

Answer: There are three general types of intermediaries: wholesale, retail, and specialized. Retail intermediaries come in many forms: department stores, mass merchandisers, hypermarkets, specialty stores, category killers, convenience stores, franchises, buying clubs, warehouse clubs, cataloguers, and online retailers, to name just a few. For example, insurance, financing, and credit card companies are all involved in financing; advertising agencies participate in the channel's promotion function; logistics and shipping firms engage in physical possession; information technology firms may participate in ordering or payment functions; and marketing research firms generate marketing intelligence that a wholesaler sells to other channel intermediaries, such as retailers, or to business end-users, but not to individual consumer end-users.