**1. Customer‑Orientation Rubric (B2C / B2B / etc.)**

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| **Attribute** | **B2C** | **B2B (SMB)** | **B2B (Enterprise)** | **B2G** | **B2B2C** | **C2C** | **B2N (Non‑profit)** |
| **Primary Customer** | Individual consumer | Small/medium business | Large organization | Government agency | Business as supplier, consumer as end‑user | Individual peer | Non‑profit organization |
| **Typical Deal Size** | Low | Medium | High | Medium–High | Low–Medium | Very low | Low–Medium |
| **Sales Cycle Length** | Minutes–days | Weeks | Months | Months–years | Weeks | Minutes–hours | Weeks–months |
| **Required Relationship Depth** | Transactional | Relational | Strategic partnership | Contractual partnership | Dual (business + consumer) | Community-based | Mission‑aligned partnership |
| **Asset Intensity** | Low (digital goods, retail) | Moderate (SaaS infrastructure) | High (custom integrations, on‑premise) | High (compliance, infrastructure) | Moderate–High | Very low | Low–Moderate |
| **Revenue Logic** | One‑off sales, freemium‑to‑paid, ads, micro‑transactions | Subscription (monthly/annual), usage‑based billing, implementation fees | Enterprise license, multi‑year contract, value‑based fees | Project contract, cost‑plus, performance‑based payments | Wholesale markup +consumer margin rev share transaction fees | Listing/escrow fees, seller commission, premium upgrades | Grant‑subsidized, donation‑offset, service‑fee recovery |

# B2C — Business‑to‑Consumer

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| **Dimension** | **Details** |
| Typical Customer | • Private individuals buying for personal use, often via mobile first. • Heavily influenced by social proof, convenience, and brand values. |
| Core Value Proposition | • Deliver functional benefit (save time, money) \*\*plus\*\* emotional reward (status, belonging). • Remove friction: one‑click checkout, free returns, 24×7 access. • Personalisation at scale via data/AI. |
| Revenue Logic | • One‑off sales (DTC e‑commerce). • Freemium → tiered subscription (video, SaaS, fitness apps). • Usage micro‑payments (ride‑hailing, gaming skins). • Advertising / affiliate cut (search, social). |
| Sales & Delivery Pattern | • “Acquire → Engage → Retain” funnel driven by paid ads, SEO, influencer UGC. • Asset‑light fulfilment: drop‑ship, digital download, 3PL. • Support via chatbots, community forums, self‑help KB. |
| Key Capabilities | • Growth marketing & A/B testing. • Intuitive UX / UI across devices. • Data engineering & recommendation engines. • Lean supply‑chain or CDN. |
| Common Partners | • Influencer agencies, ad networks, payment gateways, 3PL / last‑mile couriers, BNPL providers, app‑store platforms. |
| Risks & Watch‑outs | • CAC inflation; privacy‑policy shifts kill targeting. • High return rates / fraud; churn spikes if value prop stale. • Platform dependency (App Store, Instagram algorithm). |
| Success Metrics | CAC : LTV ratio ≤ 1:3, churn <3 %/mo, ARPU growth, NPS >50, referral % of new sign‑ups. |

# B2B (SMB) — Business‑to‑Small/Medium Business

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| **Dimension** | **Details** |
| Typical Customer | • Owner‑managed companies (2–500 FTE) in retail, services, light‑manufacturing. • Constraint: limited IT staff and cap‑ex budget. |
| Core Value Proposition | • “Enterprise‑grade made simple” — fast ROI, no‑code setup, bundled support. • Outsource non‑core tasks (payroll, marketing automation). |
| Revenue Logic | • Per‑seat SaaS MRR billed to card. • Usage‑based (API calls, SMS). • Optional onboarding / integration package. |
| Sales & Delivery Pattern | • Product‑led growth → inside‑sales team closes upgrades. • Lead gen via content, webinars, app‑marketplaces. • Self‑serve trial, click‑through MSA; renew monthly/annual. |
| Key Capabilities | • Self‑serve onboarding & in‑app guides. • Scalable support (single CS rep covers 200+ accounts). • Channel program: VARs, MSPs, accountants. |
| Common Partners | • Stripe/PayPal, cloud marketplaces (AWS, G Suite), local MSPs, bookkeeping firms, vertical‑specific VARs. |
| Risks & Watch‑outs | • Price‑sensitive churn; seasonality hits usage. • High support load from non‑technical users. • Revenue concentration if over‑indexed on one vertical. |
| Success Metrics | NDR >110 %, CAC payback <9 mo, gross margin >70 %, active‑user growth, support tickets/FTE. |

# B2B (Enterprise)

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| **Dimension** | **Details** |
| Typical Customer | • Large corporations (>$1 B revenue) with buying committees across IT, finance, legal, security. |
| Core Value Proposition | • Customisation, integration to legacy, regulatory compliance. • Quantified TCO reduction or revenue uplift. |
| Revenue Logic | • 3‑ to 5‑year enterprise licence (ELUA) or outcome‑based fee. • Professional services (PS) 15–30 % of ACV. • Premium support, training seats. |
| Sales & Delivery Pattern | • 6–18 mo consultative sale; RFP, POC, pilot → enterprise‑wide roll‑out. • Exec sponsor & champion mapping; QBR cadence. |
| Key Capabilities | • Named‑account sales organisation. • Global SI & ISV alliance program. • SOC 2 / ISO‑27001 security posture. |
| Common Partners | • Global SIs (Accenture, Deloitte), resellers (Ingram), hyperscalers, niche ISVs, cyber‑security auditors. |
| Risks & Watch‑outs | • Long receivables; gatekeeper veto. • Heavy custom scope creeping margins. • Single‑logo dependency early on. |
| Success Metrics | Renewal >90 %, expansion ARR, attach rate of PS, time‑to‑live post‑POC. |

