

Insurance Hybrid-channel Conflict - A Perspective of Conflict Frequency

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Abstract: *The use of multiple channels is probably the most common distribution strategy nowadays. On the other hand, it also triggers certain challenges. Unfortunately, prior studies have provided few insights for insurance decision makers related to hybrid-channel conflict, especially in terms of exploring the causes of multiple channel conflict in an insurance sector and investigating the frequency of causes of channel conflict. The purpose of this study is to identify the hybrid-channel conflict factors and to assess the frequency of the factors that cause hybrid-channel conflict. The methods used in this study are Delphi and analytic hierarchy process (AHP). According to the results of this study, the intrachannel conflict is more serious than interchannel conflict. Furthermore, "differences in perception of reality used in joint decision making", "using coercive powers", and "incompatibility of goals" are the three most important factors of overall causes. According to the finding, distribution managers can identify the causes of channel conflict and modify their distribution strategy to minimize channel conflict.*

Keywords: *Hybrid-channel conflict, Bancassurance, Delphi study, Analytic Hierarchy Process.*

1. INTRODUCTION

Employing various channels to serve a given market is becoming a major part of the marketing plans of product and service suppliers (Moriarty and Moran, 1990; Frazier, 1999; Webb and Hogan, 2002). In this context, to increase greater market coverage, decrease distribution costs, target the appropriate segments, and have better firm performance through greater sales, insurers have adopted multiple channels of distribution to sell policies during the past decade (Wallace and Johnson et al., 2009). The popular channels that have been employed by providers include Internet-led channels, company-led channels, bank-led channels, agent-led channels, broker-led channels, and other cybermediaries (e.g., telephone and TV stations) (Malone, Yates and Benjamin, 1987; Sarkar, Butler and Steinfeld, 1995; Dumm and Hoyt, 2003).

Multiple channel distribution strategies provide tremendous benefits to insurers, many prior studies on hybrid-channel marketing found that additional channels provide more points of contact for customers and then gain access to the firm's products (Rosenbloom, 2007). However, multiple channel also triggers certain challenges this is because under certain circumstances, it is impossible for insurers to prevent channel types from competing with each other, either because both channel types contact the same customer or because the customer sets them in competition against each other (Vinhas and Anderson, 2005). Interestingly, many prior studies (e.g., Webb and Hogan, 2002; Dumm and Hoyt, 2003) have found that both intrachannel and interchannel conflict may have positive and negative effects on distribution performance. Webb and Hogan (2002) also found that channel performance is significantly affected by the frequency of channel conflict. Minimizing the occurrence of channel conflict is a means of improving channel

performance. Therefore, managing distribution conflict to improve and maximize distribution performance is an important issue for firms.

Unfortunately, prior studies have provided few insights for insurance decision makers related to multiple channel conflict. Objective and scientific approaches to academic research are limited, especially in terms of exploring the causes of multiple channel conflict in an insurance sector and investigating the frequency of causes of channel conflict. The purpose of this research is to identify the factors that cause distribution channel conflicts in the insurance industry. This study also contributes to both the insurance marketing literature and the insurance marketing management literature by assessing the frequency of the factors that cause insurance distribution channel conflict.

2. LITERATURE REVIEW

2.1 Motivations for Multiple Distribution Channels

Recent advances in information and manufacturing technology have offered additional capabilities to address customers in small segment, which encourage multiple channels (Alptekinoglu and Tang, 2004). Moreover, launching multiple channels might be an effective strategy for sales expansion (Alptekinoglu and Tang, 2004). Therefore, the use of multiple channels to serve a given product market is becoming the rule rather than the exception (Frazier, 1999; Moriarty and Moran, 1990). Obviously, the principal incentives for firms to develop multiple distribution channels are to increase market share, thereby increasing its sales volume and ensuring a company's growth (Coelho and Easingwood, 2004); to reduce costs (Gamarra and Growitsch, 2008; Frazier and Antia, 1995; Nothofer and Remy, 2009); to reach target markets (Gallaughier, 2002; O'connor and Murphy, 2008); to reach new market segments (Gamarra and Growitsch, 2008; Friedman, 2010); to share information and knowledge about customers (Gamarra and Growitsch, 2008); to reduce business risks, and to improve the satisfaction of current customers (Coelho and Easingwood, 2004). Thus, hybrid-channel distribution without doubt has become increasingly important in recent years.

