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ORIGINAL ARTICLE

Creating customer value through omnichannel service delivery: a study of the French insurance market

Ilaria Dalla Pozza[1]

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Abstract
This study presents a conceptual framework that identifies how service companies can create customer value through an omnichannel service delivery. Extant knowledge is synthesized to develop an integrated framework that identifies the building blocks, modifiers, enablers and drivers of customer perceived value built by an omnichannel service delivery. Insights are drawn from the omnichannel literature and combined with qualitative data from senior managers responsible for the development of the omnichannel strategy for major players in the French insurance industry. The study arrives at the following conclusions. First, the building blocks of customer perceived value provided by an omnichannel service delivery—customer effort, service quality, integration quality and trust—are identified. Second, the relevance of the building blocks is found to vary based on the levels of product and activity complexity. Third, customer information management and IT infrastructures are identified as key enablers of an omnichannel service delivery. Finally, support and further clarification are provided for the drivers of the implementation of a successful omnichannel strategy: company, customer, channel relationships and environmental factors. This study responds to calls for strategic studies to integrate multiple variables and takes a holistic and managerial perspective on omnichannel strategies in a service context.

Keywords Omnichannel · Services · Value creation · Customer perceived value · Insurance

Introduction

Today, customers have a choice of channels, both physical and virtual, through which they can interact, communicate, transact and complain (Cui et al. 2021; Dalla Pozza 2014; Neslin et al. 2006; Verhoef et al. 2015). This contemporary landscape opens up new opportunities for businesses. It also brings with it challenges in the form of channel integration and management (Gao and Huang 2021; Hossain et al. 2020, 2019, 2017; Akter et al. 2019) and a need to understand new forms of customer behavior and the changing drivers of customer value.

Omnichannel management theories and strategies have been advocated as a way of coping with these new challenges (Gao and Huang 2021; Gao et al. 2021). Verhoef et al. (2015) *define omnichannel management as "the synergetic management of the numerous available channels and customer touchpoints, in such a way that the customer experience across channels and the performance over channels is optimized"*. Omnichannel management has the objective of allocating resources through different channels to satisfy customer needs, create customer value and ultimately increase company profits (Sharma and Mehrotra 2007; Hossain et al. 2019, 2020).

Recent studies have posited that omnichannel strategies have been developed to create additional customer value (Hossain et al. 2020; Banerjee 2014; Barwitz and Maas 2018; Kabadayi et al. 2017; Müller-Lankenau et al. 2006). The multiplication of available channels represents additional services and options offered to the customer to increase the final customer perceived value (Frazier and Shervani 1992; Mainardes et al. 2020; Sousa and Voss 2012). More choice increases consumer utility and benefits (Heitz-Spahn 2013). As a consequence, the concept of customer value created via omnichannel service deliveries is an important topic to study (Hsiao et al. 2012; Kabadayi et al. 2017).

Ilaria Dalla Pozza
ilaria.dallapozza@assurmarketing.com;
i.dalla-pozza@ipag.fr

[1] Marketing Department, IPAG Business School, Paris, France

The understanding of customer value creation in an omnichannel setting has been set as a research priority by the Marketing Science Institute (2020) for 2020–2022.

Although research to date in omnichannel management has been particularly abundant (Hossain et al. 2019), important research gaps remain, in particular with respect to the understanding of the mechanisms of value creation.

First of all, the literature still lacks holistic frameworks that can provide managers guidance on how to create value through omnichannel strategies. The literature on omnichannel management remains fragmented, analyzing separately different topics that might need to be integrated in a holistic framework, thus providing clear insights for guiding managerial actions. For instance, more recent academic literature in omnichannel has been prolific on isolated topics such as customer experience, channel integration and integration quality, providing different conceptualizations and dimensions, thus leading to fragmentation (Hossain et al. 2020, 2019, 2017; Akter et al. 2019; Gao and Huang 2021; Gao et al. 2021; Quach et al. 2020).

To this end, Kabadayi et al. (2007) highlight the lack of strategic frameworks in designing multiple channels and call for more research linking channel structure design and competitive strategy. Kabadayi et al. (2007) call for a broader theory in omnichannel management that can integrate multiple variables such as governance, environment and strategy, because decisions about omnichannel service deliveries are complex.

Second, while numerous studies have investigated omnichannel issues from the customer point of view, studies taking a strategic outlook from the company's point of view on how customer value can be created (Klaus and Nguyen 2013; Neslin et al. 2006) remain particularly scarce.

Third, although omnichannel studies have been conducted in several settings and industries, little remains known regarding the implementation of omnichannel strategies for value creation in service settings.

According to the above premises, the primary purpose of this paper is to develop an integrative framework and propositions that will provide theoretical and managerial guidance on how service companies can create customer value through an omnichannel service delivery.

More precisely, our research intends to answer the following research questions: How can service companies create customer value through an omnichannel service delivery? What are the building blocks of customer perceived value, the moderating factors and the key enablers?

Our contributions to literature and practice are as follows: First of all, we develop an integrative framework that unifies fragmented contributions in the omnichannel literature. In doing so, this research answers recent calls for more strategic research in omnichannel management (Klaus and Nguyen 2013; Neslin et al. 2006) by developing an understanding of the factors that have an impact on customers' perceptions of value in an omnichannel environment (Hickman et al. 2020; Kabadayi et al. 2017).

