Interaction of channels within a context of multichannel services distribution: the issue of multi-channel integration, a key challenge for service firms

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The multiplication of channels of distribution is no longer in itself today a factor of differentiation for a company. So firms that are opening to multi-channel work increasingly on globalizing patterns, on a combined management of all their channels providing them greater profitability and greater customer satisfaction. Focusing in particular on multiple channels of distribution federated by a single sign (brand), the objective of this paper is to examine how the interaction between channels through the multi-integration channel can constitute a factor of differentiation and a source of competitive advantages for firms. We focus on the case study of benefits and difficulties of integrating multiple channels in a French retail bank.

The exacerbation of the competition, the difficulty in sustaining product differentiation, the search for greater productivity and sources of competitive advantage, the satisfaction of a more demanding customer... are as much factors and pressures faced by firms. To cope with these pressures, many firms rely on an efficient distribution system and efficient (Coelho & Easingwood, 2003). This article explores the issue of channels interaction with a view to optimizing the performance of the service firm in a context of multi-channel distribution. Multi-channel distribution can be defined as making a product or a service available to the customer through two or more channels of distribution. Physical distribution channels (such as branch or retail outlet), telephone, automatic teller machines, Internet are all channels enabling service firms and their customers to interact. In particular, Internet has become one of channels of distribution the most frequently used and a decisive factor in the development of multi-channel distribution strategies (Vanheems, 2009). The opportunities offered by Internet and the infatuation it aroused among customers lead service firms to adopt a multi-channel distribution by combining both traditional physical channels as well as Internet channel. This hybrid distribution system is rapidly becoming a standard business model (Moriarty & Moran, 1990; Webb & Hogan, 2002). The increasing popularity of this strategy results “from the potential advantages provided: extended market coverage and increased sales volume; lower absolute or relative costs; better accommodation of customers’ evolving needs; and more and better information…” (Coelho & Easingwood, 2003). The opening to a multi-channel distribution leads service firms to consider how to effectively manage all of these channels. In particular, multi-channel integration has become one of the key issues which they face.

Many studies have focused on management issues raised by multi-channel distribution: firms’ decision in multi-channel distribution strategies, complementarities or conflicts between channels, opportunities, risks and key factors of success of the multi-channel strategies.... Few studies have examined the question of multi-channel interaction in a perspective of optimizing the performance of service firms and thus competitive advantages. As Vanheems (2009) notes, multi-channel service distribu-
tion is no longer a source of competitive advantage “due to its trivialization”. The sources of differentiation lie in an effective management of the multi-channel distribution through: channels integration and coordination, the search for synergies between channels, etc. Focusing in particular on multiple channels of distribution federated by a single sign (brand), the objective of this paper is to examine how the interaction of channels through the multi-integration channel can constitute a factor of differentiation and a source of competitive advantage for service firms.

This communication is structured in two parts. In the first part, we attempt to better understand the concept of multichannel integration and see through its opportunities and its challenges, how it can be a competitive advantage for companies that succeed in. In a second part, we will focus on the case study of benefits and difficulties of integrating multiple channels in a French retail bank: the case of “Crédit Agricole”.

1. Multi-channel- integration, one of the major challenges of firms

1.1. Multi-channel integration: definition

Given the business model that has become multi-channel distribution strategy, the focus is increasingly on a global and combined management of channels offered to the customers through the ideas of coordination and integration of channels. Coordination and integration of channels become key issues to which firms attempt to reach their multi-channel management. Indeed, as noted Gazay Xavier, in charge of Customer Relationship Management (CRM) France at Accenture, in a “Direct Marketing” interview (2002) “the adoption of multi-channel was done for number of firms by addition of successive channels without real global integration”. These companies enter the customer relationship via a channel, as call centers or still Internet to be in fashion for some, afterward only, and gradually, they think about channels integration. Few companies have worked on globalizing patterns. This can so give rise to:

- risk of channel conflict arising from a lack of convergence of roles and coordination between channels (Stone & al., 2002; Payne & Flow, 2004),

- a lack of potential synergies between channels (Coelho & Easingwood, on 2003) leading to additional costs instead of economy of costs,

- fragmented vision of the customer,

- a learning period relatively long and costly for the company (Vanheems, 2009), etc.

