliver on the same. These issues are core to within the organisation. In contrast, the technology partner firms draw attention to: **a) issues within the organisation**, such as, ensuring consistency in information across the data warehouse, marketing department, credit risk environment, recognising the facets of integration and empowering bank customer service staff through access to information and **b) issues outside the organisation**, such as addressing Basel II policy issues and their implications on banks. Therefore, from the multiple channel integration strategy and implementation perspective, the range of issues highlighted by both perspectives indicate the need to be cognizant of issues within and across the organisation as well as external policy issues while planning for and implementing integration.

5. Discussion

Taken together, the exploratory findings from the pilot study conducted with the Bank X retail strategy and marketing group and the findings from the technology partner firms' presents a few interesting insights as was detailed in the preceding section. Both perspectives helped not only uncover multiple facets of a theme but also understand the implications for multiple channel integration strategy and implementation. The key themes emerging overall from both the perspectives not only provide research evidence for issues discussed conceptually in the literature but also contribute to the literature and thereby enhance our understanding of the research phenomenon.

First, in line with the views in extant literature, research provides evidence on the provision of multiple channels for customer interaction, manifest in the spectrum of channels offering specific activities and services for customer interface for a range of banking activity. The research evidence, however, extends our understanding of multiple channel provision and usage by isolating the outcomes with negative implications for firm-customer relationships when there is a mismatch between channels, tasks and customer needs.

Second, the research findings provide empirical evidence supporting the discussions in the extant literature regarding factors for consideration that can enable successful multiple channel integration such as ensuring access to customer information across channels and

organisation structures. The research uncovers additional factors such as the need for addressing Basel II policy implications and ensuring consistency in information across the data warehouse, marketing department and credit risk environment. By doing so, the research findings enhance our understanding of the factors to be considered for integration implementation by identifying the policy implications and highlighting the need for multi-disciplinary research encompassing marketing, finance and information technology.

Third, extant literature has discussed the barriers to CRM implementation (cf. Raman and Pasupati, 2004; Hart, Hogg & Banerjee, 2002) but none specific to multiple channel integration. The research evidence from the technology partner firms' identifies barriers to multiple channel integration implementation. This empirical evidence contributes to our knowledge of the same by: 1) isolating technology architecture issue as barriers to implementation as opposed to absence of technology solutions and by 2) identifying non-technology issues that act as barriers to implementation such as magnitude of the initiative and priorities, perceived value and costs. Table 3 summarises the key points of the literature and presents the research evidence and contribution to knowledge as discussed above.

Table 3: Strategy and implementation: Contribution of research findings

Extant literature mentions...	Research provides evidence...	Research contributes to knowledge...
Multiple channel integration as choosing an appropriate combination of channels, creating a unified view of the customer experience, when customers interact with more than one channel (Knox et. al., 2003:27)	➤ Provision of multiple channels for customer interaction	By isolating ➤ The outcomes with negative implications for firm-customer relationships when there is a mismatch between channels, tasks and customer needs
Factors for consideration that can enable successful multiple channel integration implementation (Payne & Frow, 2004; Knox et al., 2003)	➤ Supporting the factors discussed in the literature, and ➤ Uncovering additional factors such as: ➤ Addressing Basel II policy implications ➤ Ensuring consistency in information across the data warehouse, marketing department and credit risk environment	By identifying ➤ The implications of policy issues such as Basel II on multiple channel integration strategy and implementation By highlighting ➤ The need for multi-disciplinary research encompassing marketing, finance and information technology
Barriers to CRM implementation – 1. Lack of information sharing across departments, end-user input to planning, flexibility in software, end-user skills (Pashupati & Raman, 2004) 2. Organisation change, understanding CRM objectives (Hart, Hogg & Banerjee, 2002)	➤ Barriers to multiple channel integration implementation	By isolating barriers specific to the channel integration process ➤ Technology architecture issue as barriers to implementation as opposed to absence of technology solutions By identifying ➤ Non-technology issues that act as barriers to implementation

Source: Author

6. Limitations and future research

Along with interesting findings, this research study also encountered limitations in two key areas. *Firstly*, researching an emerging phenomenon and to be restricted by the sensitivity of information which resulted in limited access to data and respondents from the bank X retail strategy and marketing group. Since channel integration as a CRM process is an emergent concept and technological innovation leads the evolution of banking channels, there is a very high degree of confidentiality surrounding such developments and strategic initiatives. *Secondly*, bounded by their own confidentiality agreements, the technology partner firms aggregated their experience and opinion of issues confronting retail banks during the discussion and declined to elaborate specific details for the case study bank. In order to mitigate the effects of these limitations, the researcher corroborated the data with other sources of evidence. These exploratory findings opened up a host of issues for further research. Subsequent research in this direction can use the research issues and their findings to develop larger quantitative studies not just within the retail banking industry but also other industries such as airlines and insurance.