2.2 Multiple Distribution Channel Conflicts

Although a multiple channel strategy provides many advantages for firms, it also presents certain disadvantages. The adoption of a multiple channel may create conflict in the demand for internal company resources and conflicting objectives for various channels, and such conflicts increase the potential for customer confusion and dissatisfaction (Webb and Hogan, 2002; Gallaughier, 2002; Goldkuhl, 2007; Gamarra and Growitsch, 2008). Moreover, the most significant obstacle to building successful hybrid-channel strategies is the emergence of conflict between the different channels used for reaching customers (Rosenbloom, 2007).

Channel conflict between channel members tends to be a very negative force which may lower profits for all parties (Yan, Guo et al., 2011). This is because conflict is a process in which one party perceives that its interests are being opposed or negatively affected by another party (Wall and Callister, 1995). Adding new channels to a distribution system usually implies changes in the roles and, consequently, in the compensation of existing channels, which is also likely to raise conflicts (Coelho and Easingwood, 2004). Many studies have shown that conflict is virtually inevitable in marketing channels (Gaski, 1984). The adoption of a multiple channel strategy yields both benefits and drawbacks for firms. Coelho et al. (2003) evaluated 62 U.K. financial service firms and found that multi-distribution channels were associated with higher sales performance but lower channel profitability. Singh (2006) also found that a channel's efficiency and its conflict were negatively correlated.

2.3 Causes of Distribution Channel Conflict

Many channel conflict studies (e.g., Webb and Hogan, 2002; Seung, 2010) agree that there are two types of channel conflict. The first type is intrachannel conflict, which is also termed vertical conflict and refers to the friction between a firm and the members of its distribution channels. The second type is interchannel conflict, which is also termed horizontal conflict and refers to the friction between two or more channels at the same level. An interchannel conflict stems primarily from competition between channel participants and fear of channel cannibalism.

Interchannel conflict is distinct from intrachannel conflict, which has been the focus of most studies. Conflict can arise due to a channel competing against other channel members for the limited resources, namely in terms of promotional assistance or product development efforts (Coelho and Easingwood, 2004). In other words, interchannel conflict occurs when one coalition believes that another coalition is seeking to gain scarce resource at its expense (Webb and Didow, 1997). Therefore, marketing management expects multiple channel conflict to be a common occurrence when firms have multiple channels and limited resources. A lack of channel management on the supplier’s part is also a cause of interchannel conflict because it is likely to produce a confusing situation in which interchannel competition becomes interchannel conflict (Webb and Hogan, 2002).

Many other studies have observed that poorly designed channel structures, poor alignment with customer segments, communication difficulties, and the use of coercive powers constitute additional causes of interchannel conflict. Conflict between authority and responsibility occurs when an unsuitable channel structure design is used. As a result, channel implementation and performance suffer (Valos, 2008).

Channel conflict occurs for many reasons. In addition to inappropriate channel structure design, targeting the same customers is also a cause of channel conflict. Because most producers sell through several channels simultaneously, channels typically compete to reach the same consumer segments. In such a context, channel conflict is virtually guaranteed (Bucklin, Thomas-Graham, and Webster, 1997), therefore reducing the sales potential of existing channels (Coelho and Easingwood, 2004).

In addition to targeting the same customers and relying on poorly designed channel structures, communication difficulties among distributors constitute another factor that causes channel conflict. An investigation of U.S.-Mexican channel relationship performance conducted by LaBahn and Harich (1997) found that enhancing communication among marketing channels can reduce conflict because marketing channels are typically composed of multiple companies, each pursuing its own interests, and because these interests are competing. Therefore, channel members often fail to cooperate with one another. Mahmoud, Hinson, and Anning-Dorson (2011) proposed that the optimal strategy for avoiding and preventing conflict is to maintain regular communication and close collaboration.

