



MC-eGov Study on Multi-channel Delivery Strategies and Sustainable Business Models for Public Services addressing Socially Disadvantaged Groups

Contract 30-CE-0161843/00-50
(January 2008 to February 2009)

**Describing and Presenting Integrated Multi-Channel Government Practice
(Conception and Illustration)**

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5th November 2008 v1.3

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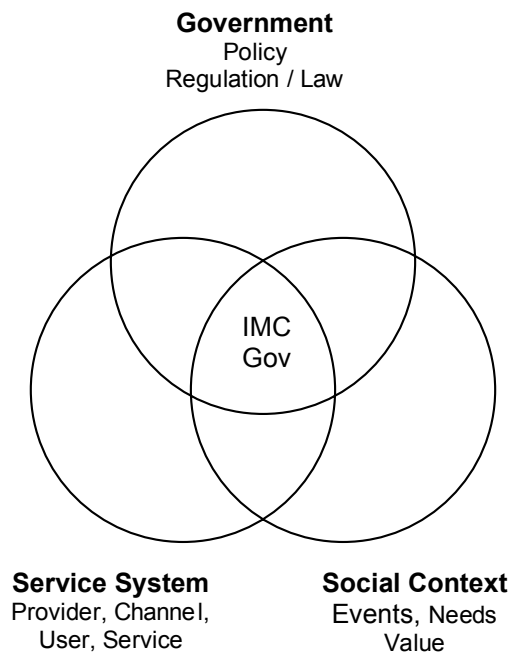
1.0 INTRODUCTION

This paper presents a descriptive scheme supporting analysis and discussion of Integrated Multi-Channel Government Services (IMC-Gov). It provides options for description and representation of integrated multi-channel government services to all citizens, including potentially excluded groups and their intermediaries. Its primary purpose is to support Government Service Planners, Analysts, and Working Groups in examining and identifying the types of IMC-Gov Practice that will be relevant to their research, service planning or development. Annexe A provides some background to the subject.

In the following sections we set out a process for selecting simple concepts and objects from the IMC-Gov domain, and then representing examples of current practice for analysis, discussion, and transfer

This scheme is designed to support description, presentation, and activities such as understanding and comparing selected cases in a way that exposes the primary features of interest (e.g. in workshop or in expert ranking of cases or in government analysis and service design).

Figure 1: IMC Government Domain



The following sections deal first with the IMC service system (a system of elements that operate in the real world to deliver services), then with the sustainability factors that determine ongoing operation. These are first “how it works”, and then “how to keep it running”.

2.0 IMC-GOVERNMENT SYSTEM ELEMENTS

2.1 Describing the System Elements - CUSP

Here we are concerned with the **Channel**, **User**, **Service** and **Provider** as a coherent system.

Channel – is the means of delivery of a service and can be thought of as mainly physical (e.g. via human, in a building, etc.) or mainly electronic (e.g. telephone, computer, Internet, etc.), or as a combination of elements (e.g. a call centre = person + phone, a web advisor = kiosk + remote database). The channel is therefore a pathway for service delivery from provider to user (and so can be a composite or sequence of channels – or a parallel set of channels [e.g. videophone]).

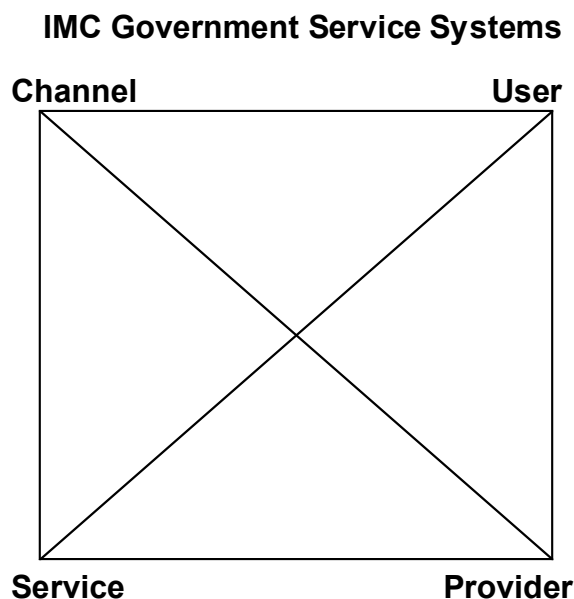
User – is the recipient of the service. A service chain might end in housing advice to a citizen (end-user) or to a community advisor (intermediate user). The user is the person receiving support from the service, and they may re-use it to serve others (e.g. parent using career advice to then assist child). Some users are ‘beneficiaries’ – people who gain value from the service.

Service – is an action carried out to deliver value to a person, group or organisation, and can vary from information (e.g. advice) to physical actions (e.g. therapy). Value is the intrinsic worth and benefit added by the service to the recipient (e.g. youth, youth worker, parent).

Provider – is the organisation or person actually providing the service and so includes the organiser and any agents in the delivery channel (so includes intermediate delivery agents).

The above are the four primary dimensions of IMC Government, while the fifth dimension of ‘Integration’ can be used to determine the completeness overall.