MacInnis (2011; p. 138), when presenting the conceptual contributions in marketing, defined "integrating" as viewing "previously distinct pieces as similar, often in terms of a unified whole whose meaning is different from its constituent parts".

Our second contribution lies in the development of a set of propositions based on our framework to guide managerial actions in omnichannel strategies.

The drivers, building blocks and moderating variables in the creation of customer value are identified. Insights are drawn from the value creation and omnichannel literature and combined with qualitative data from senior managers; in so doing the study responds to the call from Müller-Lankenau et al. (2006) to recognize the difficulties in capturing the diversities in omnichannel strategies from within companies, taking a company perspective.

Third, our work contributes to marketing practice through the analysis of the service sector, largely neglected to date in omnichannel literature.

The remainder of this paper is structured as follows: Part one presents the theoretical underpinning of the research. It identifies key elements for value creation in an omnichannel service delivery. The second part provides details of the exploratory study and the qualitative data collection. In part three, an integrative conceptual framework and deriving propositions are presented; the conceptual framework provides a conceptualization of how service companies can create customer value through an omnichannel service delivery. This section explains how the framework was developed using alternative conceptualizations and views from the interviews compared and contrasted with the theoretical underpinnings to provide a synthesis of all material. Finally, the paper concludes with the discussion and managerial implications.

Theoretical background

Our research is rooted in the omnichannel management literature. It is generally recognized that the foundation of omnichannel management, as an academic concept, is grounded in the distribution channel and channel management literature (Ailawadi 2021; Cui et al. 2021). To develop our holistic framework, we thus revise the distribution channel literature and the more recent literature on omnichannel management.

From multichannel to omnichannel management

Omnichannel management represents an evolution of multichannel management (Verhoef et al. 2015; Berman and Thelen 2018). While in multichannel marketing the multiple channels are managed independently and promotions and prices can differ by channels, omnichannel marketing aims at the highest level of channel integration to provide customers a seamless experience across the multiple touchpoints (Berman and Thelen 2018; Gao et al. 2021). In outlining the major differences between each of these two approaches, Berman and Thelen (2018) identify four stages between a pure multichannel and a pure omnichannel marketing strategy, providing a roadmap to companies to planning and implementing an omnichannel marketing orientation. In our paper, with omnichannel service delivery, we refer to the most advanced level of output of an omnichannel marketing orientation, as described by the fourth and last stage of Berman and Thelen (2018).

Omnichannel service deliveries and value creation

Companies have developed omnichannel service deliveries in an attempt to create additional customer value (Banerjee 2014; Barwitz and Maas 2018; Yrjölä et al. 2018). Anderson et al. (1997) point out that priority in the channel design process should be given to the service attributes that customers value the most in order to deliver customer value. Similarly, for Müller-Lankenau et al. (2006), companies implementing an omnichannel strategy are interested in fully exploiting the potential of the different channels, either by selling or by adding new services and communication features with the final goal of creating customer value.

Kabadayi et al. (2017) recognize the perceived value of an omnichannel service delivery as a key output of a successful omnichannel strategy. In this context, customer perceived value is defined as *"customers' overall assessment of the benefits that they receive from using omnichannels to fulfil their needs considering the various costs and sacrifices associated with using such channel systems."* (Kabadayi et al. 2017; p. 4).

By analyzing the literature, we can identify some elements having an impact on the development of an omnichannel service delivery that at the end should create value for the customer. These elements pertain to the customer, the company, the environment and channel relationships among members.

Company elements

Among the company elements determining the design of a channel strategy, Anderson et al. (1997) identify the organizational inertia, the company's strategic priorities, and the vertical integration of the distribution system, while Bucklin (1965) identifies the minimization of total costs with respect to expectations in terms of delivery time, the costs of alternatives in distribution strategies and organizational silos; Kabadayi et al. (2007) identify the business strategy of the company (based on differentiation or cost leadership strategy); Kumar (2010) identifies technological factors and the entity of IT investments. Mols (2001) highlights the required channel specific investments, management support, organizational change, communication and promotion, firm size, Moriarty and Moran (1990) the company's objectives of cost minimization, Müller-Lankenau et al. (2006) the company's marketing strategy and the retail format, the products sold online, the online value-adding features, Payne and Frow (2005) the business strategy, the customer strategy, the balanced scorecard and the cost reduction opportunities, while Sa Vinhas et al. (2010) identify channel ownership (owned versus independent channels) and Bucklin et al. (1996) the costs implications of the omnichannel strategy.

Customer elements

Among the customer elements having an impact on the design of a channel strategy, Anderson et al. (1997) identify the needs of the customer; Bucklin (1965) identifies the required customer delivery time; Bucklin et al. (1996) identify customer satisfaction and value, and the required market coverage; Easingwood and Coelho (2003) identify consumer volatility; Kumar (2010) identifies customer preferences for communication channels, customer lifetime value, customer responsiveness to communication messages, and customer purchasing pattern; Moriarty and Moran (1990) identify the maximization of customer satisfaction, customer path, customer buying behavior, customization, market coverage, and the relevance given to important customers; Payne and Frow (2005) identify customer data collection and data mining.

