CHAPTER 16

SALES, DISTRIBUTION, MARKETING COMMUNICATIONS, AND DIGITAL MARKETING

Sixbert SANGWA

African Leadership University, Kigali, Rwanda | ssangwa@alueducation.com

PARENT BOOK
The Business Enterprise: Core Functions, Integrated Management, and Emerging Transformations
https://doi.org/10.65655/ocp.m30

VOLUME EDITOR AND PUBLISHER
Prof. Dr. Placide MUTABAZI
Open Christian Press, A publishing imprint of the Open Christian University and the Center for Faith and Work

PROPOSED CHAPTER DOI
10.65655/ocp.m30.c125

COPYRIGHT AND STATUS
© 2026 Sixbert SANGWA | CC BY 4.0

ABSTRACT

Commercial success depends not only on a defensible product and price, but also on the ability to reach customers, negotiate appropriate exchanges, communicate verifiable benefits and deliver what has been promised. This chapter critically examines sales, distribution, marketing communications and digital marketing as an interdependent commercial execution system. Drawing on a transparent, purposive synthesis of channel economics, relationship marketing, adaptive selling, diffusion theory, integrated marketing communications, digital-platform scholarship and causal advertising measurement, it develops twelve approved domains from route-to-market architecture through cross-border selling and algorithmically mediated communication. Official Rwandan business and financial-inclusion evidence is distinguished from purchase behaviour and enterprise-level performance. A constructed Kigali wholesaler case compares domestic direct supply, intermediary distribution and phased East African expansion using auditable assumptions about contribution, collections, returns, capacity and promotional incrementality. Original pedagogical instruments include a route-to-market decision matrix, a defined sales funnel, a channel contribution bridge, a communication assurance protocol and an integrated commercial accountability map. The central argument is that revenue, exposure and engagement are not sufficient evidence of customer benefit or enterprise value: credible commercial performance requires coordinated access, truthful communication, suitable contracting, dependable fulfilment, incremental contribution and legitimate treatment of information and stakeholders. The synthesis offers analytically testable propositions, not a new empirically validated causal model.

Keywords: route-to-market design; distribution channels; relationship selling; sales management; integrated marketing communications; digital marketing; marketing attribution; omnichannel commerce; consumer protection; Rwanda.

LEARNING OUTCOMES AND CONCEPTUAL ROADMAP

After completing this chapter, readers should be able to (LO1) distinguish and evaluate direct, intermediary, hybrid and platform-mediated routes to market; (LO2) design an ethical end-to-end sales process with clear qualification, negotiation, account-development and service controls; (LO3) calculate, interpret and challenge pipeline, conversion, territory and channel performance indicators; (LO4) construct an integrated communications programme with defensible objectives, messages and evidence requirements; (LO5) compare retail, wholesale, omnichannel and digital commerce models in terms of access, cost, fulfilment,

channel power and customer experience; (LO6) design a proportionate data-governance and experimental measurement approach for digital campaigns; (LO7) assess a proposed Rwandan-to-East African distribution expansion against market, contractual, institutional and financial constraints; and (LO8) defend a commercial plan that integrates contribution, causal evidence, consent, fair dealing and cross-functional accountability.

The argument begins with the institutional and intellectual foundations of commercial access (16.0), moves from distribution design to sales process and oversight (16.1–16.3), then develops communication, promotion and retail integration (16.4–16.6). Digital infrastructure, content and analytics (16.7–16.9) lead to cross-border choices, ethical obligations and emerging algorithmic systems (16.10–16.12). A Rwanda-based case (16.13), critical synthesis and research agenda (16.14), and educational and bibliographic apparatus (16.15–16.17) complete the chapter. Chapters 13–15 own market orientation, customer research, product design, branding and pricing; the present chapter owns market access, selling and communication execution. Physical network engineering is developed in Chapter 19, and financial accounting and investment valuation in Chapters 22–24.

16.0 INTRODUCTION: A MARKET PROMISE IS NOT A COMPLETED EXCHANGE

A hypothetical Kigali wholesaler sells packaged staple foods to small shops and institutional buyers. Marketing proposes online advertising after inquiries increase on messaging applications. The sales manager promises next-day delivery to major accounts, while the distribution partner serves outer districts only twice weekly. A retailer requests thirty-day credit; the finance officer notes that the supplier must be paid within ten days. A promotional video describes the product as “guaranteed healthy”, although no evidence supporting the implied health claim has been assembled. Each proposal might appear locally reasonable. Together they create a possible system of uncollectible sales, disappointed customers and misleading communication. This constructed situation illustrates why commercial execution cannot be identified with either persuasion or the arrival of an order.

Sales refers to the organized interpersonal or technology-mediated processes through which an enterprise identifies suitable buyers, investigates requirements, negotiates terms, secures commitments, supports delivery and develops legitimate customer relationships. Distribution denotes the arrangements through which offerings become available for purchase and use, including intermediaries, channel governance and market access. Marketing communications concerns the purposeful design and coordination of messages and interactions that inform, persuade or remind audiences in accordance with the evidence supporting an offering. Digital marketing applies these activities through networked infrastructure, data and platform-mediated environments. The four fields overlap, but they answer distinct questions: who can buy, what is being promised, how agreements are made, and how those claims and agreements become observable outcomes (Anderson & Narus, 1990; Batra & Keller, 2016; Morgan & Hunt, 1994).

This distinction raises an epistemological problem: what does the enterprise actually know when it observes a click, a lead, an order, a repeat purchase or a favourable review? These events differ in contractual meaning and causal interpretation. A click can reflect curiosity or accidental interaction; an order may be cancelled; revenue can be recognized before cash arrives; a repeat transaction may result from lack of alternatives rather than affection for a brand. The managerial question is correspondingly plural. Commercial activity must create reachable exchange opportunities, safeguard claims and consent, coordinate operational promises, cover its true incremental costs and produce evidence robust enough to improve decisions. No single conversion percentage or advertising return supplies all those answers (Blake et al., 2015; Gordon et al., 2019).

16.0.1 Intellectual history, competing explanations and analytical stance

Classical distribution economics emphasizes specialization, distance, assortments and transaction costs. Intermediaries assemble heterogeneous products, provide local stock and reduce the number or complexity of individual exchanges. Transaction-cost reasoning asks when a producer should internalize sales and distribution rather than rely on independent agents; relational exchange scholarship asks how repeated cooperation, power, trust and specific investments change those choices. These perspectives are complementary but not entirely harmonious. Cost minimization may recommend one dominant distributor; dependence and hold-up risk may make a redundant channel more prudent. Channel reach may rise while the producer loses influence over information, prices or service quality (Williamson, 1985; Anderson & Narus, 1990).

Personal-selling research subsequently challenged the idea that standardized scripts suffice in complex encounters. Adaptive-selling theory treats diagnosis and the capacity to alter explanations as important mechanisms, while commitment–trust theory explains why durable business relationships require more than repeated transactions (Spiro & Weitz, 1990; Morgan & Hunt, 1994). Diffusion theory explains why exposure, peer communication, perceived compatibility and trialability may influence adoption, but diffusion does not demonstrate that a particular campaign caused uptake or that adoption is socially beneficial (Rogers, 2003). Integrated marketing communications (IMC) approaches address the coherence of contact points rather than the mechanical repetition of a slogan; their effectiveness depends on how audiences process combinations of media over time (Kliatchko, 2008; Batra & Keller, 2016).

Digital platforms alter the organization of access by combining discovery, rankings, advertising, payment interfaces, customer feedback and sometimes fulfilment. Yet they do not abolish the older problems of asymmetric information, capacity, power or trust. A marketplace can expand reach while concentrating gatekeeping rights in a platform. Detailed behavioural traces can sharpen measurement but also compound selection bias, privacy exposure and commercial dependence. An effective theoretical synthesis therefore treats the channel not merely as a physical path but as a governed configuration of transactions, information, commitments and remedies. That synthesis is a conceptual proposal requiring empirical testing, not an established universal causal law.

16.0.2 Sources, method and limits of inference

This chapter uses a critical, purposive secondary-source and documentary synthesis. Selection privileges original theoretical works on transaction governance, channel relationships, adaptive selling, integrated communications and diffusion; peer-reviewed studies capable of substantiating specified empirical statements; and primary Rwandan legal, statistical and regulatory materials. Targeted verification on 1 November 2026 used source-specific combinations including “distribution partnerships Anderson Narus 1990”, “adaptive selling Spiro Weitz 1990”, “integrating marketing communications Batra Keller 2016”, “paid search effectiveness eBay 2015”, “advertising measurement Facebook 2019”, “Rwanda IBES 2024”, “Rwanda FinScope 2024”, “competition consumer protection 011/2026”, “personal data protection 058/2021”, “EAC trade customs union” and “AfCFTA digital trade protocol”. Publisher and issuing-body records were preferred to secondary summaries. This was not a registered systematic review, exhaustive screening exercise, meta-analysis, new interview study or evaluation of an identifiable wholesaler; no search yield or causal coefficient is invented.

Evidence is interpreted at the level that generated it. National surveys characterize sampled people or enterprises under published definitions, not a particular company's demand. Statutes establish authoritative texts subject to jurisdiction, commencement and implementing arrangements, not evidence that enforcement always occurs. Field experiments identify effects in their studied campaigns, customers and periods, not invariant returns to marketing. All monetary calculations and business decisions in the constructed case are

teaching assumptions, disclosed so that arithmetic can be replicated. The documentary cut-off is 1 November 2026; subsequent legal changes, data revisions or platform terms require a new date-specific check.

A critical synthesis also requires attention to what commercial success is taken to mean. Its descriptive dimension concerns verifiable exchanges and their distribution across customers, channels and periods; its explanatory dimension asks which structures, messages and incentives generated those exchanges; its evaluative dimension asks whether the resulting arrangements are economically durable and justified to affected persons. These inquiries cannot be reduced to one optimization problem. An enterprise may expand reach by delegating selling to intermediaries yet lose the information necessary to detect coercive conduct. Conversely, insisting on full proprietary control may exclude customers whom a trusted local intermediary can serve more economically. The defensible object of analysis is an accountable commercial arrangement, not maximum channel penetration or persuasion intensity in isolation. The distinction draws on the transaction-governance and relationship traditions, but remains a proposed synthesis whose relative explanatory value needs comparative evaluation (Williamson, 1985; Frazier, 1999; Morgan & Hunt, 1994).

There is also a temporal problem. Advertising can create demand before production can fulfil it; a distributor can increase current shipments while building unsold inventory; discounted orders can be followed by unusually weak sales; and a customer's initial conversion may impose later warranty or service costs. Consequently, observations at different stages must be reconciled to a declared time horizon. Short-run incrementality, medium-run cash realization and longer-run customer welfare are not automatically commensurable. The chapter uses explicit observation units, contractual definitions and scenario assumptions rather than presuming that every commercial outcome has a single measurable cause. This approach is compatible with evidence-based managerial judgment, but does not establish a completed systematic review or a new validated performance index.

16.1 ROUTE-TO-MARKET DESIGN

16.1.1 Channel architecture and the economic purpose of intermediaries

A route to market is the set of organizational relationships, points of access, commercial rights and supporting processes by which an intended customer may discover, purchase, obtain, use and, when necessary, return an offering. A direct route allows the producer to transact with end users through personnel, owned outlets or proprietary websites. An indirect route allocates one or more commercial functions to agents, distributors, wholesalers, retail chains or other intermediaries. Hybrid routes combine arrangements; platforms create multi-sided access rules under which the enterprise may control the offering but not the entire discovery and transaction environment. The relevant unit of analysis is the complete exchange journey rather than the last organization to invoice a buyer.

An intermediary can create genuine value by aggregating fragmented demand, holding local assortments, providing trade credit, offering demonstration or service and consolidating information. Its margin is not automatically waste. The test is whether the intermediary's contribution to reach, service, risk bearing and total cost exceeds the economic value of what it charges or controls. Conversely, direct-to-consumer commerce may provide richer first-party information and some price control, but requires expenditure on customer acquisition, payments, returns, fulfilment and dispute resolution that an existing retail network already performs. The comparison must therefore use contribution after channel-specific costs, not gross selling price alone (Williamson, 1985; Anderson & Narus, 1990).

Channel structures also create distinct forms of coordination cost. An agent who introduces customers without taking title may leave inventory and credit exposure with the principal; a wholesaler buying for resale can absorb inventory and local collection risks but may obscure the ultimate customer experience; a

platform can efficiently match participants while controlling search prominence, service rules and access to transaction data. Classifying routes merely as 'direct' or 'indirect' therefore loses economically material differences. Governance analysis should record who acquires title, who sets the final consumer price, who finances stock, who bears returns and defects, who owns or can lawfully use customer records, and whose decision can resolve a dispute. Frazier (1999) emphasizes how the organization of distribution channels poses managerial questions not reducible to a simple sequence of resellers. The implication is a contract-and-capabilities comparison, rather than an assumption that fewer organizations means fewer frictions.