Figure 2: IMC Pyramid Base



The relationships between the elements (CUSP) are of interest because it is their nature and the way they are supported that determines the adequacy and quality of specific service scenarios. The domain is complex, and the relations can be many to many (Multi-Multi). For example, a Multi-User/Multi-Provider scenario (channel) involves several user types gaining services from several provider types (e.g. health, employment). This is the classic 'portal' and, by its nature deals with needs at a surface level (information display and information-based transactions).

2.2 Combining the System Elements

The elements described previously provide the base of the IMC Government pyramid. Depending on integration strength they can show either flagship service scenarios or situations in need of improvement and further transformation. Before looking at such representations, the links and relations between elements are briefly described.

User and Service

MuMs – is the multi-user and multi-service scenario and is the typical situation of municipal service provision, realised via provider organisation and channel selection, including:

- *MsU* – is the multi-service user and is the classic complex social exclusion case with multiple service needs deriving from multiple personal, familial or social problems.
- *MuS* – is a multi-user service and is a service addressing more than one user group (e.g. the food bank referred to under *MuP*. In that case the P and S are synonymous, and become one service).

User and Provider

MuMp – is the multi-user and multi-provider dimension as described above. This is a complex service scenario, a classic portal opportunity, where a set of providers are somehow associated (e.g. government departments) and can act collaboratively, addressing:

- *MpU* – is the multi-provider user. This person is relying on several providers for a single service type (e.g. independent living – needs health care, cleaner etc.), or for a set of different services (a high dependency citizen with multiple problems).
- *MuP* – a Multi-user Provider is a Provider with more than one user type. A charity providing a service intervention around food supply (e.g. food bank) will engage with more than one group (homeless, addicts, elderly) because the service need is common to many groups.

User and Channel

McMu – is the multi-user and multi-channel scenario and represents a combination of channels of relevance (use) to several user groups (types).

- *McU* – is the multi-channel user who is competent to use more than one channel and having access – so may not be excluded. The exceptions here are of concern (user with low/poor channel access)
- *MuC* – is a multi-user channel supporting large simultaneous access (e.g. Internet database) OR several types of users. For example where this suits more than one type/group as in the Terrassa case study¹)

¹ TERRASSA Case Study online at <http://www.mcegov.eu>

Service and Channel

McMs – is the multi-channel and multi-service scenario and is applicable to a comprehensive delivery implementation assumed to address several user types (but not necessarily always several types).

- *McS* – is the multi-channel service and so is a service that works (is suitable for delivery) over several channels. This is a classic service flagship.
- *MsC* – is a multi-service channel and so is a channel that is suitable for a wide variety of services (e.g. Internet integrated portal, a telephone line, etc. depends on context)

Service and Provider

MsMp – is a multi-service and multi-provider scenario which references a complex service delivery situation that could benefit from careful channel selection and deployment.

- *MsP* – is the multi-service provider, being an organisation with several service types, for example a home care agency with a set of specific services.
- *MpS* – is a multi-provider service, which is a service whose delivery needs to be or can be organised via several agencies (e.g. exception would be children at risk – needs only one agency to ensure no data loss and minimal risk).
- (MSMP appears to be an opportunity for a “service individualisation vector”).

Provider and Channel

MpMc – is the multi-provider and multi-channel scenario and is the operational side of active IMC government, for example departments and external agencies in combination serving needs via various appropriate channels.

- *MpC* – is a multi-provider channel and so is a service channel through which multiple providers operate – e.g. portal, call centre.
- *McP* – is a multi-channel provider and so is a service provider using multiple channels for service delivery – this is the typical IMC champion!

Each of the preceding relationships can be analysed either theoretically (in planning) or in practice (via cases) so as to estimate completeness of our model of IMC-Services.

2.3 **Estimating Completeness**

If we score each base element (CUSP) in a case or plan we can obtain an expression of how good or how complete the IMC Government case (or plan) might be. This may be difficult to ascertain in a purely objective way, but even a subjective measure would help comparison of examples, and hence reasoning about what makes one different from the other.

This could be of more benefit than the standard approach of “read two cases and try to articulate differences” - which many find difficult. Scoring might be helped by considering the set of sub issues above, or by reasoning around base elements:

Channel – Are the right channels being exploited for delivery of the target services to the target users, and are any channel opportunities / style options being overlooked? (see Annexe B)

User – Are all of the critical users and their support intermediaries being engaged in a good way – responding to real needs for services and delivery preferences?

Service – Are the right services being deployed to meet the evident needs of users and their support intermediaries, and are they being properly adapted to channel delivery choices?

Provider – Is the right combination of providers present for the user-service fulfilment (in a given channel context) and are they suitably integrated (organisationally, operationally, technically)?

To the preceding main elements we can add:

Integration – in each of the factors, and between each pairing, we can ask ‘is integration evident and suitably strengthened to meet the needs of the context?’

The dimension of Integration makes our pyramids become three dimensional.



As the above historical image shows, some pyramids are bigger than others. Each suits its purpose and can be a flagship, or at an incomplete stage of development. A high-value service at village level may ‘tick all the boxes’ but deliver value only to a small community, while a lesser service may be delivered nationally and so render greater overall public value.