Channel relationships elements

Among the channel relationships elements defining a channel strategy and thus customer value creation, Anderson et al. (1997) identify channel power, channel compensation and rewards, channel monitoring, while Bucklin et al. (1996) identify the type of intermediaries, incentives, channel conflict, interface redesign, Gaski (1984) conflict and power in channel members relationships, Easingwood and Coelho (2003) control of channel members, Mols (2001) conflict among channel members, Moriarty and Moran (1990) conflict and control, Payne and Frow (2005) multichannel integration process, information management process, the performance assessment process across the different channels, Sa Vinhas and Gibbs (2012) the quality of the information exchange among channel members, conflict, relationship satisfaction and quality.

More recently, a prolific marketing academic literature has focused on the concepts of channel integration and integration quality. Seamlessness is today considered as the main characteristic of omnichannel management (Quach et al. 2020). The concept of seamlessness indicates the need of providing a consistent service experience for customers over the different channels and touchpoints and it has become one of the most crucial aspects of omnichannel management for companies in recent years (Hossain et al. 2020). Omnichannel management is a step forward from multichannel management as it aims at integrating all the relevant channels seamlessly to provide a satisfying overall shopping experience (Verhoef et al. 2015; Berman and Thelen 2018). Integration quality or synchronizing service elements within channels is the key to rendering seamless experience (Hossain et al. 2020, 2019; Sousa and Voss 2006). Integration quality plays a vital role in omnichannel service delivery and it has an impact on customer perceived value (Hossain et al. 2020).

Environmental elements

Among the external and environmental factors impacting the implementation of a channel strategy, Bucklin (1965) highlights the competition; Kumar (2010) highlights the technological factors; Müller-Lankenau et al. (2006) highlight the market structure, the level of competition, and more generally, political, economical, social and technological factors.

Methodology

Given that little empirical research has developed holistic frameworks to understand how companies can create value through omnichannel strategies, exploratory research was necessary (Miles and Huberman 1994). In-depth interviews were undertaken for this study. Following the guidelines set out by Ulaga and Reinartz (2011), since we relied on key informants, the interviewees were influential directors or managing directors responsible for the omnichannel strategies of their respective companies and were key decision-makers in their companies; those interviewed included several executive board members.

The context for this study is the French insurance industry. This is in contrast to previous studies which have tended to focus on goods and manufactured products (Elliott et al. 2012) and addresses the need for greater insight into the needs of service sector (Easingwood and Coelho 2003). The study of omnichannel strategies in the service sector has been particularly neglected (Elliott et al. 2012). This choice is also in line with the need for more in-depth research into omnichannel strategies in specific industry and country contexts (Klaus and Nguyen 2013; Komulainen and Makkonen 2018).

The French insurance industry was selected due to its economic importance; insurance is a large and financially important sector to the world economy and the growth of individual countries (French Insurance Federation 2021). Second, insurance is well recognized as an early adopter of complex systems of distribution and communication (Moriarty and Moran 1990); this trend continues today. Third, insurers continue to experiment with new and additional channels; the introduction of the direct channel is inflicting major structural changes to the way in which companies interact with their customers (Dalla Pozza et al. 2017). Finally, the variety of distribution and communication channels within insurance is large leading to the generation of pertinent issues in omnichannel management (Dalla Pozza and Texier 2014). Insurance companies rely on a range of channels to communicate with customers, such as TV, webchat, social media, face-to-face agents, call centers, email, websites and more recently, chatbots; regarding distribution methods (sales), we find either direct sales (using telemarketing or the website) or agency-based distribution. In addition, agencies may be owned by insurance companies themselves or by independent insurance agents. The service may also be provided by independent insurance brokers (Dalla Pozza and Texier 2014).

This industry is therefore an appropriate setting to study omnichannel strategies.

Respondents were identified on the basis of the following criteria:

- Market share of the insurance company. French specialized insurance magazines report annually the turnover of the main insurance groups, either by specific market (such as auto or health insurance) or by group; the participants in this study belong to the top 10 of any (or several) of these rankings;
- Availability and willingness to participate;
- Experience and leadership in the omnichannel strategy of the company.

Respondents were identified first by company (according to omnichannel practices, market share, type of products, etc.) to be representative of the insurance market and then by individual (according to experience in the company/knowledge of omnichannel strategy; some self-reported questions regarding their experience/knowledge were asked before they participate in the study).

Interviews were completed until the saturation criteria were reached (Miles and Huberman 1994); each interview lasted from 50 to 90 min and was audiotaped and transcribed verbatim. This study's sample consists of interviews with 25 key decision-makers, which is consistent with the sample size recommended in existing exploratory research (Ulaga and Reinartz 2011).

Thirty-one case studies from 20 insurance groups were collected. Sometimes, one insurance group originated several case studies, whereby it is organized into several different sub-brands serving different markets with distinct products and positioning (Dalla Pozza and Texier 2014).

The 20 insurance groups are so classified:

- Life, general and health insurers: 6
- Bank insurers: 4
- Brokers: 6
- Life and health insurers: 4

The 31 case studies can also be classified according to the distribution channels in the B2C market:

- Direct sale: 10
- Affinity business: 1
- Bank insurance: 4
- Insurance through a proprietary network of agencies: 11
- Insurance through intermediaries (agents or brokers): 4
- Comparison sites: 1

Table 1 shows the record number (the number associated with each respondent), the type of case study, respondents' title, the insurance group to which each case belongs.

The interview guide comprised four themes: company history and omnichannel development; objectives and difficulties of their omnichannel strategy; synergies, conflicts among channels and elements that impact customer value creation.