In the context of multiple channels, it is clearly necessary to identify the causes of intrachannel conflicts (Seung, 2010). The studies by Rosenberg and Stern (1970) and Rosenberg (1974) indicated that goals, domains (roles), and perceptions are causes of intrachannel conflict. Another cause of channel conflict, in addition to goal, domains, and perceptions is the use of coercive powers. Cather and Howe (1989) found that conflict was positively correlated with the use of coercive power for both independent and exclusive agency insurers.

To summarize the previous studies that were reviewed in this research, the causes of multiple channel conflict can be structured as in Fig. 1.

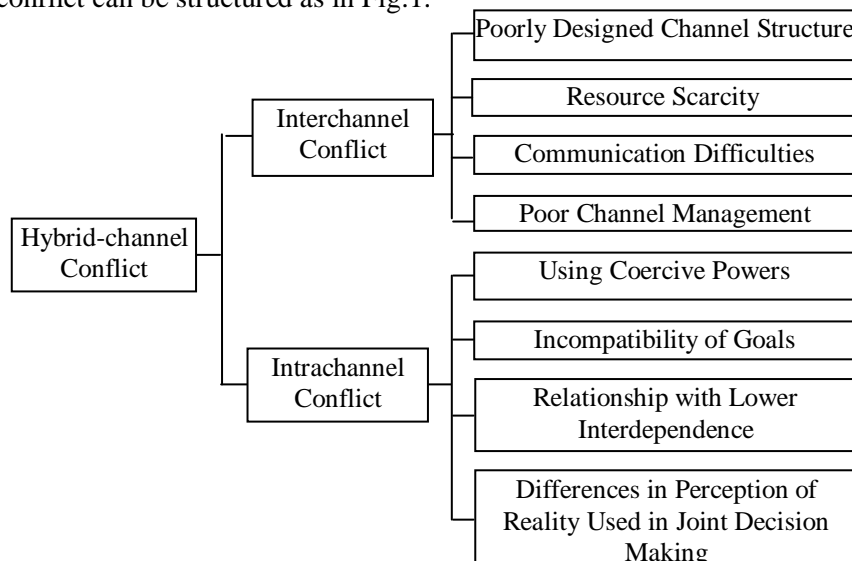


Figure1. Causes of Hybrid-channel Conflict

2.4 Relationship between Distribution Channel Conflict and Its Performance

The relationship between channel conflict and its performance has been explored in previous studies. Rosenberg (1974) found that channel conflict may affect a distributor's performance. A recent meta-analysis of relationship marketing research reveals that the negative effect of conflict overshadows the benefits associated with all other positive relationship marketing activities (Samaha and Palmatier et al., 2011). However, merely identifying the causes of multiple channel conflict cannot decrease channel conflict or improve the performance of distributors. Webb and Hogan (2002) found that channel performance is significantly affected by the frequency of channel conflict. In other words, distribution administrators who want to improve a channel's performance must identify and manage the most frequent causes of channel conflict. Therefore, the task of coordinating and integrating multiple channels that operate at high levels of efficiency has forced managers responsible for channel management to deal with a variety of challenging issues (Rosenbloom, 2007).