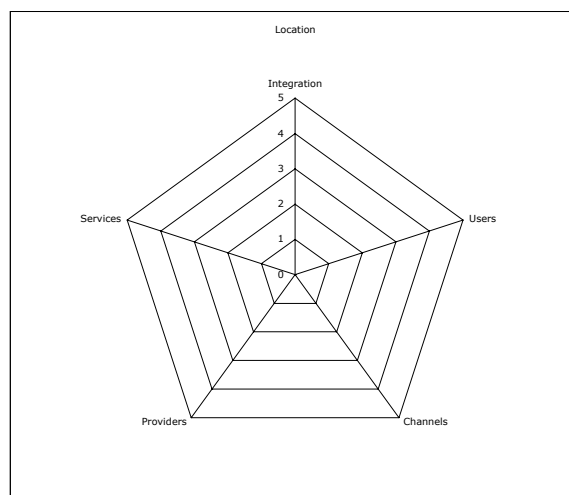
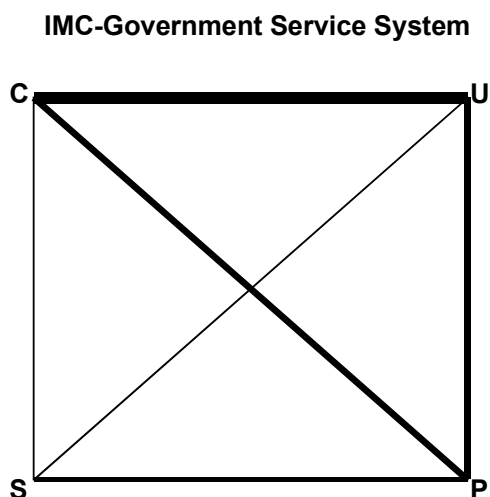
2.4 Displaying IMC Strength

A service example might show a score of 1 – 5 by line thickness.

U ————— C U **—————** C

By scoring elements we would be able to ask whether target user groups are included and whether relevant channels are exploited. Providing a score for degrees of integration would then allow us to consider whether U-C integration issues are fully addressed. Median scores can reflect the dimension, and retention of each for overall ratings can support reasoning about elements, pair integration, and overall integration.

This lends itself to representations such as:



In the above left, the scoring is hard to estimate visually and the overall integration needs a third dimension. However, as a pointer to specific relationships (e.g. via colour code) it could be useful to assist presentation, discussion and understanding.

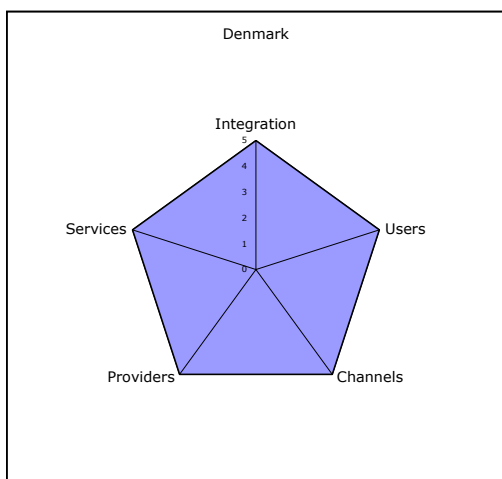
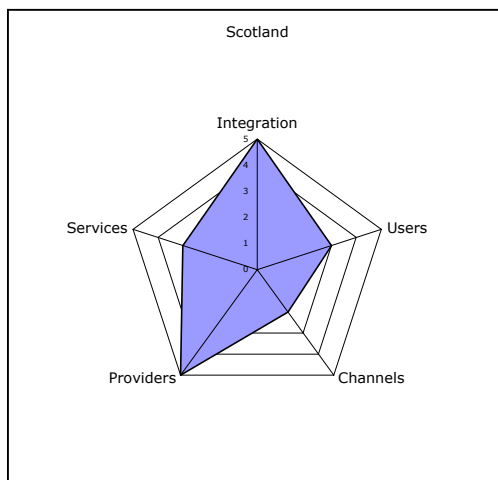
An alternative at above-right is the well used radar plot which shows five vectors, where 'overall integration' is added. This allows a two-dimensional expression of the five dimensions and, by using a five point scale for each, we can present each case as an expression of completeness, relative to and 'idealised scenario'.

2.5 Applying the Descriptive Scheme - Examples

The following are some rapidly assessed examples from current cases to illustrate thinking.

Scottish Executive Case (Blakemore – in prep.)

This case shows that while the services under review are established nationwide, and the integration of providers is very strong, there is still work underway to engage users, and to complete service and channel integration. The challenge for Scotland is to integrate the service portfolio effectively and to increase channel diversity, thus delivering value to more users.