Following the recommendations of Miles and Huberman (1994), the analyses began by reading through the interview notes and full transcripts to help inform coding. A content analysis was performed, and the data from the different interviews compared to identify the emerging themes (Glaser and Strauss 1967; Patton 2002). NVIVO software was used to identify critical themes. To ensure content validity, two managers reviewed the framework and suggested modifications (Ulaga and Reinartz 2011). The emerging themes were then compared with the literature and the initial conceptual framework. New themes were created and existing ones adjusted to refine the integrative framework.

Conceptual framework

A conceptual framework and deriving propositions for customer value creation in an omnichannel service delivery have been developed drawing on the literature and the exploratory study (see Fig. 1). The framework has four broad components: the building blocks, drivers, moderators and key enablers of an omnichannel service delivery leading to customer value creation. The drivers of omnichannel service delivery are identified: company, customer, environmental and channel members relationships' elements. At the center, the omnichannel service delivery is characterized by its building blocks: reduction of customer effort, improvement of service quality, integration quality and trust. Key enablers are customer information management and IT infrastructures, financial resources availability and change management. Product and activity complexity are the moderating factors. In the following sections, we will examine each component in more detail.

Building blocks

Four building blocks of an omnichannel service delivery were identified as contributing directly to customer perceived value: reduction of customer effort, improvement of service quality, integration quality and trust.

Customer effort

The concept of perceived sacrifice has largely been neglected in the customer value literature (Ravald and Grönroos 1996; Zeithaml 1988). Perceived sacrifice does not solely refer to the purchase price, but also includes all other possible costs that the customer might face in the purchasing process. Non-monetary price includes the time, search, effort and physical costs that contribute to the consumer's perception of sacrifice (Zeithaml 1988). Anything that can reduce the non-monetary price can reduce perceived sacrifice and thus can increase customer value (Zeithaml 1988).

An omnichannel service delivery should build complementarities between channels to create a smooth customer journey and reduce customer effort. Customer effort is reduced when channels are integrated to support customer decision-making. As one respondent explains:

> *Now online sales are starting to increase because the Internet works well when coupled with the phone; the customer is guided on the phone by a customer service representative, and he performs his actions online, subscription and payment, while talking to somebody [at the phone].* (R3)

Virtual channels also provide the freedom for customers to perform simple administrative activities whenever and whenever they want:

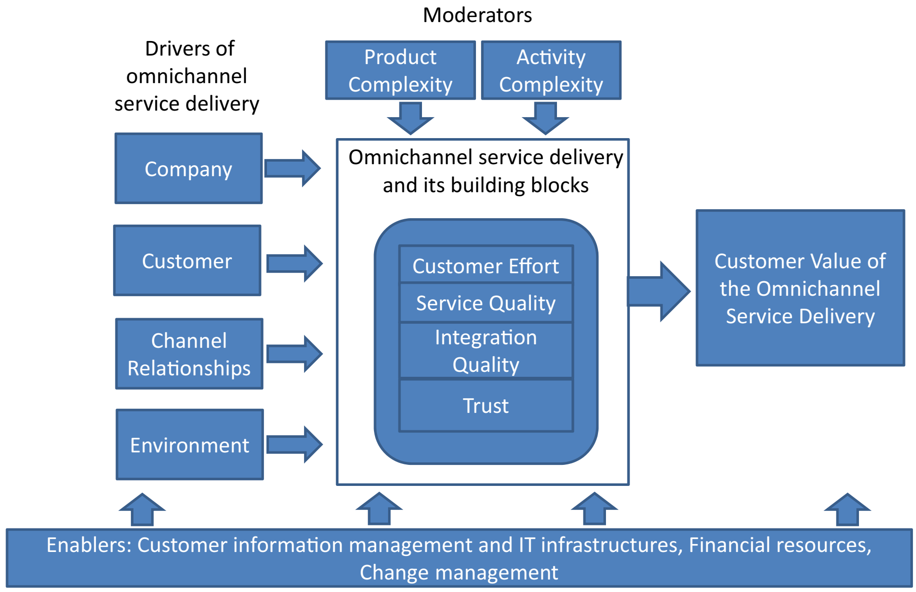
> *If the customer has to perform a simple activity, such as make a payment towards his life insurance policy or change his address, he has no interest in coming into his local agency – the customer prefers the option of being able to perform these tasks over*