3. METHODOLOGY

The methodology in this study can be comprised of two phases (see Fig.2). In the first phase, this study employed the modified Delphi method to identify the causes of insurance channel conflict. In the second phase, the relative frequency of factors causing hybrid-channel conflict was computed by using an analytic hierarchy process (AHP). The participants, sampling, and the AHP are described as follows:

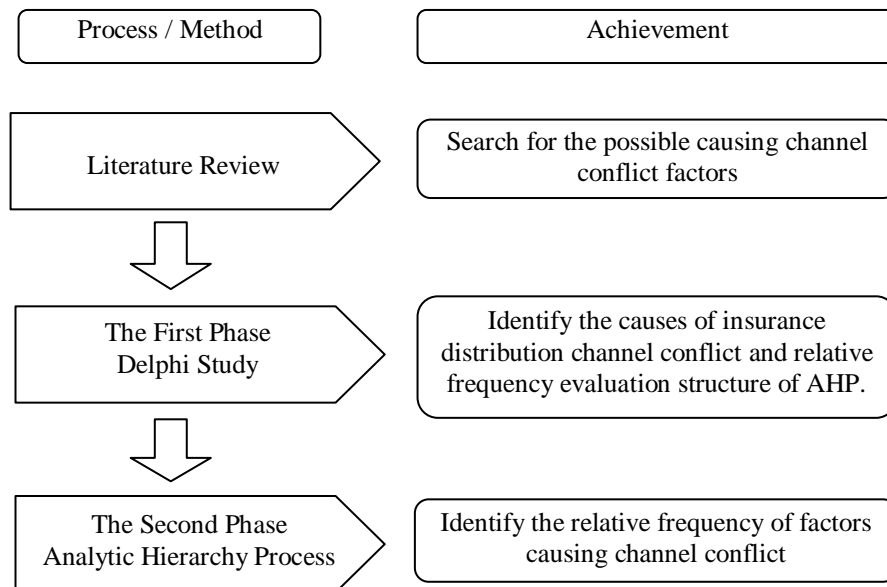


Figure 2. The Structure of the Methodology

3.1 Participants and sampling

The Delphi panel and AHP participants (N = 12) was selected by purposive sampling technique. Purposive sampling is mainly used for opinion surveys (Singh and Chaudhary, 1986; Williams, 1978). For this study, participants were employed by different model banks or insurance companies in Taiwan with a known involvement or expertise in market. Interviews were conducted via e-mail or face to face with 12 Delphi panel participants, six and six from model life insurance companies and banks in Taiwan. All 12 panelists had already expressed their willingness to participate in this research.

The AHP is a decision-making method that decomposes a complex multi criteria decision problem into a hierarchy (Saaty, 1980), AHP is also a measurement theory that priorities the hierarchy and consistency of judgmental data provided by a group of decision makers. AHP incorporates the evaluations of all decision makers into a final decision, without having to elicit their utility functions on subjective and objective criteria, by pairwise comparisons of the alternatives (Saaty, 1990). AHP steps are as follows.

(1) Establish a hierarchical structure

Complex issues can be addressed effectively by using a hierarchical structure given the inability of human to compare more than seven categories simultaneously. A hierarchy should not contain more than seven elements. Under this limited condition, a rational comparison can be made and consistency ensured as well (Saaty, 1980). The first hierarchy of a structure is the goal. The final hierarchy involves selecting projects or identifying alternatives, while the middle hierarchy levels appraise certain factors or conditions.

(2) Compute the element weights of various hierarchies

A. Establishment of pairwise comparison matrix A.

Based on an element of the upper hierarchy that is an evaluation standard, a pairwise comparison is conducted for each element. While n elements are assumed, n(n-1)/2 elements of the pairwise comparison must be derived. Let C₁, C₂, ..., C_n denote the set of elements, while a_{ij} represents a quantified judgment on a pair of elements C_i, C_j. The relative importance of two elements is rated using a scale with the values 1, 3, 5, 7 and 9, where 1 refers to 'equally important', 3 denotes 'slightly more important', 5 equals 'strongly more important', 7 represents 'demonstrably more important' and 9 denotes 'absolutely more important'. This yields an n-by-n matrix A as follows:

$$A = [a_{ij}] = \begin{matrix} & \begin{matrix} C_1 & C_2 & \dots & C_n \end{matrix} \\ \begin{matrix} C_1 \\ C_2 \\ \vdots \\ C_n \end{matrix} & \begin{bmatrix} 1 & a_{12} & \dots & a_{1n} \\ 1/a_{12} & 1 & \dots & a_{2n} \\ \vdots & \vdots & \ddots & \vdots \\ 1/a_{1n} & 1/a_{2n} & \dots & 1 \end{bmatrix} \end{matrix} \tag{1}$$