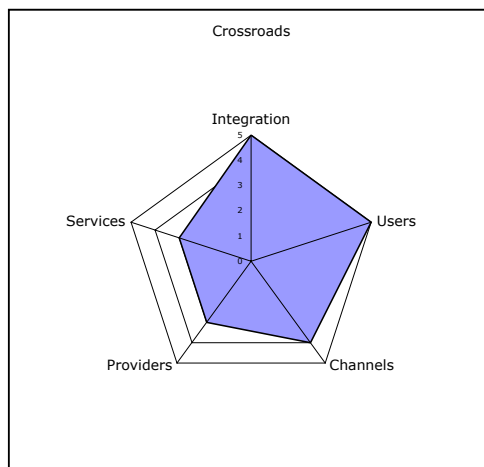


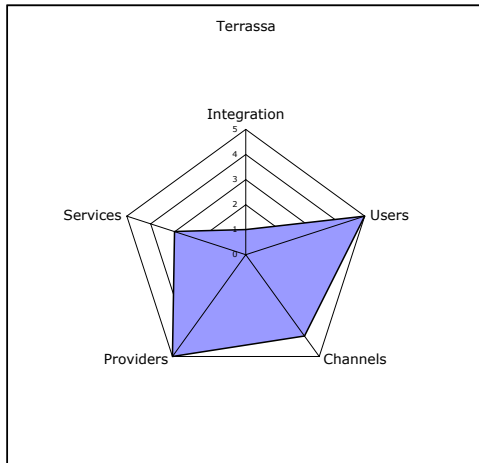
Denmark Case (reported by Blakemore – in prep.)

This case shows that the national integration of all CUSP aspects is strong, well developed and highly integrated on all measures. The deeply integrated eGovernment service landscape, underpinned by eID and information integration, mean that across Denmark the needs of socially excluded people can be identified clearly and services linked to their needs.

Crossroads Data Integration Case (reported by Blakemore – in prep.)

This case shows that while integration is already achieved (FO and BO especially), and while all relevant user groups are fully engaged, some intended channels are yet to be deployed, as are some services from some providers (with eHealth currently being added to the service portfolio).



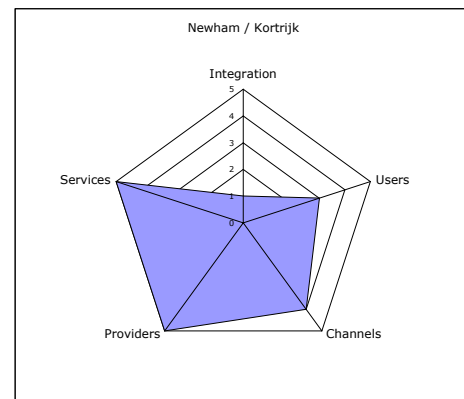


Terrassa Natural Language Case
(Wilson, on web site)

This case shows that while most of the relevant channels are well integrated, and all of the target users and providers also, the services on offer are limited to NLP access to information about services. Further services are planned to complete the necessary mix. The integration is limited till the full service set are realised.

Newham / Kortrijk Home Care Cases
(Wilson, on web site)

This case scenario shows a rich mix of relevant services from all relevant providers acting together and exploiting most of the available and relevant service channels. Some user groups remain to be more fully engaged, and integration of service providers remains to be formalised beyond a pilot.



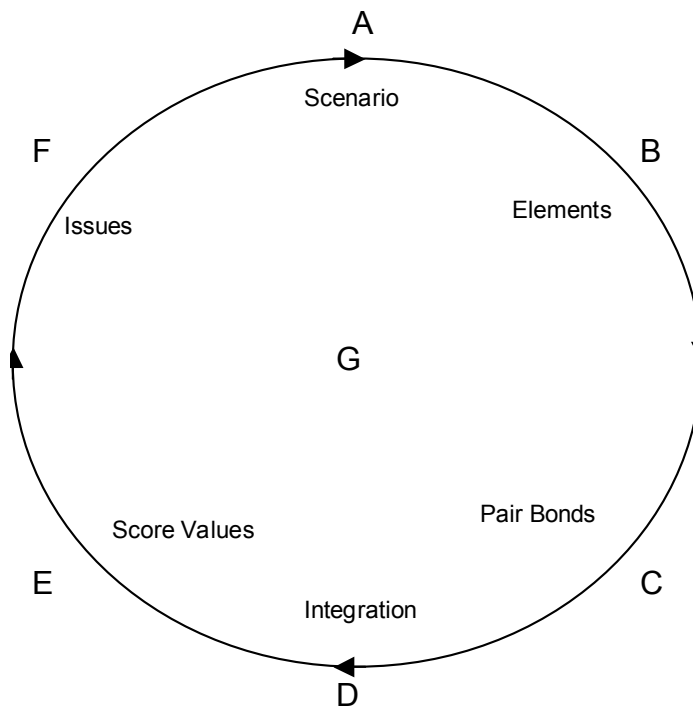
The above use of the scheme can be deployed as a form of informal analysis, and is strongly supportive of the need to differentiate cases to reveal not only the business model, but also the strengths and weaknesses of specific examples. In effect the question being asked is *'what makes them work or what is stopping them from working effectively?'*

This descriptive scheme can also be used in a group setting (e.g. Workshop) to show how it can be used for planning, comparisons, discussions, etc.

Achieving judgements requires consideration of pairings (see 2.2) and initial scores assigned. For example, by asking, are all users addressed, are all relevant channels explored, is user-channel integration achieved, and scoring each (1-5), then there would be a set of scores associated with CUSP and Integration – an average or median could be applied (see scoring discussion).

2.6 The CUSP Descriptive Scheme in Action

Our descriptive scheme can be used to support a variety of activities (description, estimation, discussion). A standard process is described below, and then situated in sample usage contexts:



A - Acquire Service Scenario – a report, case study, service plan, or otherwise rich narrative of the service scenario is required. This can be represented by domain experts (e.g. meeting) with suitable support for sharing with others (e.g. presentations).