Table 1 List of respondents

Record #	Case study	Title	Group
R1	Direct sale	Managing director	Life, general and health insurer 1
R2	Bank insurance	Marketing and development director, board executive	Bank insurance 1
R3	Insurance through a proprietary network of agencies	Marketing director	Life and health insurer 1
R4	Insurance through a proprietary network of agencies	Head of marketing	Life, general and health insurer 1
R5	Direct sale	Group CMO	Life, general and health insurer 2
R6	Bank insurance	Marketing director	Bank insurance 2
R7	Insurer through a proprietary network of agencies	Group marketing, multichannel and actuarial director	Broker 1
R8	Affinity business	Marketing, communication and direct sales director	Life and health insurer 2
R8	Direct sale	Marketing, communication and direct sales director	Life and health insurer 2
R8	Insurer through intermediaries (agents or brokers)	Marketing, communication and direct sales director	Life and health insurer 2
R9	Direct sale	Managing director	Life, general and health insurer 3
R10	Insurer through intermediaries (agents or brokers)	Multichannel director	Life, general and health insurer 3
R11	Insurer through a proprietary network	Marketing director	Broker 2
R12	Insurer through intermediaries (agents or brokers)	CMO and digital savings director	Life, general and health insurer 2
R13	Insurer through a proprietary network	Head of marketing and communication	Broker 3
R13	Direct sale	Head of marketing and communication	Broker 3
R14	Insurance through a proprietary network of agencies	Marketing director	Life, general and health insurer 4
R14	Direct sale	Managing director	Life, general and health insurer 4
R15	Insurance through a proprietary network of agencies	Sales and distribution director	Life, general and health insurer 5
R15	Direct sale	Sales and distribution director	Life, general and health insurer 5
R16	Direct sale	Actuarial director	Broker 4
R17	Insurer through intermediaries (agents or brokers)	Group marketing director	Broker 5
R17	Insurance through a proprietary network of agencies and intermediaries	Group marketing director	Broker 5
R18	Comparison site	Managing director	Broker 4
R19	Insurance through a proprietary network of agencies	Marketing and development director; internet manager; communication director	Life and health insurer 3
R20	Insurance through a proprietary network of agencies	Communicationdirector	Life and health insurer 4
R21	Insurance through a proprietary network of agencies	Development and multichannel director	Life, general and health insurer 6
R22	Bank insurance	Global head of marketing Europe and Asia	Bank insurance 3
R23	Bank insurance	New customer relationship director	Bank insurance 4
R24	Direct sale	Operation director; marketing manager	Broker 1
R25	Direct sale	Marketing director	Broker 6

the phone or via the Internet, because otherwise, he loses time –these are activities with low added value, so the customer wants to have the option to complete them over various channels; not everybody will use these channels, but the majority will appreciate the option and ease in being able to do so. (R2)

Fig. 1 A conceptual framework for customer value creation in an omnichannel service delivery



The purchasing process of complex products, as insurance policies, can be time consuming and require a lot of customer effort. The goal of an omnichannel service delivery is to reduce perceived customer effort throughout the purchasing process through the synergistic deployment of channels. Respondents repeatedly explained that a key goal of an omnichannel service delivery is to provide fluidity in the customer journey because:

> *Fluidity results in higher speed, reduced time and effort, a minimization of the constraints for the customer; the customer should not have to repeat things twice in different channels.* (R4)

We thus propose:

Proposition 1a *Reduced customer effort is a building block of an omnichannel service delivery to create customer value.*

Service quality

Reduced customer effort and service quality are recognized as the two fundamental components of value (Zeithaml 1988). The importance of service quality as a primary benefit in channel management has already been recognized (Elmadağ et al. 2008; Klaus and Nguyen 2013). Service quality should be delivered through each individual channel and interaction (Kabadayi et al. 2017). As our respondents explained:

> *The priority of each channel is the development of service quality.* (R14)

> *The service behind each channel contributes to value; value is about putting into place efficient services and functionalities for the customer.* (R19)

Each channel therefore needs to provide excellent service quality in its own right and this should be consistent across channels. We thus propose:

Proposition 1b *Service quality of each channel is a building block of an omnichannel service delivery to create customer value.*

Integration quality

Integration quality refers to the "ability to provide customers with a seamless experience across multiple channels" (Hossain et al. 2020). Respondents identified the integrated nature of the insurance process, for example:

> *Each agent has their own webcam – it is possible to connect to an expert to discuss specific products; in these cases, the sale is conducted with three persons– the agent, the customer in the agency and the expert –via webcam.* (R2)

Customer information should be made available via each channel in real time, in such a way there is no need for the customers to continuously provide their information every time they switch to another channel. It may also involve interactions where one channel takes into account previous customer interactions via different channels (Cassab and Maclachlan 2009).

Omnichannel integration quality reduces the time and effort necessary to use multiple channels (Kabadayi et al. 2017).

Another example of synergy and integration among internet-based and traditional channels is the electronic signature. The customer can talk via the phone with her agent, who can then send her an email with a dedicated link to the product. By approving the transaction with her electronic signature, the customer does not need to travel to the agency, but the human contact is preserved.

> *The electronic signature is used to finalize a sale thanks to an email exchange, but we do not leave the customer alone on the website – there is the salesperson on the phone, there is guidance, so it is not a wholly web-based interaction, it is an omnichannel one.* (R19)

Agents still remain central in the management of the customer relationship; in addition, the physical agency is a *tool of visibility and reassurance* (R14). We thus propose:

Proposition 1c *Integration quality is a building block of an omnichannel service delivery to create customer value.*

Trust

Respondents constantly mentioned the need to build trust in the purchasing process as insurance is an intangible and complex service. For example:

> *During purchase, customers need to be reassured, need to have somebody on the end the phone to finalize the purchase and to help whenever a problem arises* (R17).

Trust in omnichannel service delivery is formed via the presence, and often the physical presence, of the agent:

> *Multiple channels should serve customer needs, so we have identified the necessity for a physical presence, for trust, for reassurance; the agency is not merely a communication tool, it is a reassurance tool.* (R24)

Agustin and Singh (2005) demonstrated that trust is positively related to customer value and hence also support trust as a building block in omnichannel service delivery. We thus propose:

Proposition 1d *Trust is a building block of an omnichannel service delivery to create customer value.*

Moderators

Product complexity and activity complexity are proposed as moderators in the conceptual framework.