The results of the comparison of the n elements are inserted into the upper triangle of pairwise comparison matrix A. The lower triangle values are relative positions for the reciprocal values of the upper triangle. Where a_{ij} = 1 and a_{ji} = 1/a_{ij}, i, j = 1, 2, ..., n, two elements (C_i, C_j) become one quantization value for an important relative judgment. In matrix A, a_{ij} can be expressed as a set of numerical weights, W₁, W₂, ..., W_n, in which the recorded judgments must be assigned to the n elements C₁, C₂, ..., C_n. If A is a consistency matrix, relations between weights W_i and judgments a_{ij} are simply given by W_i and judgments a_{ij} are simply given by W_i/W_j = a_{ij} (for i, j = 1, 2, ..., n) and matrix A as follows:

$$A = \begin{matrix} & \begin{matrix} C_1 & C_2 & \dots & C_n \end{matrix} \\ \begin{matrix} C_1 \\ C_2 \\ \vdots \\ C_n \end{matrix} & \begin{bmatrix} w_1/w_1 & w_1/w_2 & \dots & w_1/w_n \\ w_2/w_1 & 1 & \dots & w_2/w_n \\ \vdots & \vdots & \ddots & \vdots \\ w_n/w_1 & w_n/w_2 & \dots & 1 \end{bmatrix} \end{matrix} \tag{2}$$

B. Compute the eigenvalue and eigenvector

Matrix A multiplies the elements weight vector (x) equal to nx i.e., (A- nI)x = 0, where x is the eigenvalue (n) of eigenvector. Given that a_{ij} denotes the subjective judgment of decision makers, the actual value (W_i/W_j) has a certain degree of difference. Therefore, Ax = n.x cannot be set up. Saaty (1990) suggested that the largest eigenvalue λ_{max} would be:

$$\lambda_{max} = \sum_{j=1}^n a_{ij} \frac{W_j}{W_i} \tag{3}$$

If A is a consistency matrix, eigenvector X can be calculated by:

$$(A - \lambda_{max} I)X = 0 \tag{4}$$

C. Perform the consistency test

Saaty (1990) proposed utilizing consistency Index (CI) and consistency Ratio (CR) to verify the consistency of the comparison matrix. CI and RI are defined as follows:

$$CI = (\lambda_{max} - n)/(n-1) = 0$$

(5)

$$CR = CI / RI \quad (6)$$

where RI represents the average CI over numerous random entries of same order reciprocal matrices. If $CR \leq 0.1$, the estimate is accepted; otherwise, a comparison matrix is solicited until $CR \leq 0.1$

D. Compute the entire hierarchical weight

After various hierarchies and element weights are estimated, the entire hierarchy weight is computed, ultimately enabling decision makers to identify the relative frequency weight of each cause of hybrid-channel conflict influencing the performance of banks and insurances.

4. RESULT

After conducting the research methods, the findings of this study were described as follows:

4.1 The Result of the First Delphi Study

Delphi panelists were asked to justify their answers to interview questions and to rate their level of agreement toward the causes of hybrid-channel conflict, ranging from strongly agree (SA) (5) to strongly disagree (SD) (1).

In the final round, eleven Delphi panelists strongly agreed that “using coercive powers”, “incompatibility of goals”, and “differences in perception of reality used in joint decision making” were the causes of hybrid-channel conflict. Moreover ten Delphi panelists strongly agreed that “Resource Scarcity”, “Communication Difficulties”, and “Poor Channel Management” were the causes of hybrid-channel conflict. There were no undecided (UD) (3), disagree (D) (2) and strongly disagree (SD) (1) answers for any cause of hybrid-channel conflict at round 3.