16.1.2 Coverage, governance, power and conflict

Distribution intensity describes the intended availability of an offering: intensive placement seeks wide accessibility, selective placement limits outlets according to suitability, and exclusive or narrowly authorized arrangements emphasize specialized service or control. A higher outlet count does not necessarily imply effective coverage. The relevant denominators may be eligible outlets within a segment, weighted category sales, geographic travel times or the proportion of customer demand supportable under available inventory. For small Rwandan suppliers, a network that offers dependable replenishment and visible payment records may be more valuable than nominal listing in many distant shops.

Channel governance must allocate territories, service standards, permitted representations, credit authority, return obligations, complaints, inventory information, data access, payment collection and dispute escalation. Channel power arises when one party controls a scarce route to customers, a valuable brand, financing, platform ranking, logistics capacity or irreplaceable market knowledge. Resource asymmetry can be efficient if it enables coordinated investment, yet it can also facilitate opportunistic changes in terms, forced exclusivity, misleading discounts or arbitrary delisting. Exclusivity, resale restrictions and territorial provisions require jurisdiction-specific competition-law assessment rather than general assertions of legality.

Table 16.1. Comparative route-to-market choices

Model	Principal value	Principal exposure	Appropriate diagnostic
Direct sales / owned digital	First-party learning, offer control, account intimacy	Higher acquisition and fulfilment burden	Contribution after acquisition, delivery, returns and collections
Wholesaler/distributor	Aggregated demand, local stock, trade access	Margin sharing, opaque sell-through, dependency	Effective coverage, receivables, sell-through and service exceptions
Retail partnership	Local convenience, demonstration, trusted outlet	Shelf competition, promotions and stockout risk	Weighted availability, replenishment and verified consumer sell-out
Marketplace/platform	Search and transactional reach, scalable discovery	Fees, ranking dependence, counterfeit listings, restricted data	Incremental profit net of fees, returns and platform concentration
Hybrid/omnichannel	Choice and continuity across journeys	Cannibalization, inconsistent prices or promises	Customer-level service continuity and deduplicated channel contribution

Note. Original comparative synthesis informed by channel-governance and relationship literature (Anderson & Narus, 1990; Williamson, 1985). These are conditional analytical trade-offs, not empirical rankings of channels in Rwanda.

Channel breadth and depth should be measured separately. Numeric distribution measures the share of eligible outlets that stock a product, whereas weighted distribution recognizes that outlets contribute unequal proportions of relevant category turnover. Availability within an outlet also depends on assortment, on-shelf presence, stockout frequency, display quality and service. Ailawadi and Farris (2017) explain why the move

to multichannel and omnichannel systems requires carefully selected distribution measures rather than uncritical reliance on outlet counts. For illustration, distribution in 40 of 100 stores gives 40% numeric coverage; if those 40 stores account for 65% of measured category sales in the defined territory, the same placement has 65% category-sales-weighted coverage. Neither percentage establishes profitability or physical accessibility to every household. The category-sales weights, product availability and time period must be documented before the comparison can inform allocation.

Channel conflict may be vertical, where producer and reseller disagree over prices, promotions or service obligations, or horizontal, where resellers operating at the same level contest territory, lead ownership or perceived preferential treatment. Hybrid systems create another form: an enterprise's own website may undercut an independent retailer while relying on that retailer to provide pre-sale advice or local returns. Not every conflict should be eliminated, since differentiated routes may serve distinct needs. What matters is a fair and enforceable mechanism for allocating accounts, calculating service compensation, disclosing promotional terms and resolving ambiguous orders. Where partner investments are relationship-specific, an enterprise that can unilaterally change access terms may induce underinvestment even if its formal agreement is legally valid.

16.1.3 A decision rule beyond gross margin

Let expected net channel contribution over a stated period equal revenue earned from expected fulfilled transactions, less product variable cost, channel fees, trade promotions, incremental fulfilment and returns, expected uncollectible receivables not already netted from the revenue estimate and attributable servicing expenditure. Shared fixed overhead should be evaluated separately and not arbitrarily loaded into a short-run incremental choice. Because demand, transaction cost and disputes depend on the channel chosen, a valid comparison needs plausible response scenarios rather than assuming all routes generate identical volume. Long-term learning and market access can justify modest near-term expense, but the opportunity cost and timing of that investment must be explicit. A constrained enterprise may deliberately retain two routes if redundancy protects continuity, even though the lowest-cost route would dominate in a single-period calculation.

16.2 SALES PROCESSES AND CUSTOMER RELATIONSHIPS

16.2.1 Prospecting through qualification

A defensible sales process begins with defining a legitimate customer problem and recognizing when the enterprise should decline a sale. Prospecting identifies organizations or people plausibly served; qualification establishes whether they have an actual need, purchasing authority, an attainable timetable, appropriate ability or willingness to pay, and compatible technical, legal and operational requirements. Modern pipeline frameworks often capture these dimensions through mnemonic systems, but their value lies in the quality of evidence rather than their acronyms. An apparently promising lead that cannot lawfully be contacted or served within the available territory is not an opportunity at its reported face value.

Lead sources differ in intentionality. A buyer requesting an institutional quotation is not informationally equivalent to a social-media follower or a third-party list contact. Consent and provenance must remain attached to records; outreach cannot be justified simply because a personal identifier is technically available. Screening should also protect customers from being persuaded into unsuitable contracts. In institutional selling, discovery must include user needs, procurement rules, technical specifications, payment authority, service-level requirements and the risks borne by the customer when the supplier fails.

Lead qualification is not merely a filter for finding customers likely to spend. Its epistemic task is to separate the evidence that a prospect is suitable from a salesperson's desire to count the prospect as an opportunity. An institutional buyer may have strong expressed interest but lack procurement authorization; a household may satisfy a digital scoring rule yet not understand financing obligations; an informal retailer may have genuine demand but limited formal records. Different evidence is needed for identity, need, authority, payment capacity and lawful contact. A decision log should distinguish 'not yet verified' from 'rejected', allow corrections and record why an opportunity was advanced. This is particularly important when predictive models make qualification appear objective while reproducing the omissions of earlier sales records.

16.2.2 Consultative, adaptive and relationship selling

Consultative selling seeks to diagnose the customer's situation before proposing an offering. Adaptive selling adjusts the presentation, questions and implementation proposal to what is learned during the interaction rather than assuming one script fits every buyer. Spiro and Weitz (1990) supplied an operational measure of adaptive selling, but self-reported adaptability is not proof of customer welfare or superior causal performance. A salesperson may adapt skilfully in order to manipulate rather than assist. The practical distinction is whether claims are relevant, testable, understandable and appropriately bounded.

Relationship selling emphasizes repeated exchanges and the credibility of future commitments. Morgan and Hunt (1994) theorized commitment and trust as important mediators of cooperative behaviour; Palmatier et al. (2006) found heterogeneous relationships between relationship-marketing investments and performance across the studies in their meta-analysis. The implication is not that a customer should be cultivated regardless of cost. It is that strong relationships can lower uncertainty and support joint adaptation where customers value reliability and service. Trust also requires measurable conduct: accurate quotations, documented exceptions, predictable complaint handling, restitution and transparent incentives.

The benefits of adaptive or relationship selling must be evaluated against both measurement and power problems. Self-assessed adaptability can be inflated by impression management, while long-standing accounts may enjoy better recorded outcomes because the firm has already allocated its best staff and service capacity to them. Payne and Frow (2005) treat customer relationship management as a cross-functional process encompassing strategy, value creation, multichannel integration, information and performance assessment, not as a technology purchase. Applied to business-to-business selling, this means the firm should document the customer's use requirements, economic constraints and service experience, then evaluate the account over its relationship horizon. It should also protect against dependence: a supplier's strategic account may demand credit extensions or exclusivity that make the apparent commercial partnership less sustainable for workers, smaller customers or the supplier itself.

16.2.3 Negotiation, closing and after-sale accountability

A sale is concluded when the parties agree on authorized terms, not when a salesperson records an enthusiastic conversation. Negotiation should address product specification, quantity, delivery window, taxes and charges where relevant, payment and credit, returns, service obligations, warranties, exclusions and the resolution of disputes. In business-to-business transactions, authority limits and written confirmation protect both the customer and the selling enterprise. Aggressive closing tactics that exploit confusion about penalties, scarcity or cancellation may increase recorded orders but generate dissatisfaction, refunds, legal exposure and expensive service recovery.

The sequence does not end at signature or cash receipt. Account development includes onboarding, fulfillment verification, responsive service, periodic suitability reviews and differentiated investment in relationships based on both customer value and fairness. A failed promise is an information event. The effective salesperson should know how to initiate a corrective action across operations, logistics and finance

rather than conceal the failure to defend a quota. Customer complaints and product returns should feed documented learning, not merely a “save the sale” tactic.

16.3 SALES MANAGEMENT AND CONTROLS

16.3.1 Organization, territories, quotas and incentives

Sales management allocates selling capacity, establishes objectives, directs account coverage and creates controls capable of distinguishing productive effort from gaming. Geographic territories are often convenient but can hide unequal opportunity: two equal-sized districts may differ in purchasing power, outlet density, travel time, competitive intensity and account potential. Account-based specialization can improve knowledge but increase travel and coordination costs. Territory design should therefore combine feasible call frequency, travel effort, service demands and estimated opportunity, with explicit adjustments for disadvantaged or emerging markets.

Quotas can mobilize attention but distort conduct if they privilege immediate bookings, volume or new-account counts over realizable contribution, customer suitability and collectability. A salesperson rewarded for invoicing may extend unauthorized credit; one rewarded for new logos may neglect renewals; a manager rewarded for a short-term conversion rate may delete difficult leads from the denominator. Robust scorecards couple outcome measures with quality safeguards, such as overdue balances, complaint resolution, discounts outside authority, order cancellations and documented customer acceptance. Variable compensation requires oversight for discriminatory allocation, forced sales, unauthorized promises and conflicts of interest.

16.3.2 Pipeline discipline, forecasting and CRM

A pipeline is a dated collection of opportunities with defined stages, expected value, ownership and evidence. A forecast is an uncertain prediction of recognized or collected commercial outcomes over a specified horizon. The two are not interchangeable. Weighted pipeline estimates are useful when stage probabilities are based on appropriately comparable historical cohorts. A salesperson's subjective probability, multiplied by an invoice value, cannot establish expected cash receipts if late payment, partial fulfillment and correlated deal failure are ignored.

For opportunity i, a simple probability-weighted bookings forecast can be written as $F = \Sigma(p_i V_i)$, where p_i is the conditional probability that opportunity i closes within the forecast horizon and V_i is its authorized contract value. This identity is not a causal model; its reliability requires stable stage definitions, calibration and no systematic omission. When five opportunities each have expected invoice value RWF 2,000,000 but close probabilities of 0.10, 0.25, 0.40, 0.60 and 0.80, the weighted total is RWF 4,300,000, not RWF 10,000,000. The forecast remains inadequate for treasury planning until conversion to deliveries, invoicing and cash is modelled, including the timing of each step.

Customer relationship management (CRM) combines processes for initiating, maintaining and, where warranted, ending customer relationships with suitable records and responsible coordination. Reinartz et al. (2004) found a moderate positive association between CRM process implementation and performance in their studied settings. Their evidence does not establish that purchasing software alone creates this effect. A small enterprise may begin with a secure, structured account register containing consent provenance, contact role, quotations, action ownership, delivery and payment states, rather than buying an elaborate system whose fields no one reliably maintains. Governance requires role-based access, retention schedules, correction procedures, audit trails and reconciliation of CRM reports with operations and financial records.

Forecast calibration can be examined without sophisticated software. Suppose opportunities assigned a 40% closing probability by a sales team historically close only 20% within the nominated quarter. The problem is not necessarily individual dishonesty: stage definitions may have drifted, customers may be delayed by procurement approval, or the forecast population may be selectively updated. A transparent calibration review groups opportunities by probability range and vintage, compares predicted and realized closure within the same observation window, and separately examines value-weighted error, overdue stage age and collection delay. The forecast should include low, central and high realizable-cash scenarios with explicit assumptions about cancellations and receivables. This is preferable to improving an apparently precise forecast by mechanically reducing every probability without understanding why the model miscalibrated.

16.3.3 Sales control as a causal learning system

Management should distinguish activity (calls, visits), throughput (qualified leads, proposals), outcomes (fulfilled orders, collected contribution) and safeguards (returns, complaints, adverse credit events). Differences across territories may arise from lead quality, demand composition or stock availability rather than seller competence. Evaluating a new incentive or sales script therefore requires a comparison design, ideally random assignment or a credible staggered implementation where feasible. Otherwise performance reviews should report associations and competing explanations instead of attributing the entire change to sales management. Where sample sizes are small, operational records, customer narratives and process exceptions may be more decision-useful than unstable percentage changes.

Sales accountability is intrinsically cross-functional. A sales team may be penalized for a low fulfilment rate caused by warehouse shortages, while an operations team may be judged harshly for late deliveries on orders accepted outside authorized lead times. A useful control system therefore assigns ownership at the handoff and distinguishes avoidable seller conduct from conditions outside the seller's authority. Exception reviews should test the order's original terms, capacity confirmation, credit approval, dispatch date, customer's acceptance and eventual correction. Where incentives span many accounts, the enterprise should review whether rewards shift employees toward affluent or easy-to-serve customers. Outcomes that appear individually rational may collectively weaken geographic access and customer trust (Payne & Frow, 2005).

