

Beyond One Market.

Political disruption, e-commerce resilience
and overseas growth.

Protect the operating system.

Find comparable customer needs.

Expand through measured decisions.

Mohanad Osama Zahran

ZEISMO Research & Lab

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Evidence review, original planning framework and synthetic stress tests.

Publication edition approved by the author.

READING GUIDE

Evidence, strategy and a practical test plan.

Read the evidence before using the framework. The financial examples are synthetic and the worksheets are blank instruments for a future pilot.

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01 / EXECUTIVE FINDINGS

Growth is useful only if it can survive the disruption.

A domestic political shock can affect an online business through several paths at once: customers may defer purchases, connectivity may fail, deliveries may stop, payments may become inaccessible and decisions may become difficult to coordinate. This report treats those as separate exposures, each requiring evidence and a response.

Overseas expansion is a possible way to reduce dependence on one market. It is not automatic protection. Selling to a second country through the same home-country warehouse, bank and operator can leave the original operational vulnerability intact. The business needs both commercially viable demand and a tested ability to serve it during the relevant shock.

The recommended sequence is to map dependencies, protect essential operations, identify customers with similar needs abroad, screen candidate markets and run a bounded paid pilot. Commit larger capital only after delivered orders, returns, payment settlement and contribution margins have been observed.

The objective is not the highest country growth rate. It is profitable access to customers whose demand and service pathway are less exposed to the same disruption.

Our synthetic stress test shows both sides. Under stated assumptions, diversification reduces one domestic-shock loss from \$5,000 to \$3,000 per month. A weaker foreign margin instead increases that loss to \$7,000. These are reproducible illustrations, not measured company results or forecasts.

02 / RESEARCH QUESTION AND SCOPE

A strategy paper with explicit evidence boundaries.

Research question

Under what conditions can overseas e-commerce expansion reduce the commercial harm associated with domestic political disruption while reaching customers with comparable purchase needs?

The primary setting is a small or medium-sized business selling physical goods online. Digital services are considered where their dependencies differ. The operating country, product category, order economics and destination countries have not been supplied, so this edition offers a decision method rather than a country recommendation.

Political disruption means an event or policy response that materially changes a business dependency. It does not mean that any election, protest or change of government necessarily damages commerce. Peaceful participation and normal political transitions must not be treated as evidence of a business threat without an observed operational pathway.

This is a targeted narrative evidence review combined with an original management framework and deterministic arithmetic. It is not a systematic literature review, a causal estimate of political damage or a completed field experiment. No merchant interviews, customer survey responses or proprietary company performance data were collected.

Historical examples establish that certain disruptions have occurred. The suggested controls are ZEISMO planning proposals. Numerical scenarios are synthetic. Author attribution identifies research direction; it does not turn a proposed intervention into a measured result.

03 / METHOD

Make every important claim traceable.

On 4 October 2026, primary-source searches covered political disruption, internet shutdowns, maritime rerouting, supply-chain resilience, governance indicators, logistics, digital payments and consumer protection. Ten official sources were retained from OHCHR, UNCTAD, OECD, World Bank and MIGA. Source selection was purposeful rather than exhaustive.

For each retained source, the register records its publisher, title, date, link, supported scope and retrieval status. Historical observations, current indicator documentation and forecasts are labelled separately. A source being authoritative does not make it current for every business decision.

Eight sources were downloaded successfully as HTML or PDF snapshots. The OECD resilience page was read through the web tool despite a blocked direct download. The UNCTAD case is limited to official indexed report and overview passages: full-document retrieval was blocked. It is used only for the qualitative rerouting mechanism, with no borrowed loss estimate.

The review asks whether the cited source actually supports the associated statement, whether its date is visible and whether an inference has been presented as an observation. It does not certify all underlying institutional research. Source-page references and a separate claim register make the limits reviewable.

Original calculations use a small Python model, retained inputs and exact expected outputs. They demonstrate sensitivity to assumptions rather than estimating event likelihood. Templates are blank instruments for future use; they contain no invented respondents or country scores.