B - Describe and Score Elements – examine the base elements (C,U,S,P), make sure a full description of status is presented, then score options (1-5) against ideal states (see 2.3).

C - Describe and Score Pair Bonds – test assumptions noted in A by looking at pair-bonds in turn (S-U, S-P, . .) using the test criteria shown in 3.2. Score pair bonds by first examining sub-issues (see 2.2 e.g. scoring U-P needs consideration of MuP, MpU, MuMp).

D - Describe and Score Integration – based on discussions at steps B/C, reconsider integration issues for each element / pair-bond. Note any further issues arising.

E - Assign Mean / Median Values – using scores assigned at B-D, review values for pair bonds, elements, and integration. Consider weighting (relative importance).

F - Discuss Issues For Service Design and Adjustment – based on the considerations in B-E, determine the main issues for progress, problem solving, and further transformation of services.

G - Formally State Conclusions and Actions – develop statements from F as a series of concrete conclusions and action statements.

Since the process is iterative, it can be entered anywhere once it has been completed in one cycle. An action can be executed (or developed only as a scenario) and the cycle re-entered to consider effect and change.

2.6.1 MC-eGov Analysis

The above process, in a simplified form, can be used for internal analysis of cases. This is not to assign scores, but to use the process to expose drivers of quality and success as well as barriers to development. This should help in the identification of business models, processes, and issues for overall appreciation of **IMC-Government Status relative to i2010 objectives**.

2.6.2 Expert Group Discussion

This process can be used in an informal way to guide expert group discussion. With less emphasis on scoring and more emphasis on exposing and debating issues either for specific cases, national scenarios, or open-ended relative to a specific service theme.

2.6.3 Service Developer Analysis and Planning

The process could be used as an aid to decision-making in, for example, a municipal authority context. It would ensure a group of service professionals went systematically through a thorough consideration of all elements, relationships and emerging issues. The output then would form a constructive input to local service planning. This usage scenario is a primary target for such a method since the approach is derived from a previous methodology aimed at formalising design of learning-systems.

2.6.4 Other

It is possible to examine opportunities to utilise the descriptive scheme and usage of this kind. The reason to pose the question is not to recycle parts of MC-eGov, but to expose further needs relevant to description, presentation and analysis. The tools developed also have the potential to be adapted for dissemination purposes in support of awareness raising. One key advantage is that it will make it easier to engage those outside of the eGovernment community, for example stakeholders in the main social policy arenas (such as homelessness, poverty, urban deprivation etc) who often struggle to see the relevance of eGovernment to their social policy problems.

2.6.5 Scoring Methods for Analysis of IMC-Gov Plans and Cases

In addition to “expert judgement” as illustrated, we can use scoring methods designed not only to elicit judgements of experts / users, but also to render them subject to more formal analysis and improve reliability. The use of ‘LIKERT’ scales has been suggested, and will be tested.

Note: the usage detailed in 2.6 addresses analysis of plans or existing practice as an aid to understanding and problem solving. Other schemes for operational planning of multi-channel strategies already deal with the concrete steps towards implementation².

² Multichannel Transformation in the Public Sector: Principles and an Emerging Framework for Practical Use. UK Cabinet Office 2006.

3.0 IMC-GOVERNMENT SYSTEM SUSTAINABILITY

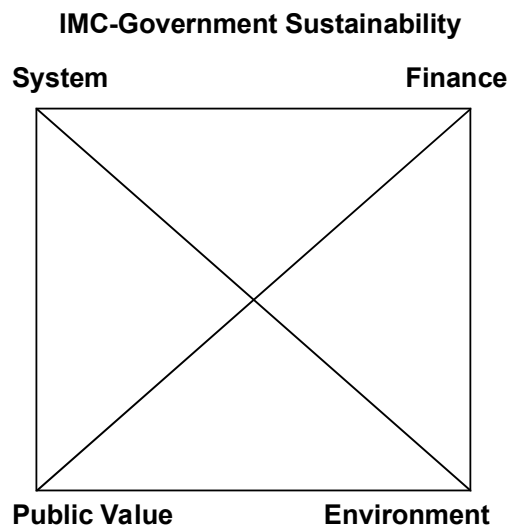
The preceding section looked at the IMC-Government “service system”. Here we look at sustainability from the perspective of the business case. While a business case for eGovernment services may have features at variance with a commercial model, a typical commercial construct helps start to unpack the special features of the IMC domain:

Value Proposition - What you get and what you pay for it. In provision of public services “public value”, “social value” and “personal value” are all areas of debate at present, and so the term “**Public Value**” can be used to refer to the perceived benefit from several viewpoints.

Solution – The product or service in question. This concerns IMC-Government Services offered in a systematic way, and so refer to “**System**” to indicate the complex service system scenario of IMC-Government.

Market – Is the range of stakeholders, influential organisations, regulations, competition, etc. that determine the “**Environment**” in which a service must be offered, operated, and maintained. This concerns the policy environment, political will, regulation, established social norms, etc.

Finance Model – Typically shows costs of all delivery elements, actions, plus revenue streams supporting the product or service delivery. For convenience the term “**Finance**” is used.