Product complexity

Customers' channel behavior changes according to product categories (Heitz-Spahn 2013) and therefore product complexity can influence a firm's channel choice decision (Mols 2001) and structure (Bucklin 1965). Respondents in our study consistently cite product complexity as a key variable in defining omnichannel strategies and channel structure. For example:

> *We have realized, as have other insurance brands, that a "web-only" service in the insurance industry is too early – it is too early because the product is too complicated.* (R19)

The complexity of the product impacts the customer's perceived effort in understanding and buying that product. As one manager explains, as a complex product becomes better known in the market and mass-marketed, more digitalized services can be offered:

> *Knowledge and awareness of the product is very weak …. to be able to promote something over the Internet, it needs to be a mass-market product in order to make it simple. We need to make it simple.* (R14)

Companies recognize that complex products require higher trust, better service quality and more investment to reduce customer effort. Thus, we propose:

Proposition 2a *The perceived complexity of the product impacts the level of trust, the customer effort and the level of service/integration quality which an omnichannel service delivery should address.*

Activity complexity

The activities a customer has to perform in an omnichannel journey can be divided into simple and complex. Simple activities include changing address or contact details, or downloading and printing a certificate. Among complex activities, there are as follows: gaining an understanding of the product, choosing policy options, declaring an accident, and online subscription.

The four building blocks mentioned above are affected by activity complexity. For example, the more complex the activity, the higher the level of trust and the level of service/integration quality the omnichannel service delivery requires. In presence of complex activities and products, a high required customer effort (such as a cognitive effort) could discourage the customer, who might quit the decision-making process. In presence of higher complexity, omnichannel integration quality becomes more important for overall value creation.

We thus posit:

Proposition 2b *The perceived complexity of the activity the customer has to perform impacts the level of trust, the customer effort and the level of service/integration quality which an omnichannel service delivery should address.*

Key enablers: customer information management and IT infrastructures, financial resources, change management

The qualitative interviews allowed us to identify key enablers of an omnichannel service delivery in a service context: customer information management and IT infrastructures, financial resources, change management. More precisely, the absence of these key enablers can become a barrier in the implementation of a successful omnichannel service delivery.

Customer information management and IT infrastructures

Following Payne and Frow (2005), customer information management and IT infrastructures refer to material tools that enable the collection, analysis, sharing and use of customer data from all contact points to generate customer insight and appropriate marketing actions. The key material elements are data repositories, IT systems, analysis tools, back office and front office applications. The ability of the company to collect and share customer information at each touch point will heavily determine the success of the omnichannel strategy (Payne and Frow 2005). Similarly, Kumar (2010) stresses that the collection of customer information at the individual level is necessary when it comes to implementing successful omnichannel strategies. Information must be shared across the company and the IT infrastructures of the different channels should be integrated. Companies should overcome their "silo" structure, share information about customers, and adopt a comprehensive view of the customer journey in order to build superior customer value (Dalla Pozza 2014).

> *We need to have a strong knowledge of our customers; if we know that X considered this product on the Internet yesterday, then we can contact him tomorrow through his preferred channel to propose a sale*. (R15)

Several respondents pointed out the difficulties in integrating the different channels, rather than simply aligning them alongside one another. Several major players in the insurance industry have grown through successive and repeated mergers and acquisition. Companies characterized by the presence of several internal information systems (sometimes more than 40!) still struggle in developing an omnichannel service delivery, lagging behind more agile pure online players.

Ensuring effective integration of communication between the different channels is still a challenge. Rarely, the information coming from all the channels of the omnichannel service delivery is integrated in the same database to provide a complete picture of the customer journey. Very often, each company's division and distribution channel have its own IT infrastructure in isolation.

> *In the different divisions we had separate databases and information systems; we had to invest to integrate them.* (R17)

We thus posit:

Proposition 3a *Customer information management and IT infrastructures are key enablers of an omnichannel service delivery.*

Financial resources availability

The development of an omnichannel service delivery can require an important budget for IT infrastructures and channel integration, especially for traditional players with an extensive network of agencies. In this latter case, agencies are often owners of customer data that are reluctant to share with the headquarter. Financial resources availability constrains the company's choice of channels and investment (Mols 2001) and this was voiced by respondents, for example:

> *We have chosen digital channels such as social media –Twitter, Facebook, blogs and forums– for our promotional campaign, for budget reasons, as our budget was limited. (*R13)

We thus posit:

Proposition 3b *Financial resources availability is a key enabler of an omnichannel service delivery.*

Change management

Change management can also be a main barrier. The organization should support the omnichannel service delivery. Internal processes should be redesigned according to the omnichannel service delivery. Frontline employees must adopt and adapt to new communication modes and distribution channels. The customer adoption of digital channels impacts the internal work organization. For instance, customer service representatives and agents interact more and more frequently with customers in the context of a distance relationship, made possible by new technological advances, such as chat and videoconferencing. Appropriate training should be provided to support the change. We thus posit:

Proposition 3c *Change management is a key enabler of an omnichannel service delivery.*

Drivers

Analysis of the interviews identified support for four categories of drivers and provided further detail on the composition of each. We identified company, customer, channel relationships and environmental drivers.

Company drivers

Two company factors were found to be important drivers: legacy structure and brand. Channel decisions today depend heavily on company legacy, i.e., the structure that was adopted in the past (Sa Vinhas et al. 2010). In this study, the direct companies tend to be price-oriented but display "*more flexibility in their structure*" (R14), since they are not characterized by an extended network of agencies. In contrast, companies characterized by a dense network of agencies display more difficulties in integrating additional digital channels and in rethinking the new role of agencies. Such companies "*do not operate from a white sheet and start from scratch*" (R15).

