**1. Power & Energy — Customer-Orientation Rubric**

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| **Attribute** | **Residential / Prosumer** | **Commercial & Industrial (C&I)** | **Regulated Utility / IPP** | **Government & EPC Projects** | **Microgrid / Community Energy** |
| **Primary Customer** | Home-owner, landlord, EV owner | Factory, data-center, big box retailer | Transmission / distribution utility; Independent Power Producer | Ministries, state utilities, EPC contractors | Community co-op, campus, industrial park |
| **Typical Deal Size** | Low–Medium (solar roof, storage) | High (MW-scale PPAs, DERMS) | Very High (GW-scale generation, grid services) | Very High (nation-scale infrastructure) | Medium (multi-MW microgrids) |
| **Sales Cycle Length** | Weeks–months (quotes, net-metering) | 6–18 months (site studies, RFP) | 1–3 years (regulatory approval) | 1–4 years (tenders, financing) | 6–12 months (stakeholder buy-in) |
| **Required Relationship Depth** | Transactional → Relational (O&M) | Strategic partnership / PPA | Long-term concession / joint venture | Public–private partnership | Community governance & service |
| **Asset Intensity** | Moderate (rooftop kit) | High (on-site generation, EMS) | Very High (generation fleets, grids) | Very High (transmission, hydro, nuclear) | High (generation + storage + controls) |
| **Revenue Logic** | Cap-sell + service contract, time-of-use billing | Long-term PPA, demand-response payments | Capacity payments, tariff recovery, ancillary-service fees | EPC margin + O&M annuities | Energy-as-a-Service subscription, savings share |

**2. Financial / Banking — Customer-Orientation Rubric**

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| **Attribute** | **Retail / Mass Market** | **SME Banking** | **Corporate & Investment Banking (CIB)** | **FinTech / Platform Partnerships** | **Public Sector & Development** |
| **Primary Customer** | Individual depositor, cardholder, borrower | Small & medium enterprise owner | Treasurers, CFOs of large firms | Neo-bank, wallet, marketplace | Central / local government, MDBs |
| **Typical Deal Size** | Very Low–Low (account, micro-loan) | Low–Medium (working-capital line) | High–Very High (syndicated loan, bond issue) | Low–Medium (revenue share, API calls) | High (sovereign facility, debt program) |
| **Sales Cycle Length** | Minutes–days (digital onboarding) | Weeks (KYC, credit underwriting) | Months (RFP, mandate, syndication) | Weeks–months (sand-box, integration) | Months–years (bidding, compliance) |
| **Required Relationship Depth** | Transactional → Life-stage advisory | Relational (RM-driven) | Strategic partnership (multi-product) | Technical partnership / co-innovation | Contractual & regulatory partnership |
| **Asset Intensity** | Low (digital channels) | Moderate (branch + RM + risk systems) | High (trading desks, risk capital) | Low (cloud APIs) | Moderate (special-purpose facilities) |
| **Revenue Logic** | Net interest margin, interchange, fees, cross-sell | Lending margin, cash-management fees, FX spread | Advisory fees, underwriting spread, risk-participation | Revenue share, pay-per-use API, white-label SaaS | Arrangement fees, guarantee fees, spread |

**3. Manufacturing — Customer-Orientation Rubric**

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| **Attribute** | **OEM / Brand Owner** | **Tier 1 System Integrator** | **Tier 2/3 Component Supplier** | **After-market & Services** | **Contract / EMS Manufacturing** |
| **Primary Customer** | Automotive, aerospace, electronics brand | OEM or large assembler | Tier 1 or OEM | End user / fleet operator | Start-up, brand, or OEM |
| **Typical Deal Size** | High (platform program) | High (sub-system module) | Medium (parts batch) | Low–Medium (spares, retrofits) | Medium–High (build-to-print volumes) |
| **Sales Cycle Length** | 1–3 years (design-win) | 1–2 years | 6–12 months | Days–weeks (MRO order) | 3–12 months |
| **Required Relationship Depth** | Strategic co-development, LTAs | Strategic partnership | Relational supply agreement | Transactional → Relational (service contracts) | Relational (quality, IP sharing) |
| **Asset Intensity** | Very High (plants, tooling, R&D) | High (assembly lines, test rigs) | Moderate (specialized tooling) | Low–Moderate (service centers) | High (flexible lines, MES) |
| **Revenue Logic** | Product margin + IP royalties | Margin + performance bonus | Cost-plus or piece-rate | Parts margin, service subscription, uptime SLA | Build fee, yield bonus, JDM fee |