The key elements of sustainability and their relationships can be mapped to the more detailed and complex ‘business models’ and mapping reported elsewhere³:

³ See MC-eGov Report D1.4 Business Models

Environment – Is the ‘social environment’ and includes the political will, policy, strategy, regulation, social norms, operational government domains of relevance to a service, and the dimensions of society which affect the operation and position of each. Planning for sustainability must take account of “prevailing social models” and “citizen demands for change”, as well as “directives” and “legislation” (D1.4 – Business Models).

System – Is the proposed or actual services and system of service delivery dealt with in the preceding section of this report. Such systems of service are designed to meet needs in the context of the social environment as defined above. Elements of the business model of relevance here include service demand, service construction, channels, networks and delivery methods.

Public Value – Is the perceived value of a service offering (in a given manner), the value proposition here is not a single proposition as in a commercial model, but a set of value propositions reflecting the value systems of users, intermediaries, service agents, governments, and social organisations with legitimate interests in service outcomes, for example . NGOs, 3rd Sector, and Citizen Welfare Organisations.

Finance – Addresses planning of costs and sources of funding, so covers planned costs at point of delivery, intermediate cost elements, allocation of costs to channels and provider organisations and agents. It also covers funding models including government core funding, payment or partial payment by recipients, partnership models, or funding through insurance or other such provisions.

In consideration of the interaction of the main determinants of sustainability, we can observe certain general features as below (however, a detailed analysis is needed in each case of planning or review of operational services):

ES – Environment and Service System – is the interaction of service system models and the social environment. Certain aspects of service system models will not be acceptable / operable in certain environments, for example systems requiring centralised data on citizens are not easily accepted in some member states.

EP – Environment and Public Value – while public value can be discussed in general terms, the determinants of PV are different in different cultures. There may be varying needs, prevailing social models, and differences in policy and regulatory environment.

EF – Environment and Finance – different policy and regulatory contexts will present opportunities and restrictions relating to finance models.

SP – Service System and Public Value – different social constructs of public value will bring about different perceptions of service system suitability, for example. the way of doing, or the benefit of doing, particular service strategies.

SF – Service System and Finance – the organisation of the service system will determine who delivers which aspects of service via which channels, and so will present

challenges for funding models which may not be flexible / adaptive enough to adapt to selected strategies.

PF – Public Value and Finance – is a core relationship for examination since a central question in any debate on PV surrounds the question of what is delivered and at what costs (to whom ?).

Consideration of each of the elements, and then element pairs can help expose the real issues to be addressed in assessing sustainability for a specific plan or already operational service.

Concluding comments.

This paper has tried to solve some of the inherited description and representation problems caused by the lack of a suitably elaborated domain of discourse for Integrated Multi-Channel Government services (which we describe as IMC-Government for convenience). Such descriptions and representations are aimed to support further analysis and discussion with IMC-Government domain experts, and may be of use elsewhere.

4.0 ANNEXE A - BACKGROUND TO MULTI-CHANNEL eGOVERNMENT

Original Concept.

The concept of multi-channel service has its origins in early e-Marketing⁴ and e-Business⁵ where an initial move from bricks-and-mortar (physical business) to online services (virtual company – dot.com boom) and back to clicks-and-mortar (mixed model) encouraged consideration of using appropriate channels for different tasks. Companies like Amazon at one time inspired consideration of process management only (fulfilment by existing physical business), then to consideration of what/when to keep control of actual delivery (e.g. Amazon warehouses managing high value [best seller] stock to maximise margin), and when to outsource (e.g. Amazon using network of specialist vendors of rare and second-hand music and books – low margin and low management cost).

Various studies of multi-channel business utilise different representations of operational channels and value chains. Writers on eGovernment frequently use the term “multi channel” as if it were the same for government, however these writers do not fully elaborate or even attempt to justify the association of Multi-Channel with Government Service provision. We argue that governmental service delivery, as part of active governance, is so complex that simple value chains do not adequately address the more elaborate “value networks”⁶ or “value systems”⁷ shown in examples of inclusive multi-channel government.

Usage in eGovernment Context

eGovernment writers such as Millard and Horlings⁸ mention multi-channel as an apparent alternative to exclusively ICT-based government, and cite self-defining examples of evident benefit (e.g. reducing exclusion by allowing for non-ICT channels). However, beyond this understanding of the value in retention of older ‘preferred’ channels, the concept of MC eGovernment has still not been more widely elaborated in ways felt to be supportive of the Inclusive eGovernment group (hence the present study).

Representing and describing complex inclusive multi-channel government service networks has proven to involve further complexity since, not only is there a lack of any useful descriptive framework, but the apparent mixed understandings lead to confusion (e.g. concepts loosely taken from e-business Vs. the simple mix of traditional and digital as described). Our analysis of good practice in Government services has begun to expose features suggesting integrated multi-channel practice has existed for a long time, but previous analyses of good practice have simply failed to recognise that many fine examples in eGovernment owe their success to selecting approaches that suit user-provider relationships within appropriate channels, and backed up by suitable front-office and back-office integrations.

⁴ E.g. Jacobs. L., 2001. “Creating a Multi-Channel eBusiness Strategy”, in *Interactive Marketing*, 2,4. pp 319-326. Palgrave Macmillan pubs.