Brand also plays a major role in omnichannel service delivery. In a service context, companies stress the importance of having a recognized brand, since:

> *Insurance products are complex and customers have the tendency to trust historical and recognized brands, so for this reason, insurers greatly invest in the power of the brand* (R15).

An omnichannel service delivery is a vehicle through which brand identity can be expressed. As one director explains:

> *All the channels are used, every communication signed by our brand must express our brand, so we are everywhere, in all the channels, everywhere, even on insignificant things; everything is framed. The only way to have a strong brand is to be everywhere, and the same everywhere* (R20).

We thus posit:

Proposition 4a *Company elements such as legacy structure and brand impact the design of an omnichannel service delivery.*

Channel relationships drivers

Two elements of channel relationships were identified in this study: channel conflict and attribution of sales. Channel conflict has been extensively researched in past marketing literature in channel design (Gaski 1984; Hunt 1996; Mols 2001; Palmatier et al. 2006). When multiple channels are present, conflict may arise, as members of different channels carry out the same function (Mols 2001). Customer value creation can thus be reduced because of conflict. To reduce conflict, companies develop rules on channel pricing, attribution of sales, channel commission sharing and ongoing channel evaluation; eventually, pricing rules for different channel members need to be developed (Sharma and Mehrotra 2007). Conflict among different channels, especially in the case of companies with a large network of physical agencies, should be resolved by an appropriate commission system.

For example, one bank insurer explains about conflict on attribution of sales:

> *The Internet should not be seen as a competitor; every time a sale occurs over the web, this sale is also attributed to the agent in the same region as that of the customer. This reduces conflict between the new and the traditional channel.* (R2)

Different channels also need to communicate, share objectives and concerns; for this reason, channel governance needs to encourage people to exchange and share information. Respondents in this study identified the benefits of responsibility being shared across channels; or the need for different channels (traditional branches and internet, call centers) to regularly meet to define omnichannel service delivery's objectives.

We thus posit:

Proposition 4b *Channel relationship elements such as channel conflict and attribution of sales impact the design of an omnichannel service delivery.*

Customer drivers

Among the customer elements which influence the design of an omnichannel service delivery, we recognize: customer preferences, customer omnichannel behavior, customer characteristics, channel choice goals. Customer preferences should be considered in the omnichannel challenge, and customers should be marketed to and approached accordingly (Klaus and Nguyen 2013).

Companies recognize that customers have preferred channels. However, while the preferred channel is never used exclusively, its identification would make possible to set price on the basis of the customer preferred channel. As one market leader explains:

Thanks to big-data profiling, we can identify the preferred contact channel; we still do not define pricing accordingly, but technically, we could define prices for products on the basis of customers' preferred contact channels: so we could say, "This customer uses the telephone more, while this other customer uses the agency more", but it is never 100%, it is a preference. (R14)

One bank insurer grounds the development of new products in customer databases and analyses: the future is to define pricing according to the preferred channels used by the customer:

We are thinking of developing a personalized pricing structure in the future, based on the use of preferred channels; this is made possible by big data. (R22)

Johnson et al. (2003) suggest that customers might follow established buying routines when choosing channels in the buying process. As our respondents repeatedly highlighted, the customer journey across channels must be known to make the customer's life easier, to reduce customer effort and to intervene with the right action at the right moment:

If you call the call center to ask for product information, the customer service representative registers all the information for you; if, after five minutes, the customer then goes into his local agency, the agent there will see on the system immediately that this customer just called, and why; the customer does not have to re-explain. The agent can then make the right selling proposition. (R14)

Knowledge about the customer through customer databases will allow companies to improve their service; to offer the best path according to the situation, and to facilitate the use of the preferred channel to reduce customer effort, build trust and improve service quality. Although customer information is key in omnichannel service delivery, the majority of respondents agree on the fact that they can rarely extract full value from this information.

We thus posit:

Proposition 4c *Customer elements such as customer preferences and characteristics impact the design of an omnichannel service delivery*.

Environmental drivers

In defining an omnichannel service delivery, the industry and competitive environment should be analyzed (Christensen 2001; Payne and Frow 2005; Porter 1980). Müller-Lankenau et al. (2006) identify the importance of considering the market structure when it comes to understanding companies' omnichannel strategies. Factors such as market structure, competition, political, economical, social and technological conditions can impact the implementation of an omnichannel service delivery (Müller-Lankenau et al. 2006). We thus posit:

Proposition 4d *Environmental elements such as market structure, competition, political, economical, social and technological conditions impact the design of an omnichannel service delivery*.

Discussion and managerial implications

This paper presents an integrative framework and propositions for value creation in an omnichannel service delivery in the insurance industry. The findings reveal that an omnichannel service delivery is a relationship marketing tool. The goal of an omnichannel service delivery is to create customer value; this is developed through increased service quality at each touch point and integration of multiple channels, a reduction in customer perceived effort via the offer of a smooth customer purchasing process across multiple channels, thus fostering trust.

The relevance of trust, customer perceived effort, and service/integration quality in an omnichannel service delivery varies according to the complexity of the product under consideration and the task the customer has to perform. The omnichannel service delivery is also a vehicle for brand identity, expressing it consistently at each touch point (De Keyser et al. 2020). Several company, customer, environmental, channel member relationships factors drive the design of an omnichannel service delivery, thus impacting customer value creation. Key enablers of a successful omnichannel service delivery are sharing customer information and an integrated IT infrastructure across channels.