16.4 MARKETING COMMUNICATIONS STRATEGY

16.4.1 From commercial objectives to audience decisions

A communications strategy explains whose knowledge, interpretation or behaviour the organization seeks to influence, why the influence is legitimate, which message can be substantiated, how channels will be combined and what evidence would establish progress. Commercial objectives such as sales growth, reducing perceived risk or introducing a new service should not be collapsed into advertising metrics. Awareness, comprehension, consideration, inquiry, trial, conversion, renewal and advocacy can all be relevant, but a programme must identify the stage it is reasonably able to change and the time horizon in which that change could become visible. Communications cannot correct an unsuitable product, absent availability or an unsustainable price without creating new reputational costs.

Audience design extends beyond demographic targeting. Roles differ in organizational purchasing: a user values functionality, a technical evaluator verifies compatibility, a financial officer assesses total cost and a purchasing authority checks compliance and terms. A small retailer may assess shelf turnover and returns, while a household may prioritize clear instructions and predictable availability. Communications should distinguish existing buyers, prospects, channel partners, employees, regulators and affected noncustomers, rather than assume one campaign is intelligible and justified to all. Inclusion requires examining language, literacy, disability access, connection cost and the conditions under which messages are actually encountered.

A communications brief should establish a mechanism rather than simply select a media platform. For a new food product, the relevant barrier may be lack of familiarity, doubt about safety, inability to understand preparation instructions or uncertainty about local availability. Awareness advertising may address the first barrier but not the other three. If the diagnosis concerns trust in product quality, demonstrable certification or an accessible explanation from a trained seller may be a better intervention than repeated exposure. The enterprise should define the intended change, an appropriate comparator and a feasible observation period before committing money. This discipline separates the strategic purpose of communication from the metrics convenient for the advertising contractor to report.

16.4.2 The logic and limitations of integrated marketing communications

Integrated marketing communications is a coordinated approach to managing audiences, content, contact points and evaluation, rather than simply reproducing identical artwork on every channel. Kliatchko (2008) emphasized an audience-centred, channel-aware and results-oriented understanding of integration; Batra and Keller (2016) reviewed how different media may play complementary roles across customer decision processes. A radio explanation can establish initial familiarity, a product demonstration can reduce functional uncertainty, an online page can provide detailed terms and a trained salesperson can resolve specific objections. Integration occurs when these contacts are consistent in substance and complementary in function, not when their formats are artificially uniform.

Theories of communication processing complicate simple prescriptions. Repetition may aid recall but can generate irritation or false familiarity; emotional appeals may increase attention but obscure qualifications; social evidence can reduce uncertainty but magnify misinformation. The manager should formulate a plausible mechanism linking an intervention to a specified response and identify potential unintended effects. For a safety-relevant product, higher reach is not a sufficient success criterion if viewers misunderstand instructions. For a financial service, a successful campaign cannot be defined independently of informed consent and comprehension of charges.

An important tension arises between coherence and useful differentiation. A technically demanding product may need detailed written conditions for institutional purchasers but short audio explanations for first-time consumers. Literal message uniformity would not necessarily produce equivalent comprehension. Integrated communication should preserve the truth conditions of the offering while allowing language, sequence and format to differ by audience. The accessibility of essential qualifications becomes part of message validity. Consequently, integration requires a controlled evidence base and approved boundaries on adaptation, not centralization of every sentence. Batra and Keller (2016) offer complementary media-processing perspectives; whether a particular combination changes behaviour remains an empirical question for the defined audience and commercial setting.

16.4.3 Message substantiation and communication governance

The governing message brief should identify one customer problem, the promised benefit, the evidence for that benefit, necessary conditions or exclusions, approved terminology, intended placement and responsible signatories. An objective claim such as a measured performance improvement needs documentary support appropriate to the population and conditions described. A comparative “best” claim requires a defensible comparison set; a health or environmental claim may need specialist validation. An emotional or aspirational message must not convey a misleading factual impression merely because its literal words contain no explicit quantitative statement.

Production controls should record versions, accessibility checks, translation review, disclosure requirements and withdrawal procedures. Channel partners and commissioned creators should receive the approved claims register. Marketing, sales, product, legal and quality functions must have authority to halt distribution

of inaccurate content. A sales presentation should not evade a qualification the written advertisement discloses. Equally, a customer-service team must be able to explain any advertised guarantee or remedy in the languages and channels actually used by buyers. Consistency is therefore an organizational control and a test of the firm's operational honesty, not only an exercise in brand aesthetics.

16.5 ADVERTISING AND PROMOTION

16.5.1 Paid, owned, earned and shared attention

Advertising involves sponsored communication through selected media, with a defined degree of advertiser control and financial commitment. Owned media include a company's website, catalogues, labels and customer messages; earned media comprise independently generated coverage, mentions and reviews; shared or networked spaces mediate conversations among organizations, customers and communities. These categories are useful for budget design but do not establish independence: sponsored content may appear as editorial material, and an apparently organic endorsement may have a concealed commercial relationship. Every media plan must therefore identify who controls placement, pays for exposure, validates the claims and can correct errors.

Reach counts the defined people or accounts potentially exposed; frequency represents repeated exposure; impressions count delivery events rather than necessarily attentive individuals; and verified viewability does not establish understanding. Media buyers should compare cost, audience fit, geographical coverage, attention quality, inclusion, creative context and suspected invalid traffic. A low cost per impression is economically uninformative if the audience cannot obtain the product or lacks a lawful route to purchase. In Rwanda, accessible radio, community relationships, retail demonstrations and mobile-friendly messages may outperform an elaborate video campaign for some product segments, but this is a conditional design judgment, not a general performance claim.

16.5.2 Promotions, sponsorship, public relations and creative testing

Sales promotions include time-limited price offers, bundles, samples, trade allowances, loyalty incentives and demonstrations. A promotion can induce trial or clear excess inventory, but recorded sales lift may consist largely of purchases shifted forward from later periods or customers who would have purchased anyway. The economic measure is incremental contribution net of promotional expense, cannibalization, extra returns and any change in future willingness to pay. Trade promotions can also transfer margin from producers to retailers without securing intended consumer-level benefits if pass-through is unverified.

Sponsorship links organizational resources to an event, programme or person; public relations communicates institutional actions and responds to legitimate public scrutiny; earned media is shaped by editors and audiences beyond full corporate control. Responsible practice separates legitimate reputation-building from purchasing unlabelled favourable commentary. A crisis statement should address what is known, what remains uncertain, affected customers and remedy rather than solely limit reputational exposure. The communications manager must recognize that publicity outcomes can be economically valuable while the underlying conduct remains improper.

Creative testing has several inferential levels. Qualitative pretests can identify confusing terminology, misleading impressions and culturally inappropriate symbols. Small randomized message experiments can estimate relative responses within the assigned audience and duration. Observational click-through rates cannot distinguish the creative from audience composition or platform selection without appropriate design. When performance differences are small, confidence intervals, sample size, platform delivery rules and multiple comparisons matter. A test that optimizes clicks but ignores complaints, consent and subsequent

fulfilment can promote the wrong creative. Claims about effectiveness should be proportional to the design's actual inferential strength.

Promotion economics requires explicit treatment of timing and substitution. A retailer offered a temporary allowance may order more immediately without increasing the consumer's total purchases, creating inventory pressure after the promotion ends. A consumer coupon may be redeemed by frequent customers who would have bought at full price, reducing contribution without generating equivalent additional demand. A trial should therefore observe both purchase during the promotion and an adequate post-promotion window. Where a randomized comparison is unavailable, managers should report a scenario range that recognizes stockpiling, substitution across products and pre-existing demand rather than equate shipment growth with causal lift. The same analysis should include the accessibility and fairness of the promotion's material terms.

16.5.3 Evidence from advertising field experiments

Blake et al. (2015), using large-scale eBay field experiments, found that paid-search returns were much weaker than conventional observational estimates; brand-keyword advertising produced no measurable short-term benefits in their setting, while effects varied considerably across types of users. This does not prove that branded search never works. It demonstrates that buyers who search for a brand may already intend to purchase, so observed conversions can overstate advertising-induced sales. Gordon et al. (2019) compared observational approaches with 15 Facebook advertising experiments and showed that commonly available observational data frequently failed to recover experimental effects. Taken together, these findings undermine a widespread inference that platform-reported attribution is an unbiased measure of incremental return.

The managerial response is neither to abandon advertising nor to worship randomized experiments. Experiments may be infeasible for small enterprises with low transaction volumes, overlapping exposure and limited budgets. Geo-level holds, randomized eligible-account exposure, matched-market tests with transparent assumptions and timed rollouts can produce useful evidence when designed carefully; each has spillover and selection risks. The important discipline is to report what was observed, what causal conclusion the design can sustain, and what incremental financial outcome would justify the expenditure. A positive dashboard return based solely on last-touch credit is, at most, an accounting attribution under specified rules.

16.6 RETAIL, WHOLESALE AND OMNICHANNEL COMMERCE

16.6.1 Intermediaries as service and information institutions

Retailers serve end purchasers through assortments, convenience, advice, availability, transactions and after-sales contact. Wholesalers commonly purchase and consolidate goods for resale to businesses; distributors may combine storage, market development, transport coordination, trade credit and account service, depending on contracts. These functions are economic activities rather than merely legal labels, and a single enterprise may perform several of them. Producers often possess better knowledge of manufacturing quality, while retailers understand local purchase patterns and demand shocks. Designing the interface between these complementary forms of knowledge is central to channel effectiveness.

Small stores differ in records, shelf space, trading cycles, liquidity and the proportion of sales observed through formal digital systems. Replenishment plans based on wholesale shipments may misinterpret sell-in as final consumer sell-through. For example, a manufacturer that invoices 1,000 cases to distributors has documented a sale into the channel, not necessarily 1,000 cases purchased by consumers. If 400 remain in intermediaries' stock and 100 are returned, the true pattern of consumer uptake is materially different.

Reconciliation requires inventory data, periodic retailer sampling, returns information and clear title-transfer terms.

16.6.2 Omnichannel coordination and service recovery

Multichannel provision allows customers to use several channels; omnichannel commerce deliberately coordinates information, promises, service rights and transitions across them. A customer may learn about an offer through radio, compare specifications on a mobile page, ask questions by phone, pay through mobile money and collect the purchase at an outlet. The resulting journey has multiple service owners even when the buyer perceives one supplier relationship (Lemon & Verhoef, 2016). If each contact point carries different prices, return policies or stock visibility, the enterprise has multiple channels but not a coherent experience. Omnichannel design is especially demanding where customers share devices, internet access is intermittent and business records are partly paper-based. Verhoef et al. (2015) frame this shift as a broader reconfiguration of customers' movement across channels, while Lemon and Verhoef (2016) show why experiences should be understood across touchpoints rather than owned by one department.

Technical integration can include common stock identifiers, customer-reference numbers, payment reconciliation, order status and returns authorization. The design must minimize duplicated customer records, avoid unnecessary surveillance and distinguish a person from a household, device or retail account. Companies should not require customers to consent to unrelated promotional profiling as a condition of remedying a delivery problem. A single complaint case identifier and clearly assigned escalation ownership may improve customer trust more than an expensive interface whose underlying departments remain disconnected.

The five challenges identified by Neslin et al. (2006), namely data integration, understanding cross-channel behaviour, channel evaluation, resource allocation and coordination, remain relevant even where most transactions are not online. For example, a customer may see a product demonstrated at a rural retail outlet, place an order through a shared telephone and pay by mobile money into an account controlled by another household member. If the firm assumes that the telephone, wallet, customer and purchasing decision maker are identical, its journey analytics will be wrong and its personalization may be intrusive. Customer identifiers must consequently support legitimate service without demanding more identity data than the transaction needs. An integrated channel can succeed with modest technology when service owners and record-matching rules are clear; technical complexity alone does not produce integration.

16.6.3 The operational economics of retail access

Retail display charges, trade discounts, stock returns, spoilage, travel, packaging, credit and collection all influence channel-level profitability. A route that delivers strong invoice volume can consume working capital and generate losses through slow receipts. Conversely, a geographically expensive route may satisfy a strategic access objective and create future demand if its expected learning and development benefits are clearly specified. Allocation of shared costs requires care: marginal channel choices should consider avoidable costs, while long-run viability requires the enterprise eventually to recover common capacity and governance costs. Decisions to close outlets or withdraw from low-income areas demand consideration of customer access and the feasibility of alternative service arrangements, not only current averages.

A documented African comparator clarifies why distribution design is more than choosing an online storefront. Jumia Technologies AG's 2025 Form 20-F describes a marketplace connecting third-party sellers with customers, coordinated logistics partners, pickup locations and payment interfaces in several African markets. As at 31 December 2025, the company reported approximately 2,422 customer pickup stations and 230 logistics partners across its then operating footprint (Jumia Technologies AG, 2026). These are company-reported operational counts, not independent estimates of service quality or benefits for individual sellers,

and Jumia did not list Rwanda among the nine countries in that annual-report footprint. The case illustrates a potentially complementary configuration of digital discovery and physical access, while warning against assuming that an enterprise without comparable transaction density, contracts or investment can replicate the arrangement at low cost. The commercial mechanism is transferable as a question for design; the organizational scale and observed outcomes are not.