Firms are now increasingly wondering how to integrate multiple channels (Moriarty & Moran, 1990; Stone & al. 2002; Patricio & al. 2003; Montoya-Weiss & al. 2003).

Several definitions of the concept of integration can be retained by the studies which were interested in it. Keyword of the logistic dictionary, the integration is defined as: "A process of coordination of activities, resources and organizations which allows working together", "integration allows the chain to create value and ensure the trans-
fer process... to the final customer seamless”, “in an integrated chain, information, knowledge and goods circulate with continuity and fluidity like water” (Fabbe-Costes, 2010). Coelho and Easingwood (2003) see the channels integration as the degree in which distribution activities are under the direction of a single entity. Going to the same sense, Vanheems (2009) defines it as the assembly of various channels into a single distribution system promoting interchangeability and transfer of customers between channels.

Multi-channel integration leads to consider firm’s various channels not as being parallel or isolated, but as being a member of a single entity. Through multi-channel distribution strategy, firms are in search of greater profitability but also a better customer satisfaction (Montoya-Weiss & al., 2003; Sharma & Mehrotra, 2007). In this double perspective, channels’ integration is necessary.

1.2. Multi-channel integration: towards cost savings and greater profitability

Adopting a multi-channel distribution responds to the desire of firms to maximize their profitability (Dabholkar, 1996). The choice of “click and mortar” strategy, with the addition of Internet in traditional channels, gives them this opportunity. They can now make their products and information available anytime, anywhere at a lower cost including lower distribution and transaction costs (Jospin-Vandercammen & Pernet, 2002). However, the use of multiple channels of distribution leads firms to organize and manage every channel, to develop strategies to invest in technologies and processes, to constitute customer databases (Neslin & al. 2006; Seck, 2010), etc. All this implies a heavy investment for them and forces them to think about ways to make this multi-channel distribution system as efficient and effective as possible. The search for synergies and complementarities between the channels becomes vital. Multi-channel integration is a means to achieve this purpose (Payne & Flow, 2004; Neslin & al. 2006; Seck, 2010). Indeed, the process of integration is often associated with the concept of synergy in particular by the strategic and marketing approach (Poirel & Bonet Fernandez, 2008). Synergies may appear in two forms: the achievement of economies of scale and additional income. Firstly, through the sharing process, technology, marketing and communication-policies, multi-channel integration allows to benefit from the effect of synergy and complementarity between channels through which economies of scale can be realized (Stone & al., 2002; Payne & Flow, 2004). Today, for example, retail banks take advantage of complementarity between branch and telephone banking for relieving agency’s advisers in low value-added activities to enable them to focus on high value-added activities such as consulting and sales. On the other hand, multi-channel integration by enabling the sharing of customer data between channels, allows to touch a vast majority of customer segments and therefore to maximize sales opportunities for greater profitability (Collart & Lejeune, 2001, Stone & al. 2002; Payne & Flow, 2004). Moreover, multi-channel integration, through a more coordinated management and a more global vision of all the channels, allows a better perception of the real profitability of each channel (Seck, 2010). It makes possible a more effective and efficient allocation of resources within and between channels (Stone & al., 2002) with a faster return on investment. Finally, a relationship is established between integration and performance. Researches in logistics (Fabbe-Costes & Jahre, 2008; Fabbe-Costes, 2010)
showed a positive impact of integration on five categories of performance summarized in the table 1.

<table>
<thead>
<tr>
<th>Logistics integration</th>
<th>Logistics performance</th>
<th>Commercial performance</th>
<th>Financial performance</th>
<th>Strategic performance</th>
<th>Performance in sustainable development</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Control / reduction of the logistic costs</td>
<td>- Fast answers to a client request</td>
<td>- Increased margins, profitability</td>
<td>-Competition</td>
<td>- Ecological plan</td>
<td></td>
</tr>
<tr>
<td>- Increased productivity of logistics operations, reliability of services</td>
<td>- Customer Satisfaction</td>
<td>- Improved cash-flow</td>
<td>- Flexibility</td>
<td>- social plan</td>
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<tr>
<td>- respect and speed of deadlines</td>
<td>- Increased sales &amp; market share</td>
<td>- Etc.</td>
<td>- Adaptability</td>
<td>- economic development</td>
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<td>- speed of information exchanges</td>
<td>- Etc.</td>
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Tableau 1: Positive impact of logistics integration on performance (Fabbes-Costes, 2010)