04 / TRANSMISSION MAP

How an event becomes commercial harm.



This causal diagram is a proposed analytical structure. To attribute a decline to an event, the intermediate links need evidence. A fall in orders around a political event could also reflect seasonality, a price change, unavailable stock or reduced advertising. Timing alone cannot isolate the cause.

Pathway to investigate	Observable signal	Possible response
Demand	Conversion and basket changes by cohort	Adjust stock and offers using observed needs
Access	Checkout or network unavailability	Test independent service access
Fulfilment	Dispatch and delivery delays	Qualify another route or stock position
Payments	Settlement delays and refunds	Maintain lawful liquidity and provider options
Confidence	Cancellation and support patterns	Publish accurate service commitments

Keep people’s safety separate from the commercial score. A business continuity plan must not require staff or couriers to enter unsafe conditions to preserve a service target.

05 / DEMAND AND PURCHASING POWER

A customer can still want the product but postpone the order.

Proposed mechanism: uncertainty can change the timing and composition of spending. A household may prioritise necessities, a company may postpone procurement, or a buyer may refuse to prepay when delivery is uncertain. The size and direction of these effects depend on the product and customer. Essential products and discretionary goods should not share an assumed demand response.

Analyse the funnel rather than revenue alone. Separate qualified visits, product availability, checkout starts, payment authorisations, paid orders, cancellations and delivered orders. If visits remain stable but paid orders fall, investigate pricing, trust and payment access before concluding that the audience disappeared.

Where imported inputs are priced in another currency, a local-currency price held constant can compress margin after depreciation. Currency movements can also reflect monetary policy, commodity prices or global financial conditions. Do not label every exchange-rate change political.

MIGA distinguishes currency inconvertibility and transfer restrictions as political-risk categories within its investment guarantee products. That is different from the commercial loss caused by a changing exchange rate. Product eligibility and contract terms matter. [\[S8\]](#)

Proposed evidence collection: retain weekly prices, the actual settlement exchange rate, product costs and cancellations with non-identifying reason categories. Compare like-for-like products and promotions. Explain missing data and avoid treating a temporary nominal revenue rise as an improvement in real purchasing power.

06 / DIGITAL ACCESS AND OPERATIONAL AUTHORITY

An overseas customer does not remove a local outage.

Proposed mechanism: a domestic connectivity interruption can prevent staff from confirming orders, accessing cloud tools, handling refunds or approving shipments even when the storefront is hosted abroad. Website uptime and business availability are different measurements.

Create a dependency inventory for the full order lifecycle: domain and DNS management, hosting, payment authentication, inventory updates, fulfilment instructions, support, refunds and administrator identity recovery. Mark which step needs a person, device, provider or connection in the operating country.

An independent recovery path should be tested through a lawful, approved exercise. Use least-privilege access, separate authorised recovery operators, strong authentication and a transaction reconciliation procedure. A copy of the website without usable credentials, stock state or order history is not a usable recovery environment.

For a software subscription business, warehouse exposure may disappear while billing, cloud access and support dependencies remain. For physical commerce, keeping the checkout open can worsen the incident if orders cannot be fulfilled. The response may be to pause affected offers while preserving support and refunds.

Test the ability to complete a representative order and refund during a controlled dependency outage. A successful login or restored homepage is only one step of that test.

These are proposed controls, not claims that ZEISMO has implemented them for a merchant in this study.

07 / HISTORICAL EVIDENCE

Bangladesh: a documented connectivity interruption.

OHCHR's preliminary analysis dated 16 August 2024 describes internet shutdowns during 18–23 July and again on 4–5 August 2024, alongside unrest and restrictions on movement. Its communication-restrictions section supports the historical existence of this interruption. This report does not use it to estimate e-commerce revenue losses. [\[S1\]](#)

The case illustrates a dependency that an online business can map before a crisis: the ability of customers and operators to communicate with remote services. It does not establish that every merchant experienced the same outage duration, that every revenue decline came from the shutdown, or that another country would remain unaffected.