16.7 DIGITAL MARKETING INFRASTRUCTURE

16.7.1 Search, websites and conversion architecture

Digital discovery consists of several related systems: search-engine results, paid search, business listings, owned websites, social feeds, marketplaces, email and mobile communications. Search optimization can make accurate product information discoverable through relevant structure, accessible pages, useful content and technically sound indexing. Paid placements purchase an opportunity for attention under auction or negotiated conditions; they cannot ethically substitute for accurate titles, truthful descriptions or a functioning transaction process. A well-designed commercial site should state who is selling, what is offered, final material terms, available payment methods, stock or fulfilment conditions and accessible contact and remedy procedures.

Website performance must be evaluated from the customer's perspective, including low-bandwidth access, accessible text, loading time, navigation in appropriate languages and compatibility with common devices. Conversion friction can arise from irrelevant forms, hidden charges, mandatory account creation, inability to use available payment instruments or unclear delivery geography. Removing such friction may improve legitimate purchase completion; removing essential information or making opt-out difficult is not a responsible optimization. The relevant success metric should therefore incorporate customer comprehension and downstream disputes as well as completion rate.

Digital marketing should be conceptualized as a set of connected information and exchange processes, not a collection of applications. Kannan and Li (2017) locate digital technologies across the consumer-facing marketing process and the firm's strategic decision architecture. A search result, website, conversational message and payment page form a sequence in which failure at one point can invalidate expenditure at another. A discoverable page that is unreadable on a low-cost handset is not meaningfully accessible; a high-performing advertisement linked to outdated inventory creates misleading availability; and a frictionless checkout that conceals a material return condition is not a responsible conversion success. A practical audit therefore tests the accuracy, usability and transaction continuity of the entire customer route under realistic connection, language and device conditions.

16.7.2 Email, messaging and marketing automation

Direct digital communication is attractive because it can be personalized and inexpensive per message. Yet a purchased list, an old contact obtained for a different purpose or a default-prechecked marketing box does not automatically establish a lawful basis for outreach. Data governance begins with source provenance, purpose specification, lawful processing condition, applicable consent and objection rights, and retention limits. Automation should preserve a record of why a person was contacted and how they can stop nonessential communications. Frequency controls should reflect burden on recipients rather than only the sender's short-term open rate.

International research also shows that privacy restrictions can change advertisers' ability to target audiences, while the size and interpretation of those changes remain specific to the policy and study design (Goldfarb & Tucker, 2011). Automation may support abandoned-cart reminders, quotation follow-ups, service messages,

renewal notifications and account support. Service messages should be segregated from advertising where practicable. A reminder about a customer's contractual delivery is substantively different from an unrelated promotion, even when both use the same channel. Automated segmentation can introduce proxy discrimination if location, device, language or expenditure histories are treated as fixed measures of ability, worth or vulnerability. Enterprises require transparent rules, human correction procedures and periodic reviews of exclusion as well as successful conversion.

Automated messaging also creates a problem of classification. A requested payment receipt or delivery notification serves a pre-existing transaction; a personalized recommendation seeks an additional purchase; a request for a public testimonial may involve both service and promotional processing. Combining all three under one communication permission can defeat the purpose of customer choice. A well-controlled system records the message category, processing basis, source record, recipient, dispatch rule, suppression condition and responsible owner. Where customers receive multiple communications across an outlet, salesperson and platform, suppression must work at the relevant account level without falsely assuming that unrelated household members share one consent decision. The organizational burden of these controls should be evaluated alongside any labour-saving claim attributed to automation.

16.7.3 Privacy, security and jurisdictional obligations

Rwanda's Law No. 058/2021 of 13 October 2021 relating to the protection of personal data and privacy establishes a national framework for processing personal information (Republic of Rwanda, 2021). The Data Protection and Privacy Office describes consent requirements, withdrawal rights, controller and processor obligations, and registration responsibilities under the law (National Cyber Security Authority [NCSA], 2021; Data Protection and Privacy Office [DPPO], n.d.). Consent is one legal basis relevant to processing, and should not be wrongly described as the exclusive basis for all processing; a concrete operation requires analysis of the provisions applicable to its purpose and context. The enterprise should verify the lawful basis, rights notices, vendor arrangements, data minimization and relevant rules on storage and transfers rather than assume an analytics tool is lawful merely because other firms use it.

Operational safeguards include role-based access, authentication, encryption where appropriate, secure configuration, data minimization, incident response, log integrity and deletion controls. Analytics vendors, email-service providers and marketplaces may receive or process personal information: commercial contracts cannot eliminate the enterprise's own statutory obligations. A consent log is meaningful only if withdrawal is implemented across connected systems, not merely recorded in one marketing database. Cybersecurity and data-protection capabilities must be proportionate to the sensitivity and scale of records; specialist architecture belongs to Chapters 28–29.

Rwanda's FinScope 2024 survey reports that 86% of adults owned or had used mobile money and 77% had a registered mobile wallet in their own name (National Institute of Statistics of Rwanda [NISR], 2024). These indicators substantiate extensive financial-service contact, not the claim that the same percentage shop online, own smartphones or are reachable through digital advertising. The survey also reports barriers and differences in use. A marketer who substitutes mobile-money access for online-purchasing intent has committed a measurement error with potentially costly inclusion consequences. Sound digital route design combines payment research, local service observation, connectivity assessment and customer testing rather than drawing a causal market forecast from one national percentage.

16.8 CONTENT, COMMUNITY AND SOCIAL COMMERCE

16.8.1 Content as customer education rather than a persuasion loophole

Content marketing can explain products, help users compare options, demonstrate safe operation, answer common questions and maintain relationships before and after transactions. Its strongest professional justification is reduced information cost and improved decision quality. Educational content is not automatically neutral. A supplier choosing which comparisons to publish, which drawbacks to mention and which alternatives to omit is exercising editorial power. A credible content programme should label sponsorship, cite the evidence underlying objective claims, distinguish explanation from sales advocacy and update time-sensitive technical advice.

Content effectiveness should be interpreted across the customer journey. An informative comparison guide may attract people who do not purchase immediately but later seek advice through a retailer. Last-click measurement can credit the retailer and ignore earlier content; conversely, attributing every later purchase to exposure to the guide may exaggerate its causal influence. Content should also be examined for comprehension, accessibility, safe use and complaints, not only for pageviews or engagement. A useful editorial schedule records responsible authorship, subject expert approval, revision date and trigger events requiring correction.

16.8.2 Communities, electronic word of mouth and social commerce

Social commerce integrates socially mediated discovery, interpersonal recommendation, transactional interaction and sometimes purchasing within a platform. Li et al. (2021) describe several distinct social-media marketing configurations rather than a single universal maturity path. In practice, communities can provide valuable product feedback and peer assistance, but they can also amplify rumours, harassment, discriminatory commentary or pressure to purchase. Social proof is especially unreliable when reviews are bought, selectively suppressed, generated synthetically or posted by people with undisclosed connections to the seller. Stephen (2016) likewise situates digital and social-media interactions within wider consumer-behaviour processes; neither engagement nor exposure alone reveals why a particular purchase occurred.

A business should distinguish unsolicited customer testimony from paid advocacy and from content created by employees, distributors or contracted creators. Material connections must be disclosed in intelligible proximity to the endorsement, and evidence supporting extraordinary claims should be retained. The United States Federal Trade Commission's revised 2023 endorsement guidance, though not Rwanda's binding law, provides a useful comparative treatment of material-connection disclosure, manipulated reviews and virtual influencers (Federal Trade Commission [FTC], 2023). Local legality must be tested against Rwandan provisions rather than imported mechanically from US guidance. The deeper ethical principle is that audience trust cannot legitimately be built through concealed authorship or fabricated consensus.

Influencer and community-based commerce poses a distinct credibility problem because commercial persuasion may be embedded in relationships that audiences ordinarily regard as independent. Whether a recommendation is suitable depends on the endorser's actual experience, the connection to the sponsoring enterprise, the substantiation of objective statements and the audience's opportunity to recognize promotional intent. A payment, free sample, employment relationship or other material incentive can affect credibility even when the endorser's opinion is sincere. The correct managerial response is neither to ban all advocates nor to treat follower numbers as evidence of trust. Contract terms should require clear disclosure, prevent invented experiences, prohibit unsupported technical claims, preserve complaint escalation and specify corrective publication when misleading material reaches an audience. Comparative FTC (2023) guidance is instructive without being substituted for controlling Rwandan law.

16.8.3 Community governance and customer trust

Community management requires transparent participation rules, moderation policies, correction notices, service escalation and responsible handling of complaints. Removing harassment or disclosing commercial sponsorship may support trust; secretly deleting substantiated safety complaints to preserve engagement metrics undermines it. Firms should disclose when they moderate, when content is automated and how users can challenge errors. Customer-generated information can improve product design, but it is not unrestricted corporate property: reuse may raise privacy, consent, copyright and contextual-integrity questions. The accountability criterion is whether the community remains a useful, fair and contestable space, not simply whether platform activity rises.

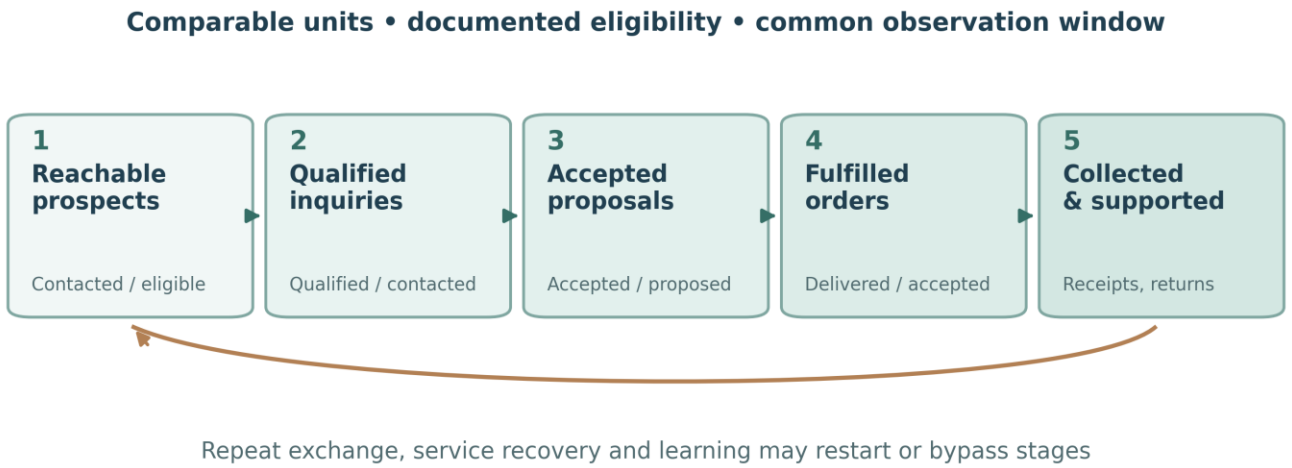
16.9 SALES FUNNEL AND CHANNEL ANALYTICS

16.9.1 Funnel definition and denominator discipline

A sales funnel is a representation of observed progression through explicitly defined commercial states over a stated time horizon. It is neither a law of consumer psychology nor proof that persons move monotonically through stages. Some buyers return, bypass stages, purchase through an intermediary or leave no digitally visible trace. The analyst must therefore specify whether the unit is an individual, household, organization, opportunity, account, order or session. Mixing these units produces seductive but meaningless conversion percentages.

For a cohort, stage-conversion rate equals the number advancing to the specified next stage divided by the number eligible at the earlier stage, using consistent identifiers, eligibility rules and observation windows. Lead-to-customer conversion may be customers divided by qualified leads, or customers divided by all inquiries; these are different measures and should be named accordingly. Customer acquisition cost (CAC) is the specified acquisition expenditure divided by newly acquired customers attributable within a relevant cohort, but its interpretation depends on whether sales salaries, discounts, onboarding and shared expenditure are included. Cost per click cannot substitute for CAC. Retention and repeat purchase require customer-level cohorts, defined eligibility and handling of delayed purchasing and censoring.

Figure 16.1. The governed commercial funnel and core metric denominators



Note. Original pedagogical schematic. Each stage requires a stable observation unit and timestamp; transitions are descriptive, not causal effects. Identifiers must be deduplicated before division, and completed sales must be reconciled with returns and collections.

16.9.2 Commercial measures and economic interpretation

Revenue should be separated from gross merchandise value, accepted orders, delivered orders and collected cash. Contribution margin equals revenue less avoidable variable costs attributable to the relevant decision. Return on advertising spend (ROAS), often reported as attributed revenue divided by advertising expenditure, does not deduct product cost, fulfilment, discounts, returns or the revenues that would have occurred anyway. A campaign may report ROAS = 5 yet destroy money if only a small share of attributed revenue is incremental and contribution margins are low. Incremental return on marketing investment should be calculated against an explicit counterfactual and should use incremental contribution, not gross revenue, as the numerator before subtracting campaign expenditure.