Based on the result of a Wilcoxon Signed Rank test, no significant attitude difference toward each hybrid-channel conflict factor was found between R2 and R3 (see Table 1). Thus, the 8 items proposed by this study can be identified as hybrid-channel conflict factor for bancassurance.

Table 1. Comparison of Interview Round 2 and Round 3

Delphi Panelist Attitude toward Each the causes of hybrid-channel conflict Between R2 and R3	Z	Sig.(2-tailed)($\alpha=0.05$)
R2 Poorly Designed Channel Structure	-1.342	0.180
R3 Poorly Designed Channel Structure		
R2 Resource Scarcity	-1.000	0.317
R3 Resource Scarcity		
R2 Communication Difficulties	-1.857	0.063
R3 Communication Difficulties		
R2 Poor Channel Management	-1.414	0.157
R3 Poor Channel Management		
R2 Using Coercive Powers	-1.857	0.063
R3 Using Coercive Powers		
R2 Incompatibility of Goals	-1.000	0.317

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R3 Incompatibility of Goals		
R2 Relationship with Lower Interdependence	-1.414	0.157
R3 Relationship with Lower Interdependence		
R2 Differences in Perception of Reality Used in Joint Decision Making	-1.633	0.102
R3 Differences in Perception of Reality Used in Joint Decision Making		

4.2 The Result of the Second Delphi Study

The purpose of the second Delphi study was to develop a stratification structure for estimating the relative frequency weights of causes of hybrid-channel conflict. Delphi panelists were asked to justify their answers to interview questions and to rate their level of agreement toward the stratification structure for estimating the relative frequency weights of causes of hybrid-channel conflict developed by this research (see Fig.3).

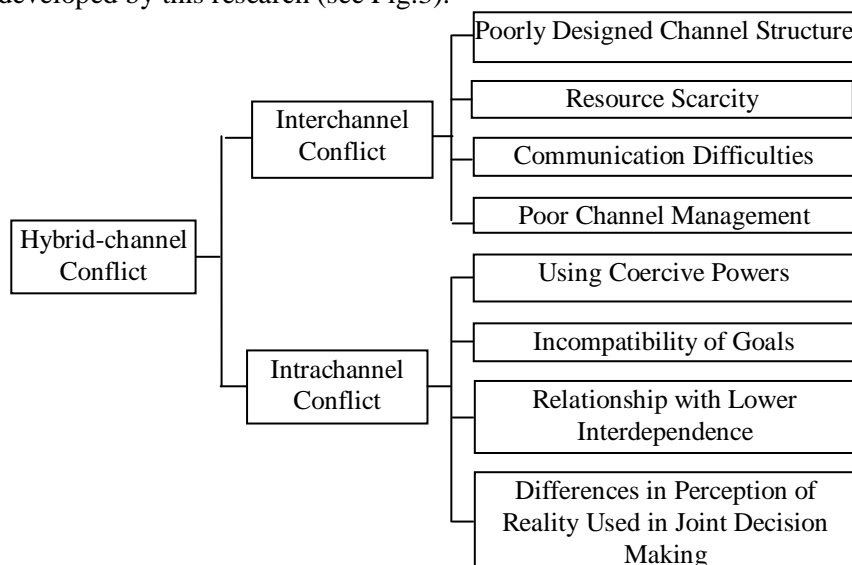


Figure 3. Structure of Estimating the Relative Frequency Weights of Causes of Hybrid-channel Conflict

In the first and second round, there were nine and eleven Delphi panelists strongly agreed the provided evaluation structure was an appropriated one to estimate the relative frequency weights of causes of hybrid-channel conflict (see Table 2).

Table 2. Descriptive Statistics of Attitude toward Stratification Structure at Interview Round 1 and Round 2

Attitude toward Stratification Structure	SA		A		UD		D		SD	
	R1	R2	R1	R2	R1	R2	R1	R2	R1	R2
Number of Expert	9	11	3	1	0	0	0	0	0	0

*Five Attitudes toward Necessary Competencies: Strongly Agree (SA), Agree (A) Undecided (UD), Disagree (D), and Strongly Disagree (SD).