⁵ http://findarticles.com/p/articles/mi_m0EIN/is_2001_June_26/ai_75878689

⁶ “Home Care vs. Care Homes” – MC eGov Case Study 2008 - online at <http://www.mcegv.eu>

⁷ “Daily Activities – Social Inclusion Through Work” – MC eGov Case Study 2008 - online at <http://www.mcegv.eu>

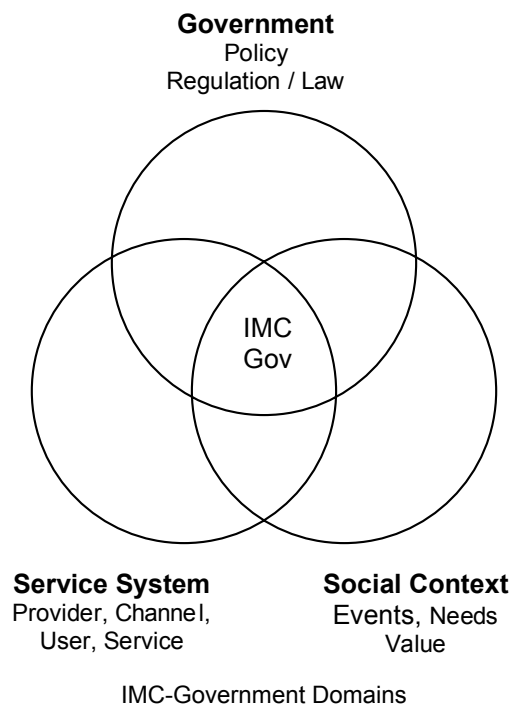
⁸ Millard. J. and Horlings. E. (2008) “Current eGovernment trends, future drivers, and lessons from earlier periods of technological change”. Report of i2010 Vision Study.

Numerous examples reviewed in the MC-eGov study show attention to inclusive approaches, interoperable processes, interactive service, interdisciplinary working, and interchangeable service channels. For this reason, this paper refers to IMC-Government (i+i+i+i = integrated) – Integrated Multi Channel Government services include both electronic and non-electronic channels and so it makes sense to drop the ‘e’ in this discussion paper.

In this paper we have set out a position for selecting simple concepts and objects from the IMC-Gov domain, elaborating them sufficiently for our present purpose, and then offering some options for representation of current practice and status of IMC-Gov activities (e.g. pilots, flagships, and activities between these extremes).

This scheme can be used to support description, presentation, and activities such as comparing and expressing status of selected cases or even proposed service designs in a way that exposes for consideration the primary features of interest (e.g. in workshop or in expert ranking of cases or in government analysis and service design).

This paper has tried to solve some of the inherited description and representation problems caused by the lack of a suitably elaborated domain of discourse for Integrated Multi-Channel Government services (which we describe as IMC-Government for convenience). Such descriptions and representations are aimed to support further analysis and discussion with IMC-Government domain experts, and may be of use elsewhere.



Examination of IMC-Government concerns shows a number of features of interest⁹. We identify that they can be sensibly grouped together as addressing primarily either the “social context” in focus (relationship of life events, needs, and values), or the “service system’ (how it operates), and how social needs are addressed by the service system within a policy context.

⁹ See case studies at <http://www.mcegov.eu>

We also identify that in almost all government service scenarios there are multiple worlds (domains of interest) co-existing. The very nature of IMC-Government, as seen from our cases, is that it requires collaboration of different actors (governmental, NGO, corporate, civil society) fulfilling different parts of a complex service network. While those organising the larger network may have a vision of the higher level scenario, many of the actors will be (in reality) involved in only a subset of that – a closed world (domain) in which certain service concepts, and certain value chains / value elements / value relationships, will be of immediate relevance. All of this happens within a specific policy context in each country, region or city.

Managing IMC-Government, like managing all Governance processes, requires recognition of the different “communities of interest”, or “constituencies”, or “user groups” which are self defining and self determining to some extent within society. To manage this “ecosystem” requires enlightened governance taking account of the service-systems, value-systems, and the current social environment (needs and attitudes of citizens, businesses and institutions).

5.0 ANNEXE B – CHANNELS FOR IMC-GOVERNMENT IMPLEMENTATION

The concept of ‘channel’, as introduced in Annexe A, has its roots in the historic differentiation of on-line versus off-line. However, as we see from IMC-Government practice examples¹⁰, the concept of ‘channel’ is better and more usefully elaborated by government service operations.