Useful indicators include qualified-lead rate, stage ageing, proposal-to-order rate, average realized price, order completeness, net channel contribution, bad-debt rate, delivery performance, complaint incidence, refund cycle time and paid-media incrementality. None should be optimized without checking another: higher conversion achieved through aggressive discounting can reduce contribution; improved cash collection obtained through unfair terms can harm customers; lower complaints can reflect an inaccessible complaint channel rather than improvement. A balanced measurement system connects commercial outcomes to customer outcomes and independent operational records.

Table 16.2. Measurement register for commercial analysis

Indicator	Formula / operational definition	Common inferential hazard
Qualified lead conversion	New purchasing accounts / qualifying accounts in same cohort	Qualification rules and time lags change denominator
Proposal win rate	Signed, accepted proposals / proposals eligible for decision	Incomplete exclusions and opportunity value heterogeneity
Collection ratio	Cash received on due invoices / cash contractually due	Timing, disputes and partial payments
CAC	Specified acquisition expenditure / verified new customers	Attribution, omitted labour and shared-media spend
Return rate	Returned delivered units / delivered units eligible for return	Short windows, channel reporting and damaged goods
ROAS	Platform-attributed sales value / advertising spend	Correlation with purchase intent, not incrementality
Incremental campaign contribution	(Treatment sales − counterfactual sales) × contribution/unit − campaign cost	Contamination, nonrandom exposure and changing margins
Net channel contribution	Collected channel revenue − variable product, trade, service, loss and delivery costs	Credit, returns, joint costs and delayed expenses

Note. Original measurement framework; the distinction between attribution and causal incrementality is informed by Blake et al. (2015) and Gordon et al. (2019). Operational definitions and observation windows must accompany every reported KPI.

Profitability measures also require consistency between economic accruals and cash flows. For an incremental channel decision, the firm should start with revenue that is expected to be earned from fulfilled transactions, deduct the relevant marginal production, trade, service, return and collection-loss costs, and separately construct the cash timing needed to finance those transactions. Calling revenue 'collected' at the start of a contribution calculation while later deducting a generic credit-loss provision can double count the same risk; conversely, recording invoiced sales as cash can conceal a working-capital shortage. The

measurement register should therefore identify whether a KPI concerns bookings, recognised revenue, expected contribution or realised cash. Wedel and Kannan (2016) make a related methodological point: the availability of granular data widens analytical opportunities without removing the need to define constructs, uncertainty and privacy limitations.

16.9.3 Attribution, experimentation and data-quality audits

Attribution allocates observed conversions among observed contacts according to a rule, such as first touch, last touch, time decay or a model. It is a bookkeeping convention unless supplemented by a credible identification strategy. A multichannel buyer may have seen offline posters, attended a retailer demonstration and then searched a brand name; a last-click system will allocate credit to search while missing the earlier contacts and pre-existing preference. Model-based attribution can be sensitive to missing cross-device links, consent refusal, platform reporting boundaries and identity errors. More complex models can conceal rather than remove those biases.

Experimental incrementality asks what purchases or contribution would have occurred if otherwise comparable customers or geographic units had not received the intervention. Random assignment is valuable because it breaks, in expectation, the association between exposure and prior purchase propensity. The resulting estimate still depends on adherence, spillovers, outcome coverage, adequate power and appropriate horizon. In low-volume enterprises, a feasible decision may rely on ranges and staged experimentation instead of a falsely exact effect. Reporting should retain the analysis population, excluded records, cost ledger, date range, assumptions and reasons for stopping or extending an intervention (Blake et al., 2015; Gordon et al., 2019).

Data-quality controls should reconcile lead sources, deduplicate accounts, verify stage dates, test missingness by channel, validate monetary units, identify refunds and filter suspicious traffic. A customer who calls three times is not necessarily three leads; a mobile device is not invariably one person; a new account may belong to an established buyer; and a transaction recorded in two platform systems is not two sales. Measurement errors can change channel rankings. When platform data are incomplete, managers should publish bounds or defensible sensitivity scenarios rather than silently treating observed records as a complete population.

There are additional statistical hazards in small commercial experiments. If accounts influence one another, a treatment assigned to one retailer may affect orders from a nearby untreated outlet; the simple independent-unit variance formula will then understate uncertainty. Repeated experimentation with many audience slices can generate apparently impressive winners by chance. An analysis plan should define its principal outcome, intervention unit, exposure rules, observation window, handling of missing or disputed orders, treatment of clusters and intended stopping rule before examining outcomes. If randomization is unavailable, a matched-market or interrupted-series design requires an argued counterfactual, sensitivity to common shocks and a candid statement that unobserved selection may persist. Sophisticated platform dashboards do not exempt the enterprise from these requirements (Blake et al., 2015; Gordon et al., 2019).

16.10 CROSS-BORDER SALES AND MARKET ENTRY

16.10.1 The commercial, institutional and contractual dimensions of entry

Cross-border sales require a credible customer proposition and a route through the legal, physical, financial and informational conditions of another market. An exporter may employ an overseas importer-distributor, appoint an agent, sell directly to institutional buyers, transact through an international marketplace or develop a local affiliate. The chosen mode allocates costs and risks differently. An importer can supply market knowledge and local service, but may control retail relationships and later bargaining positions. Direct selling

can preserve customer intelligence yet require product registration, foreign-currency administration, payment-risk mitigation, returns handling and jurisdiction-specific dispute arrangements. A digital storefront does not remove these obligations.

The East African Community (EAC) Customs Union and Common Market have created regional frameworks for trade and economic integration, but the existence of a regional agreement is not proof that a particular consignment will clear without documentation or delay. The exporter must verify origin, tariff treatment, classification, standards, labeling, food-safety rules if relevant, applicable taxes, contracting terms, currency settlement and restrictions for the destination and product at the time of shipment (East African Community [EAC], n.d.). The African Union adopted its Protocol on Digital Trade under the AfCFTA in February 2024, but adoption must be distinguished from the commencement and domestic application of particular obligations (African Union, 2024). Neither instrument should be treated as a universal waiver of national requirements.

16.10.2 Localization and transaction friction

Localization is more than translating an advertisement. It concerns product vocabulary, measurement units, service expectations, claims that remain supportable in the destination market, local support language, payment acceptance, cultural context and complaint mechanisms. Small firms may overestimate digital cross-border addressability by counting all internet-connected people as potential customers. Actual addressable demand requires a lawful and serviceable offering, reachable decision-makers, feasible delivery costs, payment acceptance and tolerable dispute exposure. An attractive market-size statistic cannot replace this commercial feasibility test.

Payment and contracting often create hidden costs: exchange-rate movements between quotation and settlement, banking or mobile-money interoperability gaps, fraud checks, late remittances, credit concentration, and customer demands for return or performance guarantees. The enterprise should assign contract currency, Incoterms where applicable, insurance responsibilities, order acceptance, risk transfer, payment security and remedies unambiguously. Standard international trade terminology may help allocate carriage and risk but does not itself settle title, tax or dispute rights in every contract. Specialist trade and logistics execution remain within Chapters 19 and 30.

The practical boundary of an export channel is set by the most restrictive feasible obligation, not by the total size of a neighbouring population. A distributor may accept commercial terms but lack product-specific registration; an attractive delivery quotation may exclude border clearance or reverse logistics; or the buyer may request a payment arrangement that exceeds the seller's financing capacity. A disciplined entry assessment therefore separates legal admissibility, verified customer demand, transport and service feasibility, contracting and collections, and the cost of exiting an unsuccessful pilot. Regional policy creates potential opportunities, but without product classification, origin evidence, effective-date checks and destination-specific advice, an exporter cannot infer the tariff or consumer-remedy position of a particular shipment merely from membership in the EAC (East African Community, n.d.).

16.10.3 A staged expansion protocol

A defensible sequence is to establish destination-specific customer problems, select suitable distributors, verify institutional prerequisites, test a limited shipment, audit delivery and collections, and expand only when evidence meets predefined thresholds. Market-entry gates should include documented customer acquisition costs, realized contribution after cross-border costs, product and label compliance, timely cash realization, complaints and channel dependency. A channel partner promising very large orders without verifiable identity, payment history or inventory capability represents uncertainty, not confirmed demand. The firm should preserve an exit and recovery mechanism for unsold stocks, customer data, disputed returns and brand assets.

16.11 SALES AND COMMUNICATIONS ETHICS

16.11.1 Truthful representation, informed consent and procedural fairness

Ethical evaluation must distinguish empirical effectiveness, legality and justified treatment of persons. A false claim may be profitable in the short term and still be indefensible. A legally ambiguous pressure tactic may be commercially effective while exploiting vulnerability. Conversely, an ethically well-intentioned marketing effort may be economically unsustainable and incapable of delivering its promised benefit. A defensible approach asks whether buyers receive materially accurate information, have a meaningful opportunity to understand and decline the exchange, are protected against arbitrary treatment and can obtain accessible remedy when a promise fails.

Rwanda's Law No. 011/2026 of 26 February 2026 relating to competition and consumer protection, published in the Official Gazette on 4 March 2026, is a central primary source for domestic sales and marketing controls. Its e-commerce provisions include Article 47 on consumer rights in electronic commerce, including access to terms before a transaction and the ability to review information and correct errors before accepting it (Republic of Rwanda, 2026). The precise applicability of additional provisions, enforcement processes and sector-specific rules must be checked against the legally controlling text and any subsequent amendments. The law should not be summarized as merely a digital advertising code: it covers wider competition and consumer-protection matters with potential consequences for distribution agreements and commercial conduct.

The philosophical basis of responsible persuasion merits explicit treatment. Respect for customer agency requires more than obtaining a formal acceptance; the customer must receive materially accurate terms in a comprehensible setting and retain meaningful opportunities to question, reject and seek remedy. A consequentialist assessment asks whether an action produces net benefits and harms, but risks overlooking unfair burdens on vulnerable minorities. A rights-based assessment constrains manipulative collection or undisclosed processing even where average conversion rises. A relational assessment examines how the practice changes trust and bargaining power over time. These perspectives can conflict: a highly personalised sales process may lower search costs yet intensify surveillance. The chapter adopts no claim that one mathematical score can settle the conflict; it calls for reasoned, documented judgments consistent with applicable law and legitimate stakeholder interests.

16.11.2 Commercial persuasion, exclusion and predatory conduct

Predatory commercial practices include knowingly selling unsuitable products, concealing material conditions, inventing scarcity, threatening unwarranted penalties, exploiting dependency or systematically targeting people unable to assess risk. Risk is especially acute when customers face limited alternatives, low financial literacy, poor connectivity or unequal bargaining power. Personalization can be useful for relevant information, yet its legitimacy does not follow from an improved conversion probability. A model trained to identify people least likely to dispute fees, for example, would optimize exploitation rather than customer benefit.

Ethically defensible negotiation does not require sellers to abandon legitimate interests. A retailer may bargain for discounts and a producer may reject orders that threaten solvency. Fair practice requires that material terms and risks be intelligible, promises feasible and contractual discretion contestable. Sales compensation, distributor incentives and campaign optimisation must be designed so employees are not materially rewarded for deceiving customers or concealing returns. Managers need safe escalation routes and should protect personnel who correct inaccurate claims, even when the correction reduces near-term sales.

16.11.3 Transparency, remedy and institutional accountability

A practical communications ethics review asks who benefits, who bears risk, what evidence substantiates the central claim, which information is withheld, whether identifiable groups are disadvantaged, how consent or other lawful processing conditions are established, and how customers obtain correction or compensation. Records should preserve approved creative versions and the evidence supporting them. Platform advertising decisions need sufficiently intelligible explanations to permit meaningful internal challenge. Independent verification matters where a campaign promotes health, environmental impact, financial return, safety or another technically consequential proposition.

Ethics is operationally cross-functional. Product management must approve what is deliverable; marketing must communicate it accurately; sales must contract on consistent terms; operations and logistics must fulfil it; finance must assess credit without unfair discrimination; and legal, data and governance teams must supervise rights and remedy. The enterprise cannot demonstrate responsible conduct through a code of ethics if its quotas, purchasing contracts, campaign approvals or complaints processes produce incompatible incentives. Ethical quality is observable, in part, through traceable decisions and responsive correction, rather than statements of intention alone.

The current Rwandan consumer-protection framework makes these obligations concrete rather than aspirational. Chapter VI of Law No. 011/2026 addresses e-commerce enterprises and online intermediaries, and Article 47 specifies several consumer rights, including pre-transaction access to terms, correction of transactional errors and remedies for goods or services that are damaged, defective, not as ordered, not as advertised or unfit for purpose (Republic of Rwanda, 2026, arts. 41–47). Those provisions must be read with the law's exact conditions and any subsequent instruments; they should not be paraphrased as unlimited cancellation or return rights in every commercial circumstance. Enterprises should maintain dated legal obligations registers linking each requirement to checkout design, evidence of disclosure, order records, complaint handling and escalation authority.