This study contributes to the omnichannel literature at least in three ways. First of all, this conceptual framework answers recent calls for more strategic research in omnichannel management from the company's point of view (Klaus and Nguyen 2013; Neslin et al. 2006). Second, although the customer perceived value which is created in an omnichannel service delivery has become an important topic for managers and academics, there is a lack of understanding of what contributes to customer perceived value. Our conceptual framework provides a synthesis of what impacts and moderates customer perceived value in an omnichannel service delivery. Third, research on omnichannel management in services is lacking (Easingwood and Coelho 2003).

This research responds to this call by proposing a conceptual framework and propositions for the insurance sector as main example of the service sector.

This study unveils several managerial implications for omnichannel business practitioners. In implementing an omnichannel service delivery, managers are encouraged to carefully pay attention to provide a superior service and integration quality among channels while reducing customer effort and increase trust. More channels represent more choices and thus more customer value. However, channels must be correctly orchestrated to create customer value, in such a way they can reduce customer effort. The multiplication of channels and the difficulty for the customer in finding the right touchpoint to satisfy his needs can create confusion for customer and value destruction. Therefore, customer effort can be reduced by improving communication on the preferable channel to use in different situations.

Managers should also identify the most critical points in the customer journey and offer alternative paths with more trust and less effort. In fact, the customer can stop his purchasing journey if the effort is too high or in absence of trust. Customers might switch from one channel to another or repeatedly try alternative channels before reaching the desired information or outcome, thus increasing the length of the customer journey, time and effort spent. Companies should carefully monitor and identify these critical steps in the customer journey and provide appropriate solutions. Advances in technological development based on artificial intelligence might allow companies to provide customers with service support anytime and anywhere. For instance, a leading French insurance company has developed a chatbot to help customers finding their appropriate online portal: the multiplication of online offers under different brands over time implied a multiplication of different online portals requiring different login details for the customers. As a consequence, the customer could not always find the appropriate website to login.

Companies should also pay attention to two different aspects of quality: service and integration quality. While service quality must be provided by each channel, integration quality implies consistent synergies and coordination among touchpoints.

A fundamental enabler of a successful omnichannel service delivery is customer information management. Thanks to today's technological advances, companies can offer personalized paths according to the customer's preferred channels.

Limitations and future research directions

This study has limitations that should be addressed in future studies. First, some comments should be made regarding the generalization perspective. Data collection is confined to the French insurance industry. It would be useful to explore the relevance of this framework in different countries. In addition, data for this study were only collected in the insurance industry, which is used as an example of the wider service industry. Other services markets may well differ with respect to how customer value is created in an omnichannel service delivery. This study represents only a small section of the service industry, and it would be beneficial to test this framework in other service sectors. However, due to the characteristics of the French insurance industry (complexity of the service, centrality of the agent and need for human contact), we expect our model to apply to those contexts sharing these similar characteristics; for instance, the insurance contexts in Italy and India heavily rely on a network of physical agents for the distribution of complex insurance products.

Second, this article explores the factors of value creation in omnichannel services. Omnichannel service as a value creation system is becoming the norm in the competitive marketing landscape. Research has indicated that there may be failures in service provider – customer relationships (Patricio et al. 2008). While the vast majority of research has focused on how value is created, little attention has been paid to how value is destructed. Value co-creation (VCC) can be viewed as a constellation of practices throughout the process of aligned resource integration that, in turn, makes people better off and denotes an increase in value (Vargo and Lusch 2016). Value co-destruction (VCD) depicts the diminishment of value when entities do not (or are not able to) successfully integrate resources or misalignment occurs (Echeverri and Skålén 2011). While VCC and VCD appear to be two distinct phenomena, scholars postulate that they are dialectically related (Echeverri 2021) and even intimately intertwined with the experience of value (Sahhar and Loohuis 2022).

It is widely acknowledged that facilitating customers in their value creation processes is a strenuous undertaking (Edelman and Singer 2015).

This becomes more apparent in integrated systems such as omnichannel service, where service providers facilitate customers through complex systems consisting of processes and technologies to manage relationships across a myriad of touchpoints (Lemon & Verhoef 2016). In these settings, risks that misalignments in resource integration occur become amplified (Banerjee 2014; Kabadayi et al. 2007).

Despite interest in VCD in an omnichannel service is widespread, little remains known about the subjacent misalignment in resource integration as sources of VCD. Future research could investigate this aspect.

Declarations

Conflict of interests On behalf of all authors, the corresponding author states that there is no conflict of interest

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Ilaria Dalla Pozza is Full Professor of Marketing at IPAG Business School, where she is responsible for the development of research activities for marketing in the insurance and bankinsurance sector. She holds a master's degree in engineering and a PhD in marketing from Politecnico di Milano, Italy. Prior to joining IPAG, she was an assistant professor at the University of Connecticut (USA). Ilaria develops research in the areas of digital and omnichannel customer relationship management and customer value. She is specialised in marketing in the insurance industry. She is a speaker on topics of marketing in the insurance industry. She is the founder of the Association for Insurance Marketing, an international network of insurance marketing researchers. Her research has been published in Journal of Retailing, Journal of the Academy of Marketing Science, European Journal of Marketing, Journal of Interactive Marketing, Journal of Strategic Marketing and International Journal of Bank Marketing.