Although multi-channel integration can bring cost savings and greater profitability, we must acknowledge that it cannot be done without a certain number of challenges. Thus, as pointed out by Stone et al. (2002) this means overcoming a number of problems such as:

- Unify different systems with very different data models,
- Assemble and standardize data resulting from multi-interactions channel with the customer,
- Invest heavily in technologies and strategies which we don’t necessarily see the benefits,
- Difficulty reducing or abolishing certain organizational barriers.

1.3. Multi-channel integration in customer perspective: a guarantee of customer satisfaction and loyalty

In a context of multi-channel distribution, given the mix of channels available to them, customers increasingly adopt a multi-channel behavior (Belvaux, 2006) by combining or alternating traditional channels and alternative channels depending on their needs. For example, the adoption by firms of a "click-and-mortar" strategy brings multi-channel customers to move from the store (or the physical selling point) to the web.
site and vice versa during the different stages of their decision-making process. This behavior allows the customer to benefit from advantages of every channel (Patricio & al, 2003). By opting for a such strategy, firms significantly increase customers' perception of the service's value. Indeed, adding the Internet to traditional physical channels means for the customer, more available services (Van Birgelen & al., 2006), more options offered (Hamdouch & Samuelides, 2002), easy access to the service (Lefebure & Venturi, 2005), etc. Similarly, the coupling of channels such as Internet and call-centers, frequently used, presents the advantages of proximity as it is practiced at home and the advantage of immediacy and availability (Patricio & al, 2003). The customer thus benefits from the complementarity and the existing synergies between traditional channels and virtual channels. Potentialities offered by technology channels such as Internet “exacerbate the need of integration and coordination” between channels (Monnoyer-Longé & Lapassouse Madrid, 2007). In a customer perspective, multichannel integration aims at giving to the customer a consistent and seamless experience across all channels used (Montoya-Weiss & al., 2003). The customer can easily move from one channel to another and has a continuous experience across the different channels. This continuous and seamless multichannel experience is likely to lead to a higher level of customer satisfaction (Soussa & Voss, 2006; Rosenbloom & al., 2007) promoting a long term relationship (Payne & Flow, 2004) based on trust. According to Cassab & Maclachlan (2009) the customer perception of integration can be translated for example “by a coherent answer to a question put via various channels…or an interaction through a channel that takes into account past interactions via other channels”. Moreover, multi-channel integration, particularly in technological level, gives a better knowledge of multi-channel customer behavior by allowing the tracing of the customer path across the different channels. This allows firms to propose offers more adapted to the needs of the customer, even to anticipate the needs of the latter. The multi-channel integration is thus an important element of CRM.

1.4. Multi-channel customer: an attractive customer

In the distribution research, a positive relationship is established between the economic value of customer and its multi-channel behavior (Vanheems, 2006). Similarly, studies by researchers as well as practitioners in the financial services sector as well as in the retail sector, demonstrate that the customers using multiple channels spend more and that they are much more profitable than mono-channel customers (Stone & al. 2002; Dholakia & al., 2005; Venkatescen & Kumar, 2005). The multi-channel customer is potentially a more attractive, a more active and even a more faithful customer. A study by Vanheems (2009) shows that multi-channel customers attending mix channels store and website of "click and Mortar" company spend more time on the Internet (51.91 hours per month) than those attending only the store (36.01 hours per month). In addition, these customers have a higher purchase frequency (once a month against a little more than once per quarter for customers remained faithful to the store). As the customers increasingly adopt a multi-channel behavior and considering their economic value, the interest of firm is thus, to focus on making multi-channel experience of this type of customers uniform and satisfactory. Establishing a link between channels is necessary, especially when they are federated by the same sign (brand). Four non-exclusive strategies can be used to facilitate the link between channels summarized in Figure 1.
If the opportunities offered by multichannel integration are commonly accepted, little is known about how to get there (Goersch, 2002). Firms are forced to move from one strategy to another. Goersch (2002) identifies six elements necessary for multichannels integration providing customers more confidence, convenience, control, assistance and greater customization as well as a perception of lower risk:

- **Integration of branding across channels**: using the same brand name, the same logo, same slogans and the same colors and images, etc., can increase customer perception of the association between channels, this for a greater confidence.