16.12 THE EMERGING COMMUNICATIONS ENVIRONMENT

16.12.1 Generative AI, synthetic media and content provenance

Generative artificial intelligence can draft product descriptions, adapt language, propose campaign variants, summarize inquiries and assist customer service. Huang and Rust (2021) distinguish automation of repetitive tasks from more elaborate analytical and interaction-oriented applications, while Libai et al. (2020) examine how AI changes customer acquisition, development and retention. Neither conceptual framework establishes that a particular deployment is accurate or fair. Its capacity to generate fluent material is not a guarantee of factual fidelity. A synthetic demonstration may depict features a product does not possess; automated translation may alter a warranty condition; invented testimonials may create apparently independent evidence; a plausible response may hallucinate a legal entitlement or delivery status. The appropriate control is task-specific verification before publication, with accountable human approval of claims that materially affect safety, rights or financial decisions.

For AI-assisted marketing, a risk register should identify the model or provider, intended task, authorized input data, source of factual claims, output review, record retention, disclosure standard, escalation owner and withdrawal pathway. Synthetic depictions of people, institutions or endorsements require special scrutiny for impersonation, consent and deceptive impression. The NIST AI Risk Management Framework offers nonbinding governance concepts that can help organize validity, reliability, safety, security, transparency and accountability; it should not be mischaracterized as Rwandan statute or a certification that a particular model is safe (Tabassi, 2023).

The governance question is not only whether a generated statement contains a factual error, but whether an organization can identify the evidence and accountable decision behind every material claim. A suitable content-provenance record links an intended audience, approved claim, underlying product or legal source, version, editor, language, placement and withdrawal date. Automated translations of measurements, health qualifications or warranties warrant the same substantive scrutiny as original copy. Human approval should be allocated according to the consequences of error: low-risk layout variations may justify sampled review, whereas financial, safety, medicinal or legally binding statements require qualified prior authorization. Disclosure of AI assistance may be ethically relevant, but a generic disclosure does not cure fabricated endorsements, discriminatory targeting or demonstrably false claims (Huang & Rust, 2021; Tabassi, 2023).

16.12.2 Ranking systems, gatekeeping and platform dependence

Algorithmic recommendation and advertising systems determine which content is shown, to whom, at what price and under what changing contractual conditions. Their optimization criteria may reflect engagement or auction revenue rather than truth, accessibility or customer welfare. Platforms also mediate reviews, payment access and sometimes returns. This concentration of information and transaction rights can benefit small suppliers through lower entry barriers while creating commercial lock-in. An apparently excellent channel contribution can disappear following an increase in fees or a ranking change that the seller cannot inspect.

Enterprises should measure concentration by the share of qualified leads, net contribution and customer communication dependent on each external platform, not merely by traffic volume. Contingency measures include maintained first-party relationships where lawfully appropriate, independent product records, alternative points of discovery, exportable commercial data subject to platform contracts, and procedures for service continuity during suspension. Platform diversification has a cost, so it must be justified through scenario analysis rather than pursued as a slogan. Similarly, investments in first-party databases are not inherently ethical if they encourage surveillance or disregard consent.

Platform power has two often-confused effects. It can reduce entry costs by aggregating audiences and transactions, while simultaneously limiting independent access to buyers and setting conditions that smaller sellers have little power to negotiate. A defensible platform strategy therefore estimates not only fees and acquisition costs, but also the concentration of revenue, the reversibility of data migration, terms-of-service exposure, dependence on rankings and the cost of restoring contact with affected customers after suspension. A seller might rationally choose one large platform at launch while planning a gradual complementary owned channel when sufficient cash, staff capability and lawful customer relationships exist. The proposition is contingent: diversification has costs, and excessive duplication of platforms can create an illusion of resilience without any improvement in fulfilment or customer rights.

16.12.3 Environmental responsibility and the durability of commercial models

Digital commerce has physical consequences through devices, energy, warehousing, last-mile transport, packaging, product returns and waste. United Nations Conference on Trade and Development (UNCTAD, 2024) cautions that environmental effects of e-commerce depend on the relevant fulfilment and consumption arrangements rather than on the digital form alone. Repeated small deliveries, unnecessary replacement shipments and environmentally damaging promotional bundles can outweigh efficiencies from consolidated ordering. Managers should examine route density, failed delivery, returns and packaging alongside commercial performance, while avoiding carbon claims unsupported by an appropriately bounded life-cycle assessment.

An enduring principle survives changes in media technology: the commercial system must make credible information available to suitable buyers and organize exchange on terms the enterprise can fulfil and justify. New technologies alter the speed, granularity and distribution of those activities, but not their underlying

need for evidence, economic viability, lawful governance and correction. The research challenge concerns how these mechanisms change under platform mediation and AI, not whether traditional commercial accountability can be dispensed with.

16.13 INTEGRATED RWANDA–EAC APPLICATION: A CONSTRUCTED WHOLESALER CASE

16.13.1 Empirical context and case boundaries

Rwanda's Integrated Business Enterprise Survey 2024 reports an estimated 278,060 enterprises and a business landscape with at least 87% informality under the survey's classification (NISR, 2026). The survey reports that 3.6% of formal and 0.06% of informal enterprises engaged in exports, indicating the importance of examining actual cross-border capability rather than assuming every domestic retailer is ready for regional expansion. These measures describe enterprises under the survey's methodology; they do not measure the export capacity, profits or marketing practices of the hypothetical firm below. FinScope 2024 reports extensive mobile-money use among adults, but the statistic is not a measurement of business-to-business digital-order penetration or consumer e-commerce conversion (NISR, 2024).

Consider **Kigali Assured Foods Distribution (KAFD)**, an invented Rwandan wholesaler selling standardized cases of shelf-stable packaged food to registered and informal retail outlets and institutional buyers. It is used solely to demonstrate decision reasoning. KAFD is assumed to have documented product specifications, a basic order and payment register and a small service team. Its primary domestic channel uses direct account representatives and a delivery arrangement, while prospective distributors could serve more geographically dispersed retailers. Managers also consider a pilot with a distributor in an EAC partner state. The numerical parameters are hypothetical decision inputs, not estimated Rwandan market averages.

These national figures call for two related cautions. First, Rwanda's Integrated Business Enterprise Survey identifies non-agricultural business enterprises within a particular statistical design, while FinScope samples adult financial-service users; neither offers a direct denominator for the number of retail accounts able and willing to purchase the case product. Second, the survey's formal and informal enterprise categories do not imply that every informal outlet is untrustworthy, that every formal outlet has sufficient cash or that electronic payment is a substitute for collections control. McKenzie and Woodruff (2017), drawing on microenterprise evidence from multiple developing countries including Kenya and Ghana, show that business practices such as marketing, record keeping and inventory management vary and are associated with firm outcomes. Their multi-country associations provide reasons to take simple commercial records seriously, not causal estimates for a Rwandan wholesaler.

16.13.2 Alternative channel economics and feasibility

Assume KAFD sells a case directly at RWF 30,000, incurs variable product cost of RWF 18,000, incremental delivery of RWF 2,000, payment costs of RWF 300 and expected return/service cost of RWF 500. Direct contribution is therefore RWF 9,200 per delivered and paid case. Through a domestic distributor, the wholesale price is assumed to be RWF 24,000 per case, product cost RWF 18,000, consolidated delivery RWF 700, expected returns RWF 300 and expected collection loss/financing provision RWF 400. Distributor contribution is RWF 4,600 per case. Both figures are expected contributions conditional on the assumptions and after channel-specific variable costs; neither includes long-term central overhead.

Suppose the direct route can serve at most 1,000 cases in the relevant period due to sales and delivery constraints. It requires RWF 3,000,000 in avoidable period expenditure. A distributor-only option could serve 2,400 cases and requires RWF 1,900,000 in period management and activation costs. A hybrid option is

assumed to serve 900 direct cases and 1,400 additional, nonoverlapping distributor cases, incurring RWF 3,800,000 in combined fixed channel costs. These sales quantities are independent scenarios, not estimates of demand, and the hybrid calculation assumes that distributor volumes do not cannibalize the stipulated direct accounts.

Table 16.3. Hypothetical channel decision, one period (RWF)

Channel option	Feasible cases by route	Total case contribution	Avoidable channel fixed cost	Expected net contribution
Direct only	1,000 × 9,200	9,200,000	3,000,000	6,200,000
Distributor only	2,400 × 4,600	11,040,000	1,900,000	9,140,000
Hybrid, nonoverlapping	(900 × 9,200) + (1,400 × 4,600)	14,720,000	3,800,000	10,920,000

Note. Constructed educational data. Values are expected period contributions before corporate fixed overhead, tax and capital charges. The direct route's 1,000-case capacity constraint is binding. No outcome is observed in a real company.

Under these assumptions, the feasible hybrid exceeds distributor-only expected net contribution by RWF 1,780,000 and direct-only by RWF 4,720,000. It is not necessarily the correct decision if channel volumes overlap, the firm lacks cash to finance stock, or the incremental distributor arrangement reduces direct-account purchasing. For example, 100 of the 1,400 distributor cases might be purchases that could instead be served through the unused direct capacity. Each such substitution reduces case contribution from RWF 9,200 to RWF 4,600, an opportunity difference of RWF 4,600 per case or RWF 460,000 in aggregate. Displacing more than 100 cases would exceed the stipulated unused direct capacity and would require an additional capacity and cost scenario. The original hybrid advantage could narrow materially without any change in headline shipment count.

A second constraint concerns cash. If a domestic retailer receives 30 days of credit but the producer settles suppliers in ten days, the wholesale venture must fund stock and operating costs before collection. Expected credit losses also rise when order volumes grow faster than payment verification. The financial forecast must therefore reconcile bookings, delivered units, invoices, overdue balances and receipts. A cash-flow stress test can overturn the period contribution ranking; that is not a contradiction in accounting but a distinction between profitability and liquidity.

16.13.3 Campaign experimentation, ethical review and ROI

Suppose KAFD considers an advertising and sampling programme for eligible retailers. In a hypothetical randomized test, 500 comparable eligible outlets are assigned to receive a documented campaign and 500 to a holdout. Over the same observation period, 120 treated outlets and 90 control outlets place a first order. The observed treatment conversion is 24%, control conversion is 18%, and the absolute difference is 6 percentage points. If each incremental newly purchasing outlet orders three fully collected direct-channel cases in the study period, and every additional case realizes RWF 9,200 contribution, incremental contribution is estimated as (120 − 90) × 3 × RWF 9,200 = RWF 828,000. Against a campaign cost of RWF 600,000, estimated net incremental contribution is RWF 228,000, or 38% of campaign cost.

This calculation is internally reproducible but is not a report of an actual experiment. It assumes random assignment, no inter-outlet interference, equal eligibility, complete outcome capture, no adverse displacement of other products or later orders, equivalent returns and collections, and a valid common contribution per additional case. If only 20 incremental new buyers are established after adjustment for sampling uncertainty or leakage, the net becomes 20 × 3 × 9,200 − 600,000 = −RWF 48,000. If 40 are established, the net is RWF

504,000. The break-even incremental buyer count equals 600,000 ÷ (3 × 9,200) ≈ 21.74, so at least 22 otherwise nonpurchasing outlets must buy under these assumptions. A practical report should additionally present interval uncertainty and postcampaign repeat-purchase consequences; arithmetic alone cannot supply those quantities.

The campaign itself must undergo a claims and consent review. Suppose a proposed social advertisement describes the product as having a scientifically proven nutritional effect but the only available documentation is an ingredient list. The claim should not run until a suitable substantiation review is completed. Assume further that field agents copied telephone numbers from retailers' purchase books into a promotional messaging list. The firm must establish a lawful processing basis and respect applicable notice and objection or withdrawal requirements; the availability of the numbers is not equivalent to permission for any future marketing purpose. An attractive projected 38% return does not nullify these obligations. A controlled pilot with accurate product information, approved outreach records and a complaint route is the ethically defensible alternative.

The hypothetical experiment permits an explicit, albeit approximate, uncertainty calculation. Treating the 500 outlets in each arm as independent Bernoulli units, the unpooled standard error of the difference between 0.24 and 0.18 is √[(0.24 × 0.76 ÷ 500) + (0.18 × 0.82 ÷ 500)] ≈ 0.02569. A simple normal-approximation 95% interval for the six-percentage-point difference is therefore approximately 0.96 to 11.04 percentage points. Multiplying those limits by 500 gives an approximate range of 5 to 55 incremental purchasing outlets in a population of 500 eligible outlets of the same defined type. At three cases and RWF 9,200 contribution per additional customer, that range corresponds to about RWF 138,000 to RWF 1,518,000 before the RWF 600,000 campaign cost, or about −RWF 462,000 to +RWF 918,000 net. This calculation demonstrates why a positive point estimate is not an assured financial return. The interval is approximate, ignores interference and multiple testing, and is presented solely for a hypothetical experiment; a real study should use its prespecified analysis plan and appropriately account for clustering, noncompliance and sampling design.