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Table 2: Comparison of the two perspectives and the resulting implications for multiple channel integration

Key themes	Comparing the two perspectives		Emergent implications for multiple channel integration strategy and implementation
	Bank retail group	Technology partners	
1. Conceptualising multiple channels and their roles	<ul style="list-style-type: none"> ➤ Identify each channel separately - Branch, ATM, Phone (Direct), Internet (Digital) Banking ➤ Broad spectrum of channels for a range of roles – customer account management, communication, interface, ➤ Branch as the <i>main</i> channel offering full spectrum of services for customer account management and interface ➤ ATM as a <i>support</i> channel 	<ul style="list-style-type: none"> ➤ Classify channels as <i>mediated</i> (branch) and <i>self-service/automated</i> channels (Internet, ATM) ➤ Channel classification derived from the evolving channel functionality <ul style="list-style-type: none"> ➤ Mediated channels for structured advice ➤ Automated channels for account management, enquiries ➤ ATM as a <i>support</i> channel whose functionality not fully explored within UK ➤ Internet and phone perceived to be in evolutionary stages and not reached maturity 	<ul style="list-style-type: none"> ➤ Identifying gaps in channel roles and exploring the channel's potential and viability to fulfil the gap
2. Customer contact management and multiple channels	<p><u>Recognise</u></p> <ul style="list-style-type: none"> ➤ Customer contact management as a strategic need ➤ The critical role of multiple channels in facilitating customer contact management <p><u>Acknowledge</u></p> <ul style="list-style-type: none"> ➤ Lack of sufficient understanding of customer needs and requirements ➤ Need to distinguish between outbound and inbound customer contact <p><u>Starting</u></p> <ul style="list-style-type: none"> ➤ To apply channel based customer segmentation – in terms of channel usage, and customer contact ability through a channel 	<p><u>Highlight</u></p> <ul style="list-style-type: none"> ➤ Increasing push of self service / automated channels due to channel migration ➤ The negative implications for customer contact management and customer experience <ul style="list-style-type: none"> ➤ Lack of social bonds, limited or no information and process coordination, failure in matching technology to user requirements ➤ De-linkage between customer knowledge, customer relationship and customer behaviour 	<ul style="list-style-type: none"> ➤ Getting a balance between automated and mediated channels, their assigned roles for customer contact management ➤ Ensuring mobility of not just customer account data but also interaction data across channels to deliver seamless customer service in order to mitigate the negative implications of migrating customer interaction to automated channels
3. Multi-channel integration	<ul style="list-style-type: none"> ➤ Research evidence indicates that the channel integration strategic initiatives appear unidirectional - focussing on bank initiated contact as manifest in the workflows, business operating model 	<ul style="list-style-type: none"> ➤ Reflected in the consistent service offered by a bank across all channels 	<ul style="list-style-type: none"> ➤ Need to address the different facets of multiple channel integration in order to fulfil the objective of 'end to end customer management' ➤ To be cognizant of issues within and across the organisation as well as external policy issues while planning for integration
3.1 Conceptualising multiple channel integration	<ul style="list-style-type: none"> ➤ Integration of outbound marketing communication ➤ Integration of customer contact across the retail network and channels 	<ul style="list-style-type: none"> ➤ Identify two facets of MCI <ul style="list-style-type: none"> ➤ Vertical and horizontal integration ➤ Back-office and front-office integration 	
3.2 Implementing multiple channel integration			
3.2.1 Strategic and tactical issues for consideration	<ul style="list-style-type: none"> ➤ Identify the need for changes in operations, processes, sub-processes, workflows, organisation structure 	<ul style="list-style-type: none"> ➤ Ensuring consistency in information across the data warehouse, marketing department, credit risk environment ➤ Addressing Basel II implications ➤ Recognising the facets of integration ➤ Empowering bank customer service staff through access to information 	
3.2.2 Barriers to implementation	-----	<ul style="list-style-type: none"> ➤ Magnitude of the initiative ➤ Technical hurdles NOT "technology to build" BUT "technology architecture to deliver the solution" ➤ Priorities, perceived value and costs 	

Source: Author, based on findings