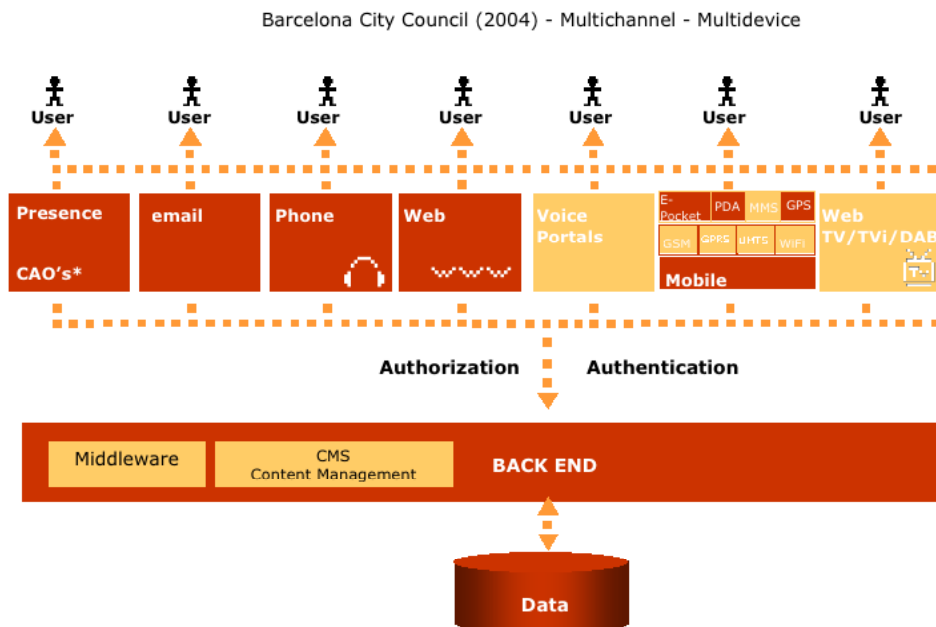
Organisational Channels – usage of other organisations / departments and their delivery channels to provide a ‘channel’ to the target citizens and intermediaries.

Physical Channels – usage of buildings and people as locations and sources of actual service and support. This can also include hard-copy media (such as newspapers).

Electronic Channels – various telephony, Internet, and media channels used in IMC-Gov.

Virtual Channels – are the various ‘conceptualised’ channels that may contain one or more of the above. For example, politicians may talk of using a specific project (e.g. local youth outreach programme) as a ‘channel’ for delivering a new service aimed at youth.

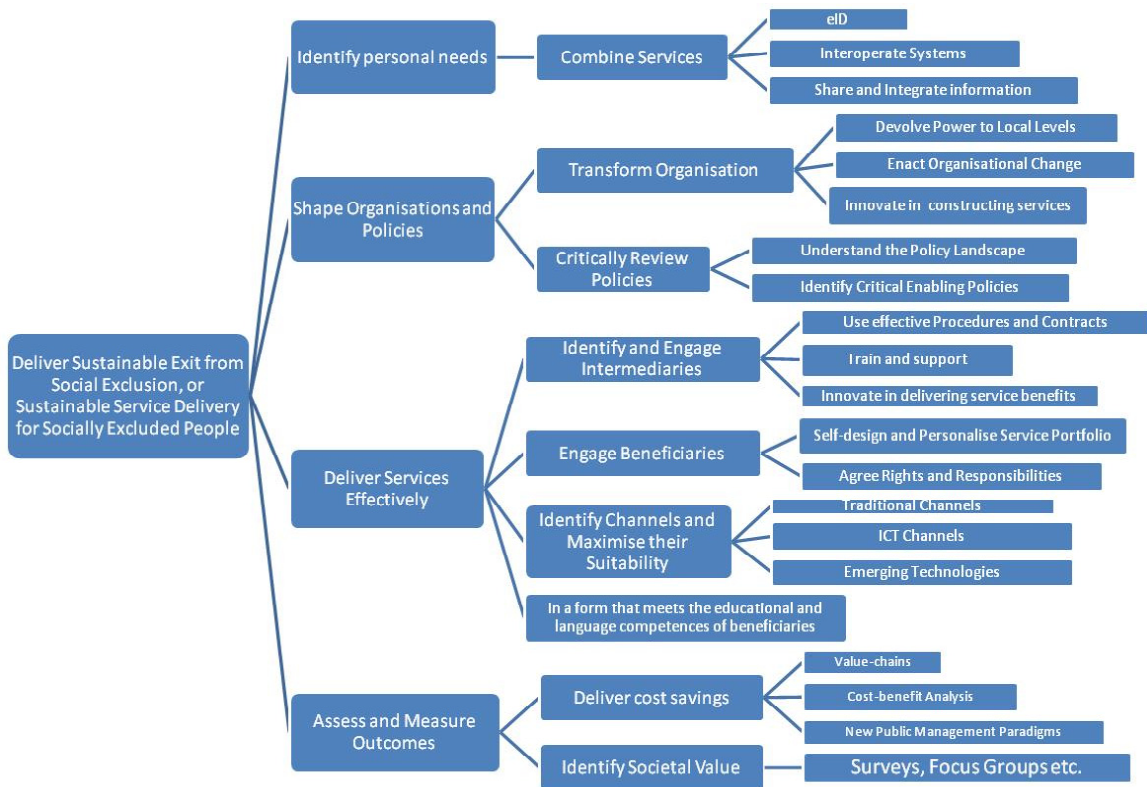
The above have one thing in common, they are ways of thinking about the ‘conduits’ or ways of reaching out to, interacting with, and receiving input from, the citizens and organisations relevant to government service provision. Since many conceptions of IMC-Government refer to recent ‘traditions’ of mixing specific channels, we provide the diagram below (from the Catalunya case¹¹ example) for reference. However, usage of any of the above, and other channels yet to be developed, is also part of the bigger picture of MC-Government.



¹⁰ <http://www.mcegov.eu> See Cases and Links

¹¹ <http://www.mcegov.eu> See Cases and Links

6.0 ANNEXE C – FRAMEWORK OF PRINCIPLES (FROM D1.2)



7.0 ANNEXE D – MC BUSINESS MODELS (FROM D1.4)