16.13.4 Staged EAC expansion and the international comparator

For an EAC destination, suppose KAFD anticipates a distributor price of RWF 27,000 per case, product variable cost RWF 18,000, cross-border delivery and documentary expenditure of RWF 2,000, expected returns RWF 400, credit and collection exposure RWF 600 and currency-related transaction costs RWF 250. Expected contribution is RWF 5,750 per case before an illustrative RWF 4,500,000 of fixed market-entry and partner-development costs. At 1,200 fully realized cases, net contribution would be RWF 2,400,000; break-even volume is 4,500,000 ÷ 5,750 ≈ 782.61, or 783 cases. If sales reach only 600 cases, the pilot would produce a loss of RWF 1,050,000 on these assumptions, before common overhead. The calculation has no implied tariff treatment or legal clearance: applicable origin, tax, labeling, standards, border and payment requirements must be independently verified for the actual goods and destination.

Internationally, large retailers and digitally integrated distributors may share transaction-level sell-through, automated replenishment and near-real-time order visibility. Such arrangements can improve forecasting when the underlying data are reliable, but they require contracts, technical integration, institutional trust and capital not uniformly available to Rwandan microenterprises. Copying their systems without regard to scale may increase fixed cost and dependency while leaving essential collection, retailer support and service problems unsolved. A more transferable principle is to establish minimum reliable data fields, partner accountability, controlled pilot volume and a documented escalation path before pursuing expensive integration. The international comparison is thus between mechanisms and institutional capabilities, not an unsupported claim that one country's technology automatically produces better results.

Table 16.4. EAC market-entry stage gates for KAFD

Gate	Evidence required before progression	Stop / revision trigger
Institutional feasibility	Destination-specific origin, standards, label, tax and import requirements confirmed	Missing approval or uncertain lawful route
Partner due diligence	Registration, ownership, service capability, creditworthiness and references checked	Unverifiable buyer identity or undisclosed controlling relationship
Trial economics	Written unit contribution bridge; returns, payment and currency scenarios	Negative net expected contribution under plausible downside
Pilot execution	Traced order, delivery, acceptance, collection and complaint records	Material service breach, unexplained losses or nonpayment
Scale decision	Reproducible cohort demand and adequate working capital	Apparent growth dependent on promotion or unusable credit

Note. Original decision instrument; EAC trade arrangements establish a regional framework but do not certify the legality of a particular consignment (EAC, n.d.; African Union, 2024). The gate values and enterprise are hypothetical.

The documented Jumia comparator sharpens the distinction between an organizational mechanism and a performance claim. The company's 2025 annual filing describes a marketplace predominantly supplied by third-party sellers, complemented by logistics partners, customer pickup stations, payment services and return handling; it also identifies Kenya and Uganda among the markets in its 2025 operating footprint (Jumia Technologies AG, 2026). The filing is a primary corporate disclosure suitable for describing the architecture and reported scale, but not proof that any individual seller earns more because it participates. Unlike the hypothetical KAFD, Jumia can spread integration and platform expenditure across a large multiseller network. A Rwandan food wholesaler should thus consider the strategic principle of linking commercial discovery with reliable collection and physical fulfilment, while testing smaller partner agreements appropriate to its own volumes, product constraints and destination requirements.

16.13.5 Teaching interpretation: what should management actually decide?

The hypothetical evidence supports a conditional domestic hybrid pilot, not an irreversible nationwide rollout. The hybrid scenario has the highest expected contribution of the three feasible alternatives, but its lead depends on volumes being incremental, on receivables being collectible and on consistent service quality. A prudent manager would reserve direct capacity for accounts requiring technical consultation or more complex service, test geographically appropriate distributor coverage and monitor whether customers shift between routes. The marketing budget should be authorized in stages using a causal measurement plan; communications approval must remain separate from sales incentives so misleading claims do not become the price of reaching targets.

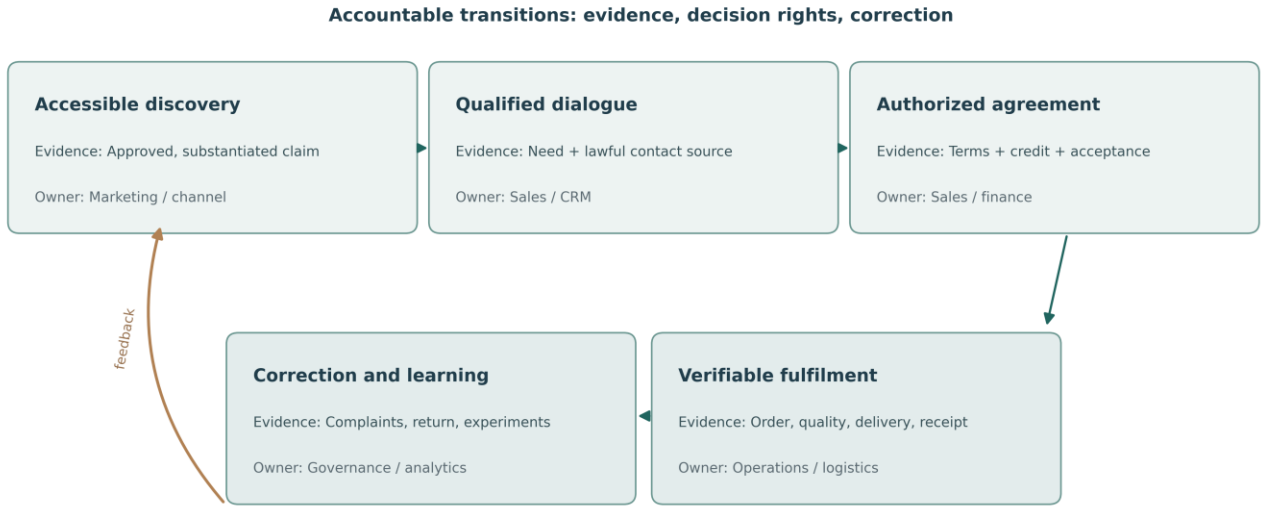
The EAC option warrants due diligence and a limited reversible trial only if documentation, partner verification, collection security and cash requirements can be established. The apparent net return of RWF 2,400,000 at 1,200 cases is a scenario, not evidence of 1,200 buyers or assured tariff preferences. The case therefore shows why a responsible route-to-market recommendation is a portfolio of contingent commitments, safeguards and learning triggers rather than the channel with the largest projected sales total.

16.14 INTEGRATIVE SYNTHESIS, THEORY CRITIQUE AND RESEARCH AGENDA

16.14.1 An accountable commercial exchange framework

The preceding discussion supports a proposed **accountable commercial exchange framework** joining five linked functions: accessible discovery, qualified and consent-respecting dialogue, truthful agreement, verifiable fulfilment and collection, and corrective learning. At each transition, the enterprise should retain an evidence object: substantiated message, appropriately sourced lead, authorized terms, delivery and payment record, or resolved complaint. The framework is not intended as an additional claim that every customer follows a linear funnel. Its purpose is to identify what the enterprise must be able to explain and correct when a commercial exchange crosses functional boundaries.

Figure 16.2. Accountable commercial exchange and feedback architecture



Note. Original conceptual synthesis derived from channel relationships, commitment–trust theory, integrated communications and causal measurement scholarship (Anderson & Narus, 1990; Morgan & Hunt, 1994; Batra & Keller, 2016; Gordon et al., 2019). Arrows denote proposed dependencies and accountability pathways, not empirically estimated causal effects.

This interpretation modifies several familiar managerial prescriptions. First, channel efficiency is not determined by the fewest intermediaries but by the lowest legitimate cost of delivering a reliable experience under suitable constraints. Second, a salesperson's performance is not exhausted by booked revenue because suitable contracting, collection and after-sales accountability condition its value. Third, integrated communications is not universal message repetition but coherence across complementary contact points. Fourth, digital measurement is not causal merely because individual behaviour is timestamped. Finally, legal conformity is a necessary constraint in many decisions, but moral scrutiny extends to pressure tactics, exclusions and claims that exploit asymmetry without necessarily violating an easily identified statutory provision.

16.14.2 Theoretical contradictions and boundary conditions

Transaction-cost theory can recommend tighter control of intermediaries where opportunism and asset specificity are high, while relational perspectives emphasize commitment and trust as means of reducing exchange hazards. These are not mutually exclusive, but they imply different priorities when one distributor is simultaneously indispensable, knowledgeable and capable of imposing unilateral terms. A governance

arrangement combining performance evidence, negotiated remedies, relationship investment and an exit option may outperform either pure hierarchy or unqualified trust. The relevant mechanism must be investigated rather than asserted.

Adaptive-selling research values responsiveness to buyer differences, but data-intensive personalization can reproduce harmful profiles or asymmetries. Diffusion theory helps explain adoption through communication networks, but desirable diffusion cannot be equated with faster sales. Integrated communications seeks consistency, yet algorithmic optimization may deliver different messages to audience groups in ways central managers cannot fully inspect. Advertising experiments challenge observational attribution, but their own results can lack transportability across geographies, products and retail institutions. An intellectually responsible synthesis retains these tensions; it does not turn each theory into a universal managerial command.

Context also matters. Large consumer brands may purchase representative lift experiments and negotiate platform terms; a twenty-person wholesaler may work with sparse records, shared phones, informal retail channels and uncertain collections. This does not justify lowering standards of truthful communication or data stewardship. It requires simpler, inspectable controls and analytical humility. A paper register of approved accounts, a consistent delivery reference and periodic cash reconciliation may provide more reliable accountability than a sophisticated dashboard built on duplicated identities and unverifiable attribution.

16.14.3 Testable propositions and future research

Several bounded propositions follow from the conceptual synthesis. **P1:** The relationship between wider channel coverage and realized contribution is conditional on service reliability, working-capital capacity and the ability to observe downstream stock. **P2:** Sales compensation that includes returns, customer complaints and collections may reduce revenue-inflating behaviour relative to revenue-only rewards, subject to the risk of discouraging legitimate difficult customers. **P3:** The effect of integrated communications on comprehension and trust depends on claim consistency across sellers, physical channels and digital contacts, not on expenditure alone. **P4:** Advertising attribution is more likely to overstate incremental effect where pre-existing purchase intent strongly predicts exposure. **P5:** Data-minimizing, consent-respecting commercial processes may improve trust and reduce legal risk, but may also change reach and measurement precision. Each proposition requires an appropriate theory of change, comparison group, validity tests and institutional boundary conditions before causal claims are warranted.

Useful Rwandan and regional research could compare direct and intermediary sell-through using audited inventory and cash records; evaluate the effect of compliant communication on comprehension among multilingual and low-connectivity audiences; study sales-incentive changes with feasible comparison groups; assess digital-platform delisting and fee shocks; and identify how cross-border payment and documentary friction affect SME entry. Designs should account for informality, exposure spillovers, sparse outcomes and common shocks. A rigorous study could combine administrative transaction records, pre-specified coding of content claims and qualitative process evidence, but the present chapter undertakes none of those primary-data procedures. The research agenda is therefore an invitation to test mechanisms, not a declaration that they have already been demonstrated.

A credible programme of subsequent inquiry should also specify estimands and identification strategies. For channel expansion, the relevant outcome might be incremental collected contribution per eligible retail territory over twelve months, with service failures and bad debts treated as outcomes rather than omitted operational noise. A phased market introduction could permit a comparison across suitable territories if scheduling is determined independently of expected demand, while a randomized outlet campaign could

estimate an intention-to-treat effect when contact and outcome records are complete. In either case researchers must document unit of assignment, interference risks, preperiod trends, instrument validity, missing records and the generalizability limits of selected outlets. Qualitative accounts from distributors and affected customers may illuminate mechanisms but cannot be represented as observations unless such fieldwork has actually been conducted and approved.

16.14.4 Chapter synthesis and connection to subsequent functions

Seven conclusions govern the chapter. Market access is a service-and-governance capability rather than a count of outlets. Effective selling requires diagnosis, authorization and remedy, not pressure alone. Sales controls should reward collected contribution and suitable contracts rather than activity or bookings in isolation. Communications must integrate substantiated promises across differing touchpoints. Digital data improve decisions only when their denominators, provenance and causal limitations are understood. Regional expansion depends on specific institutional and cash-flow feasibility, not the existence of an integration treaty alone. Finally, responsible commercial performance is inseparable from accurate claims, privacy, fair treatment and dependable fulfilment.

These claims connect directly to other enterprise functions. Operations determines the feasible quantity and quality of orders (Chapter 17); procurement and logistics affect availability, fulfillment and returns (Chapters 18–20); accounting and finance determine channel contribution, receivable risk and investment feasibility (Chapters 22–24); information systems and artificial intelligence shape commercial records and platform exposure (Chapters 28–29); and governance and ethics constrain the exercise of commercial power (Chapters 8, 32–34). Chapter 16 completes the marketing sequence begun in Chapters 13–15 by showing how market knowledge, offering design and pricing become accountable transactions. It also establishes the commercial demand interface for the operations chapters that follow.