Based on the findings of a Wilcoxon Signed Rank test, no significant attitude differences toward the evaluation structure was found between R1 and R2 (see Table 3). Therefore, no more round of interview was necessary.

Table 3. Comparison of Interview Round 1 and Round 2

Delphi Panelist Attitude toward Stratification Structure Between R1 and R2	Z	Sig.(2-tailed)($\alpha=0.05$)
Wilcoxon Signed Rank Test	-1.633	0.102

Table 4 shows hybrid-channel conflict stratification structure was ranked SA by most of Delphi panelists.

Table 4. *Descriptive Statistics of the 2nd round Interview*

	N	Minimum	Maximum	Mean	Std. Deviation
Attitude toward Stratification Structure	12	4	5	4.9	0.289

Note: strongly agree=5, agree=4, undecided=3, disagree=2, and strongly disagree=1.

According to Table 3 and 4, the stratification structure provided by this study could be identified as the suitable pattern to evaluate the relative frequency weight of cause of hybrid-channel conflict.

4.3 Results of the Analytic Hierarchy Process

The AHP questionnaire was developed based on the result of the Delphi Study and distributed to 12 experts same as the panelists in Delphi Study. According to the results of AHP, between intrachannel conflict and interchannel conflict, the weight of intrachannel conflict ($W=0.546$) is higher than interchannel conflict ($CW=0.454$). In addition, the weight from high to low was differences in perception of reality used in joint decision making ($W=0.1805$), using coercive powers ($W=0.1521$), incompatibility of goals ($W=0.1162$), communication difficulties ($W=0.1161$), resource scarcity ($W=0.1158$), poorly designed channel structure ($W=0.1146$), poor channel management ($W=0.1076$), relationship with lower interdependence ($SCW=0.0968$) in turn off over all levels.

5. CONCLUSIONS AND SUGGESTIONS

5.1 Conclusions

After data collection, the criteria weights for evaluation of cause of hybrid-channel conflict were obtained by AHP. According to the results of AHP, the higher weight of the criteria was intrachannel conflict ($W=0.546$). Between the criteria of interchannel conflict and intrachannel conflict, the most important sub-criterion were differences in perception of reality used in joint decision making ($W=0.331$), using coercive powers ($W=0.279$), and communication difficulties ($W=0.256$) respectively. Furthermore, differences in perception of reality used in joint decision making ($W=0.1805$), using coercive powers ($W=0.1521$), and incompatibility of goals ($W=0.1162$) were the three most important weights of over all levels.

5.2 Suggestions

In order to deal with the channel conflict of “differences in perception of reality used in joint decision making”, marketing managers must spend time understanding how each distributor interprets reality and, where there is a significant difference between what is seen and what exists, try to eliminate the distortions. Failure to deal with the differences when distributors perceive the job in negative terms will result in increased absenteeism and turnover and lower job satisfaction.

Coercive power is a common method of influencing employee behavior. A manager uses coercive power by forcing employee compliance through use of threats. While coercion may work in the short-term, firms do risk long-term problems including low employee job satisfaction resulting in high employee turnover. Productivity may even decrease in the long-term. Coercion also tends to be an obstacle to employee creativity and innovation because of the fear and insecurity it creates. Therefore, to avoid using coercive power, an effective marketing manager is suggested to rely heavily on Expert Power and Reverent Power to rouse their teams and to prompt the most desirable outcomes.

To face the problem of incompatibility of goals among the distributors, the win-win approach suggested by this study is a conscious and systematic attempt to maximize the goals of both distributors through collaborative problem solving. This method focuses on the needs and constraints of both distributors rather than emphasizing strategies designed to conquer. Full problem definition and analysis and development of alternatives precedes consensus decisions on mutually agreeable solutions.

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