- **Integration through cross-promotions between channels** in order to facilitate and enhance the customers’ perception of the association between channels. For example, in bank sector, the branch, through advisers, is the most effective channel to make known and encourage customers to use remote channels such as online banking. Also on online banking, the customer must be able to find information concerning alternative channels (address, opening hours of agencies, phone number of platform, etc.).

- **Integration through consistency across all channels** at the level of the selection of available products, price policies, promotions, customer assistance, etc.

- **Integrating logistics**: it appeals for example through the possibility given to the customer to return to the store a product purchased online or to be able to cancel a service subscription made online in the branch of bank. Integrating logistics also provides more convenience and a greater sense of control to multi-channel customer. The logistics integration “is motivated by the need to streamline the management of operations and to successfully provide quality service to customers” (Fabbe-Costes, 2010).
- **Channel-specific capacities**: In multi-channel distribution context, each of the channels used by the customer can be a source of added value for the latter. The value-added by technologies as Internet is especially in their accessibility and convenience allowing time saving. The value-added by traditional physical channels bases in turn, on advice, personal of contact’s availability and customer focus. The integration of the specific capacities of channels doesn’t mean leveling these capacities, but capitalizing on the various strengths of every channel to provide each customer segment, according to his or her favorite channels, an overall satisfactory experience.

- **Information management**: Each customer contact with a channel allows the company to collect information on the latter. Integrating all this information allows the enterprise to learn more about customer behavior, to have a single consolidated view of customers in order to offer the right product or service, to the good customer segment, at the right time and via the right channel. The integration of the information collected will ultimately improve channels profitability and products or services offered. Effective management of information plays an essential role in the customer relationship management (Peppard, 2000).

The importance given to each of these requirements will depend on market conditions, organizational capacities, the type of products or services sold, etc. The multi-channel integration often requires from companies significant revisions at a strategic and organizational level. As noted by Fabbe-Costes (2010), integration may involve several interrelated components: flows (financial, physical, informational), processes (operational, project management, support), systems and technologies, organization actors (interaction, coordination, collaboration, cooperation between individuals, teams, functions of the organization), etc.

### 2. Multi-channel integration in a French bank

To better understand the concept of multi-channel integration, its opportunities and challenges for the company, we are interested in an iconic sector of multi-channel distribution: the banking sector. Banking sector remains the post advanced industry in the implementation of multi-channel (Seck, 2010).

A field study was conducted in a French retail bank: “Crédit Agricole Alpes Provence” (CAP). CAP is a cooperative society with variable capital authorized as credit institution, insurance brokerage company. It counts within it a rather diverse clientele: private individuals, professionals, farmers, businesses, regional and local authorities.

Semi-structured interviews were first conducted with experts from the bank (12 experts in total) involved in multi-channel distribution of banking services, followed by interviews with clients using multiple channels in their relationship with the bank (15 customers in total comprising 8 men and 7 women aged between 25 to 45 years). Each interview was fully transcribed. We then performed content analysis with the data collected.
Through the case study of this bank, we want to better understand and highlight the opportunities but also challenges of integrating multiple channels. The results that emerge from this field study are presented below.

2.1. Multi-channel offer of banking services

According to experts interviewed “a channel can be defined as a means (human or technical) assuring an interactive relation Bank /client-prospect, with a level of skills or features, and with means or resources (tools and IT processing, premises, procedures, media of communication), allowing to concretize a provision of a service ”. If we retain the definition proposed by the bank, we distinguish a variety of channels of distribution available to the customers: branch networks, online banking, telephone banking, ATM, etc. These channels play an intermediary role in the relationship bank /customer and use different media (face-to-face, physical, paper ...) and media (voice, SMS, site Web, email, mail, etc.). According to one of the experts in charge of the network distribution, the multi-channel approach of the bank consists, " to let the customers, according to their needs, with complete freedom, to appeal to the bank: wherever they want, whenever they want, without any locking".

However, in a way, we note that, the customer is forced in these channels choices for example through: tariff differences between channels for certain services or in branch where certain operations can be made only via automatons.