16.15 KEY TERMINOLOGY, LEARNING ACTIVITIES AND EDUCATOR GUIDANCE

16.15.1 Key concepts

TERM	PRECISE WORKING DEFINITION
Channel governance	Allocation, monitoring and correction of commercial rights, responsibilities, information and remedies among channel participants.
Route to market	Complete arrangement through which an offering is discovered, contracted for, delivered and supported.
Direct distribution	Producer-to-buyer sale without an independent reseller taking responsibility for resale.
Indirect distribution	Market access through agents, distributors, wholesalers, retailers or other intermediaries.
Channel conflict	Incompatibility of incentives, promises, territories or responsibilities among distribution participants.
Adaptive selling	Adjustment of a sales interaction based on diagnosed buyer circumstances and appropriate evidence.
Customer relationship management (CRM)	Cross-functional processes and governed data supporting the development, servicing and evaluation of customer relationships.
Integrated marketing communications (IMC)	Coordinated, substantively consistent communication across audiences and contact points.
Omnichannel commerce	Deliberate continuity of information, offers, purchase and service rights across channels.

TERM	PRECISE WORKING DEFINITION
Customer acquisition cost (CAC)	Defined acquisition expenditure divided by verified newly acquired customers in a specified cohort.
Return on advertising spend (ROAS)	Revenue attributed to advertising divided by advertising expenditure; not inherently an incremental or profit measure.
Incrementality	The difference between an outcome under an intervention and its credible counterfactual.
Data provenance	Traceable record of data origins, lawful conditions, processing history and transformations.
Synthetic media	AI-generated or manipulated representations that may imply people, events, products or endorsements not actually observed.

16.15.2 Questions and practical assignments

Foundational comprehension. Explain why a distributor margin cannot automatically be classified as avoidable waste. Contrast direct, selective and hybrid distribution in two different customer contexts. Distinguish a booked sale, delivered sale, paid sale and incremental campaign-induced sale, showing why the denominators differ (LO1–LO3).

Analytical application. Use Table 16.3 to recalculate route rankings if direct delivery costs rise by RWF 600 per case and distributor credit provisions rise by RWF 500. State which volumes remain feasible, calculate the new expected net contributions and explain whether the ranking is sensitive to channel cannibalization. Separately determine how many incremental retailers are needed for the campaign in Section 16.13.3 to break even if each places only two qualifying cases rather than three (LO3, LO6, LO8).

Communications ethics review. A retailer proposes that KAFD fund five local influencers to describe the packaged food as “medically proven to improve children's health,” publish reviews under invented customer names and direct prospects to a landing page whose cancellation conditions are shown only after payment. Prepare a 1,000-word response identifying claims requiring evidence, possible statutory implications, disclosure, consumer-review, data and remedy concerns, and a lawful alternative communications plan. Avoid inventing the requirements of an unexamined destination country's law (LO4, LO5, LO8).

Advanced integrative capstone. Acting as commercial director, prepare a decision memorandum comparing domestic direct, distributor and hybrid routes with a reversible EAC pilot. Provide a two-year scenario and sensitivity table, a cost-and-cash bridge, a channel-partner due-diligence protocol, a one-page content approval register, an experimental marketing design with threats to identification and stop rules, and a critical explanation of the institutional and sustainability assumptions. Evaluate benefits and harms for customers, retailers, workers and owners. Reject at least one alternative and explain what new evidence would change the recommendation (LO1–LO8).

16.15.3 Educator scoring guidance and indicative solutions

The foundational response should distinguish economic functions of intermediaries from their legal form and from the financial margin they receive. The numerical sensitivity task yields direct contribution RWF 8,600 per case after the additional RWF 600 delivery cost, so direct-only net becomes RWF 5,600,000. Distributor contribution falls to RWF 4,100 per case after the extra RWF 500 provision, so distributor-only net becomes RWF 7,940,000. Under the stated hybrid volumes and unchanged fixed costs, its net becomes (900 × 8,600) + (1,400 × 4,100) − 3,800,000 = RWF 9,680,000. The expected ranking remains hybrid, distributor, direct under these specific assumptions. When each incremental customer buys only two direct cases, the break-even count equals 600,000 ÷ (2 × 9,200) ≈ 32.61, or at least 33 new customers.

A high-quality ethics response identifies factual claims that need independent substantiation, distinguishes Rwandan legal obligations from comparative guidance, requires accurate influencer disclosure, rejects fabricated testimony and hidden material conditions, and develops an accessible complaint and cancellation pathway. The capstone may be graded on theoretical accuracy (20%), source and legal discipline (20%), reproducible economics and sensitivity analysis (25%), causal measurement and data governance (15%), cross-functional and stakeholder judgment (15%), and editorial clarity with APA citation integrity (5%). The rubric rewards justified uncertainty and meaningful rejected alternatives rather than a predetermined channel selection.

16.16 SUGGESTED FURTHER READING

Readers seeking deeper investigation of channel partnerships should begin with Anderson and Narus (1990) and Williamson (1985), comparing their explanations of cooperation, dependency and contract design. Spiro and Weitz (1990), Morgan and Hunt (1994), and Palmatier et al. (2006) provide complementary foundations for relationship-based selling, including tensions between relational benefits and the costs of investment. Batra and Keller (2016) and Li et al. (2021) extend communication and social-media analysis without treating all contact points as interchangeable. For methodological scrutiny of digital performance metrics, Blake et al. (2015) and Gordon et al. (2019) should be read together. Rwandan applications require direct consultation of NISR's 2024 FinScope and Integrated Business Enterprise Survey publications, the 2021 data-protection statute and the 2026 competition and consumer-protection law. For regional expansion, consult the EAC's current trade materials and the African Union's primary AfCFTA instruments, checking ratification, commencement and destination-specific requirements before operational use.

16.17 REFERENCES

African Union. (2024). Protocol to the Agreement Establishing the African Continental Free Trade Area on Digital Trade (adopted 18 February 2024). https://aucapps.au.int/en/treaties/protocol-agreement-establishing-african-continental-free-trade-area-digital-trade-0

Ailawadi, K. L., & Farris, P. W. (2017). Managing multi- and omni-channel distribution: Metrics and research directions. *Journal of Retailing*, *93*(1), 120–135. https://doi.org/10.1016/j.jretai.2016.12.003

Anderson, J. C., & Narus, J. A. (1990). A model of distributor firm and manufacturer firm working partnerships. *Journal of Marketing*, *54*(1), 42–58. https://www.kellogg.northwestern.edu/academics-research/research/detail/1990/a-model-of-distributor-firm-and-manufacturer-firm-working/

Batra, R., & Keller, K. L. (2016). Integrating marketing communications: New findings, new lessons, and new ideas. *Journal of Marketing*, *80*(6), 122–145. https://doi.org/10.1509/jm.15.0419

Blake, T., Nosko, C., & Tadelis, S. (2015). Consumer heterogeneity and paid search effectiveness: A large-scale field experiment. *Econometrica*, *83*(1), 155–174. https://doi.org/10.3982/ECTA12423

Data Protection and Privacy Office. (n.d.). Processing and quality of personal data: Rwanda's data protection and privacy law. https://dpo.gov.rw/dpp-law/processing-and-quality-of-personal-data

East African Community. (n.d.). Trade. https://www.eac.int/trade

Federal Trade Commission. (2023). Guides concerning the use of endorsements and testimonials in advertising (16 C.F.R. Part 255, revised 2023). https://www.govinfo.gov/app/details/FR-2023-07-26/2023-14795

Frazier, G. L. (1999). Organizing and managing channels of distribution. *Journal of the Academy of Marketing Science*, *27*(2), 226–240. https://doi.org/10.1177/0092070399272007

Goldfarb, A., & Tucker, C. E. (2011). Privacy regulation and online advertising. *Management Science*, *57*(1), 57–71. https://doi.org/10.1287/mnsc.1100.1246

Gordon, B. R., Zettelmeyer, F., Bhargava, N., & Chapsky, D. (2019). A comparison of approaches to advertising measurement: Evidence from big field experiments at Facebook. *Marketing Science*, *38*(2), 193–225. https://doi.org/10.1287/mksc.2018.1135

Huang, M.-H., & Rust, R. T. (2021). A strategic framework for artificial intelligence in marketing. *Journal of the Academy of Marketing Science*, *49*(1), 30–50. https://doi.org/10.1007/s11747-020-00749-9

Jumia Technologies AG. (2026). *Annual report 2025 (Form 20-F)*. U.S. Securities and Exchange Commission. https://www.sec.gov/Archives/edgar/data/1756708/000175670826000015/jmia-20251231.htm

Kannan, P. K., & Li, H. A. (2017). Digital marketing: A framework, review and research agenda. *International Journal of Research in Marketing*, *34*(1), 22–45. https://doi.org/10.1016/j.ijresmar.2016.11.006

Kliatchko, J. (2008). Revisiting the IMC construct: A revised definition and four pillars. *International Journal of Advertising*, *27*(1), 133–160. https://doi.org/10.1080/02650487.2008.11073043

Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, *80*(6), 69–96. https://doi.org/10.1509/jm.15.0420

Li, F., Larimo, J., & Leonidou, L. C. (2021). Social media marketing strategy: Definition, conceptualization, taxonomy, validation, and future agenda. *Journal of the Academy of Marketing Science*, *49*(1), 51–70. https://doi.org/10.1007/s11747-020-00733-3

Libai, B., Bart, Y., Gensler, S., Hofacker, C. F., Kaplan, A., Kötterheinrich, K., & Kroll, E. B. (2020). Brave new world? On AI and the management of customer relationships. *Journal of Interactive Marketing*, *51*, 44–56. https://doi.org/10.1016/j.intmar.2020.04.002

McKenzie, D., & Woodruff, C. (2017). Business practices in small firms in developing countries. *Management Science*, *63*(9), 2967–2981. https://doi.org/10.1287/mnsc.2016.2492

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, *58*(3), 20–38. https://doi.org/10.1177/002224299405800302

National Cyber Security Authority. (2021). Consent, ownership and lawful data processing. https://cyber.gov.rw/updates/article/consent-ownership-and-lawful-data-processing-2-1/

National Institute of Statistics of Rwanda. (2024). *FinScope Survey 2024*. https://www.statistics.gov.rw/statistical-publications/business-establishment-finance-trade/finscope-survey-2024

National Institute of Statistics of Rwanda. (2026). *Integrated Business Enterprise Survey (2024)*. https://gis.statistics.gov.rw/statistical-publications/business-establishment-finance-trade/business-establishment-finance-trade/integrated-business-enterprise-survey-2024

Neslin, S. A., Grewal, D., Leghorn, R., Shankar, V., Teerling, M. L., Thomas, J. S., & Verhoef, P. C. (2006). Challenges and opportunities in multichannel customer management. *Journal of Service Research*, *9*(2), 95–112. https://doi.org/10.1177/1094670506293559

Palmatier, R. W., Dant, R. P., Grewal, D., & Evans, K. R. (2006). Factors influencing the effectiveness of relationship marketing: A meta-analysis. *Journal of Marketing*, *70*(4), 136–153. https://doi.org/10.1509/jmkg.70.4.136

Payne, A., & Frow, P. (2005). A strategic framework for customer relationship management. *Journal of Marketing*, *69*(4), 167–176. https://doi.org/10.1509/jmkg.2005.69.4.167

Reinartz, W., Krafft, M., & Hoyer, W. D. (2004). The customer relationship management process: Its measurement and impact on performance. *Journal of Marketing Research*, *41*(3), 293–305. https://doi.org/10.1509/jmkr.41.3.293.35991

Republic of Rwanda. (2021). Law No. 058/2021 of 13 October 2021 relating to the protection of personal data and privacy. Official Gazette No. Special of 15 October 2021. https://www.risa.gov.rw/data-protection-and-privacy-law

Republic of Rwanda. (2026). Law No. 011/2026 of 26 February 2026 relating to competition and consumer protection. Official Gazette No. Special of 4 March 2026. https://www.rica.gov.rw/fileadmin/user_upload/RICA/Publications/Laws/OG_n__Special_of_04.03.2026__Ihiganwa_mu_bucuruzi_no_kurengera_umuguzi__1__1__1_.pdf

Rogers, E. M. (2003). *Diffusion of innovations (5th ed.)*. Free Press.

Spiro, R. L., & Weitz, B. A. (1990). Adaptive selling: Conceptualization, measurement, and nomological validity. *Journal of Marketing Research*, *27*(1), 61–69. https://doi.org/10.1177/002224379002700106

Stephen, A. T. (2016). The role of digital and social media marketing in consumer behavior. *Current Opinion in Psychology*, *10*, 17–21. https://doi.org/10.1016/j.copsyc.2015.10.016

Tabassi, E. (2023). *Artificial intelligence risk management framework (AI RMF 1.0)* (NIST AI 100-1). National Institute of Standards and Technology. https://doi.org/10.6028/NIST.AI.100-1

United Nations Conference on Trade and Development. (2024). *Digital economy report 2024: Shaping an environmentally sustainable and inclusive digital future*. https://unctad.org/publication/digital-economy-report-2024

Verhoef, P. C., Kannan, P. K., & Inman, J. J. (2015). From multi-channel retailing to omni-channel retailing: Introduction to the special issue on multi-channel retailing. *Journal of Retailing*, *91*(2), 174–181. https://doi.org/10.1016/j.jretai.2015.02.005

Wedel, M., & Kannan, P. K. (2016). Marketing analytics for data-rich environments. *Journal of Marketing*, *80*(6), 97–121. https://doi.org/10.1509/jm.15.0413

Williamson, O. E. (1985). *The economic institutions of capitalism: Firms, markets, relational contracting*. Free Press.