# B2G — Business‑to‑Government

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| **Dimension** | **Details** |
| Typical Customer | • Ministries, municipalities, defense, SOEs, multilateral‑funded projects. • Procurement governed by public‑sector rules. |
| Core Value Proposition | • Citizen impact, transparency, compliance, auditability. • Domestic‑content or job‑creation commitments. |
| Revenue Logic | • Fixed‑price, cost‑plus, or performance‑based contracts. • Concessions/PPPs with multi‑decade revenue rights. • Progress payments tied to milestones. |
| Sales & Delivery Pattern | • Bid/no‑bid decision → RFP/tender (3–18 mo). • Often need local prime or JV. • Delivery under formal change‑order regime; payments on certification. |
| Key Capabilities | • Proposal/bid office, capture management. • Compliance certifications (FedRAMP, ITAR). • Public‑affairs & stakeholder mapping. |
| Common Partners | • Local prime contractors, lobby/consulting firms, surety/bond providers, development banks, national SIs. |
| Risks & Watch‑outs | • Political turnover; budget freezes. • Bid costs unrecoverable if lost. • Liquidated damages for delay. |
| Success Metrics | Funded backlog, win‑rate %, margin vs. estimate, audit findings, socio‑economic impact KPIs. |

# B2B2C — Business‑via‑Business‑to‑Consumer

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| **Dimension** | **Details** |
| Typical Customer | • Intermediary brand (bank, telco, retailer) embedding your product for its own end‑users. |
| Core Value Proposition | • Partner unlocks new revenue stream & loyalty; end‑customer sees seamless bundle under trusted brand. |
| Revenue Logic | • Wholesale price ± margin; co‑branded subscription share; per‑API call usage fees. • Joint marketing fund (MDF) often required. |
| Sales & Delivery Pattern | • Strategic alliance negotiation (3–6 mo). • Technical enablement via API/SDK; sandbox support. • Dual‑layer support: B2B partner success + consumer help‑desk runbook. |
| Key Capabilities | • White‑label technology, API gateway, partner‑ops dashboards, revenue‑share accounting. |
| Common Partners | • System integrators, API management vendors, co‑brand agencies, joint marketing bureaus. |
| Risks & Watch‑outs | • Diluted end‑customer insight. • Partner UX dictates NPS. • Channel conflict with direct B2C motion. |
| Success Metrics | Activated partners, attach‑rate %, downstream churn, revenue/partner, partner NPS. |

# C2C — Consumer‑to‑Consumer Marketplace

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| **Dimension** | **Details** |
| Typical “Customers” | • Supply‑side hosts/drivers/sellers and demand‑side buyers/renters. • Must balance both populations. |
| Core Value Proposition | • Create trust so strangers transact (escrow, ratings, insurance). • Provide discovery & liquidity at low take‑rate cost. |
| Revenue Logic | • Take‑rate (5–30 %) per transaction. • Listing fees, promoted placement. • Ancillary: insurance, financing, fulfillment. |
| Sales & Delivery Pattern | • Growth loops: refer‑a‑friend, incentive ladders. • “Cold‑start” solved via geographic seeding or native supply. |
| Key Capabilities | • Double‑sided acquisition engine. • Trust & safety (KYC, dispute ops). • Dynamic ranking algorithm, escrow wallet. |
| Common Partners | • Payment processors, ID‑verification services, insurers, logistics providers, P2P financing. |
| Risks & Watch‑outs | • Market liquidity chicken‑and‑egg. • Fraud & platform liability. • Regulatory (contractors vs. employees). |
| Success Metrics | GMV growth, take‑rate %, match rate, repeat order %, # incidents / 1k transactions. |

# B2N — Business‑to‑Non‑Profit

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| **Dimension** | **Details** |
| Typical Customer | • NGOs, foundations, associations, social‑enterprises. • Funding from grants, donations, impact investors. |
| Core Value Proposition | • Boost mission impact while lowering admin overhead. • Align with donor reporting & compliance. |
| Revenue Logic | • Grant‑subsidised subscription. • Sliding‑scale or cost‑recovery pricing. • Impact‑based bonuses (pay‑for‑success). |
| Sales & Delivery Pattern | • Relationship‑driven; pilots prove value. • Budget cycles tied to grant windows (6–24 mo). |
| Key Capabilities | • Impact measurement & reporting. • Grant‑writing literacy. • Multi‑stakeholder facilitation. |
| Common Partners | • Philanthropic foundations, impact investors, academic institutes, local NGOs, UN agencies. |
| Risks & Watch‑outs | • Donor veto / shifting priorities. • Limited upsell runway; price ceiling for mission integrity. • Need to avoid perception of profiteering. |
| Success Metrics | Beneficiaries reached, cost / impact unit, renewal of grants, donor satisfaction, SDG alignment score. |

# Mixed‑Model Special Cases

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| **Hybrid Pattern** | **Common Partners** | **Key Watch‑outs** |
| Prosumer SaaS (B2C + B2B‑team) | Influencers, workspace app stores, tier‑2 resellers. | Segmented pricing, unify data across user types. |
| GovTech Platform (B2B2G) | Local primes, hyperscalers with Gov regions, policy advisors. | Procurement barriers, data sovereignty. |
| Marketplace + Native Supply | Managed‑service operators, quality‑control firms. | Channel conflict, capital intensity of owned supply. |
| Mission‑Blended (B2N ↔ B2B) | CSR arms of corporates, impact funds. | Governance to prevent mission drift. |