2.2. Steps towards multi-channel integration

In the threat of cannibalization between channels, the higher cost functional channels, the requirements of profitability and customer satisfaction, the issue of the bank is to look for synergy and complementarity between channels.

✓ An integration of the various channels at the level of the " customer financial information "

The opportunity given to customers to receive the service through several entrances brings the need for effective management of information that passes through the different channels. It appears from our interviews that all Channels of service distribution are connected to a common database that centralizes all the information flowing in each channel. All the channels have the same information about the customer at the financial level. Advisers in branch and in telephone banking also share the same work tool: EMACO, a customer relationship tool. EMACO is "a commercial database client that includes a number of commercial information about customer used and shared in real time by all employees of the bank who lead to interact with customers in face-to-face or by telephone". It is a commercial relationship management tool that allows tracking of customer sales (eg: commercial propositions made to the customer, sold products), reasons for contact, etc.
A certain synergy between channels

As underlined by one of the experts interviewed, "the profitability of channels cannot be achieved without the search of synergies and complementarities between channels". So at a technological and logistic level, the bank is willing to integrate the different channels in order to benefit from complementarities and synergies between channels.

So at the level of the functioning and of the organization of channels, there is a certain synergy between:

- The bank’s phone platform and branch: in case of advisers overflowing in agency, the phone platform relieves on the entrants call. This allows the advisers to concentrate on the commercial activity. Thus, the platform has, online, the calendar of branch's advisers to position customers' appointments.

- Online banking and bank’s phone platform: the bank can now handle and resolve subscriptions of product sales and services totally remote thanks to a good interaction and coordination between these two technological channels.

Branch : vector of multi-channel integration

Faced with all channels available to the customers, accompanying them to use and better use these channels is important. Advertising the existence of channels is not enough, it’s necessary to show them how these channels can answer their needs in the most effective and the most efficient possible way. The education of CAP’s customers is made in particular via branch. The latter, as "crossing point", "welcome point", "place of the council", are the bridge between the client and the other channels and help clarifying the client's role in virtual channels.

Thus, in a context of multi-channel distribution, personal contact in the traditional physical channels may play an important role as a "vector of channels integration" (Vanheems, 2007).

2.3. Customers and multi-channel integration

It appears from our interviews that each channel contributes in a complementary way to the global satisfaction of the customer. With the various channels available to him, the latter are several ways to satisfy. Customers' satisfaction depend on the overall experience lived in all channels. The figure 2 below schematizes the added value of every banking channel on the satisfaction of the customer.
In addition, from the speech of the questioned customers, the importance of the multi-integration channel in their global satisfaction is apparent. This integration in a customer perspective is perceptible through:

- **The overall consistency between channels** at an informational and transactional level and the communication level around channels.

It refers to customers’ perception of logical harmony between the different channels. This coherence can be reflected in various manners: through the degree in which the customers perceive the uniformity of the information received through channels, their perception of the good communication made by the bank around channels, etc. The knowledge of channels available to them and their functionality are most likely to guide customers’ choices according to their needs, which will positively impact satisfaction. As Poirel & Bonnet Fernandez (2008) noted, consumers are winners when they become informed users of the various existing channels.

- **The possibilities of channels choice**

They refer to the width and the freedom of choice of channels that the customers faced with multi-channel distribution. Customers want and expect to obtain the desired service at any point of contact. The results of the qualitative study show that the possibilities of choice are appreciated by the multi-channel customers which find several means to be satisfied without constraint. The constraints in the choice of channels can affect the uniform vision that multi-channel customers will have of their global experience through channels (Helfer & Michel, 2006).
2.4. Bank challenges

In view of bank adoption of multi-channel distribution, a number of issues were raised by experts and their customers interviewed mainly revolving around issues of integration and coordination of all channels.

- **The need to ensure continuity of service across channels**

Interviews reveal channels non-integration at the distribution level: with an impossibility to have the information simultaneously on all channels. Integration is possible for the customer’s financial it is much more delicate for the distribution. For example, it is impossible for the bank’s advisers to know that the customer made an online simulation of credit. At the information system level, there is no continuity, no traceability of what the customer does through virtual channels. “A customer who makes a subscription by online-banking and goes to branch to concretize it, a new subscription is made again”.

- **The need to promote the link between web site and physical channels**

The advantages and possibilities offered by Internet to a firm are well known. Today, as we have pointed out, the tendency is to promote the link between the website and the existing traditional channels. The site not only becomes a channel of distribution and sales which comes in support of the traditional channels, but also an important channel in customer relationship management. Our survey reveals a lack of connection between online banking and branch. It is asked to the customers to use the technological channels for the transactional and informational aspects. However, at the relational level with the branch mainly with the adviser, the conception of the web site does not allow the customer to interact with the agency, or to communicate with the adviser. For example the customer has no possibility from his online personal space to send e-mail to his adviser. The latter has no track of what the customer does through the technological channels. The bank limits the role of online-banking towards the customer to the transactional and informational aspects. What the customer wants is the ability to communicate or interact with their adviser whatever the channel used.

Considering the behavioral evolutions of the customer and considering the lacks at its information and communication systems, the bank challenges are:

- The needs of confidentiality, recognition, personalization and interactivity in online banking solutions,

- The needs of advice, assistance in the solutions of online banking,

- The need to acquire equipment, infrastructure and information technology allowing to foster the link between the Internet channel and the agency and to take greater advantage of the synergy effect between these two channels.

- A Better use of the potentialities of Internet as sales channel.
The necessity of a multi-channel global vision downstream the organization

We also note at the level of the decision-making functions (marketing, communication function, etc) that the other teams (branch network employees) suffer from a lack of multi-channel global vision. For example in a commercial plan of action all the existing channels are not necessarily taken into account. As noted by a person in charge of the channel “the bank actors have more the reflex of face-to-face encounter than the other channels”. With such organization, only a separate vision of channels is made, which makes difficult the coordination of channels. Some drawbacks are underlined by a contact personal of bank (advisers) as “customers who inform themselves their adviser of a promotional offer received by another channels “, or “the fact that for key commercial actions, all the channels do not relay the information”. The multi-integration channel cannot be reached without organizational changes, in particular at the internal organization system level. For any action (marketing, commercial, communicational, etc), it is necessary that the concerned key functions and the persons in charge of distribution and communication channels work together. This is likely to bring each actor to have a multichannel reflex for more coordinated and thus more efficient actions across channels, which will give the customer a coherent view of supply and therefore a consistent overall multi-channel experience across channels.

3. Conclusion

In this article, after attempting to define the concept of multi-channel integration, we have highlighted the opportunities and challenges of multi-channel integration, building on the literature and a case study on multi-channel integration in a French bank. In a multi-channel context, firms, in search of more profitability and factor of differentiation, work more and more on a global vision of multi-channel management. The multi-integration channels consist for a company to consider the totality of the channels of distribution available to the customer not as separate or parallel entities, but as a unique entity that must interact and work for the same purpose: the profitability of the company and the satisfaction of the customer. In this sense, this article showed that the multi-integration channel is a means to reach this purpose. In particular, for channels federated by the same sign, it can be source of competitive advantages by enabling the firm to benefit from the effect of synergies, and complementarities between channels leading to economies of scale and greater profitability. Furthermore, it creates value for the customer who has a coherent, uniform and continuous vision of its experience across all channels. Multi-channels integration thus becomes the pledge of greater satisfaction and may promote customer retention. In the relational context which fits the multi-channel, identifying the elements that create value for the customer to better satisfy and retain him constitutes a major challenge for enterprises. Multi-channel integration can be done in different ways and through a number of changes both upstream of organization (at strategic, logistical, financial, internal organization level, channels conception, information system, etc.) and downstream (in communicational, technological, marketing level, etc.). In spite of the multiple difficulties (implementation, technological, organizational, of cost, etc.), the multi-
integration channel becomes a necessity because the benefits that a company can get from it, are indisputable.

This article focused on the opportunities and challenge posed by multi-channel integration and was interested in the case study of service firm: a bank. The impact of multi-channels integration and the way of reaching it, are not the same according business sector, type of products or services offered, organizational capacity, or as channels are federated or not by the same sign. Considering these various parameters and given the relatively small number of studies on this subject, this research opens the perspective to further studies on interactions between channels and their impact on the optimization of the firm and customer satisfaction.

4. Bibliography


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