Proposed continuity exercise

Simulate loss of the primary operator connection in an isolated environment. Confirm that an authorised alternate can identify paid but unfulfilled orders, communicate accurate delivery status, pause unavailable products and reconcile later updates without duplicate shipments or refunds.

Record recovery time from interruption to restored service, the number of unreconciled transactions and any permission failures. Keep customer data out of the public exercise report. Publish only aggregate outcomes after the exercise actually occurs.

This is a historical episode, not a present-day classification of Bangladesh or a recommendation against its people or businesses. A contemporary destination decision requires new evidence. The transferable lesson is to examine the affected dependency rather than copy a permanent country label from a past incident.

08 / HISTORICAL EVIDENCE

Shipping disruption can reach businesses outside the affected country.

UNCTAD's 2024 maritime review and official overview describe vessels diverted from Red Sea routes to longer journeys, including routes around the Cape of Good Hope. The overview identifies additional crew, chartering, insurance and fuel costs associated with longer routes. Only this qualitative mechanism is used here. [\[S2\]](#)

The business implication is an inference: an overseas sales market can share the same transport exposure as the home market. If both depend on one upstream route, adding a second customer geography may not preserve supply during that route's disruption.

Ask suppliers and logistics partners for the actual service pathway and credible alternatives. Compare total landed cost, lead-time distribution, stock ageing, return handling and the working capital needed while goods are in transit. An alternate carrier name is insufficient if both services share the same vulnerable port or route.

The Red Sea example involves an international corridor and must not be described as a domestic political experiment. It complements the domestic connectivity case by showing how geographically distant customers can remain exposed to a common dependency.

OECD's resilience review similarly treats adaptation and diversified trade relationships as useful, while its modelling challenges the assumption that moving supply chains home necessarily improves resilience. That economy-wide modelling is contextual evidence, not a quantified forecast for an individual store.

[\[S3\]](#)

Proposed decision: prefer a route and inventory plan that remains economically usable under the specified disruption, rather than simply counting the number of countries served.

09 / EXPOSURE ARCHITECTURE

Separate customer diversification from operational diversification.

Dimension	Superficial diversification	Stronger evidence
Customers	Two country labels	Different demand exposure and tested purchase need
Payments	Two checkout logos	Known settlement dependencies and approved alternatives
Inventory	Two suppliers	Independent production and transport pathways
Operations	Cloud storefront	Authorised staff can fulfil, support and reconcile
Capital	Foreign revenue	Lawfully accessible cash when obligations fall due
Acquisition	Two campaigns	Different discovery routes with measured conversion

This matrix is an original planning tool. It does not prescribe maximum fragmentation. Every extra provider creates integration, security, reconciliation and management costs. Select redundancy where it reduces a material dependency, then test that it works.

For a revenue portfolio with home share 60% and foreign share 40%, the sum of squared shares is $0.60^2 + 0.40^2 = 0.52$, compared with 1.00 for a single market. This concentration calculation is arithmetic only. It does not include correlations between demand, transport, currency or providers.

A lower revenue concentration measure can therefore coexist with higher operational risk. Use it alongside a dependency map and explicit shared-shock scenarios. Ask which part of the business continues earning usable contribution when a specific dependency fails.

Treat stability and growth as separate questions.

The World Bank’s governance documentation describes perception-based composite indicators and their uncertainty. Small differences should not be treated as precise evidence that one market is safer. Its usage advisory also warns against treating WGI as definitive criteria for investment-risk or other critical financial decisions. [\[S4\]](#) [\[S5\]](#)

The proposed market screen combines several evidence types. Examine purchasing power and category demand, legal access, actual payment settlement, delivery and returns, infrastructure reliability and the relationship between destination risks and existing exposures. Growth may matter, but no aggregate growth number answers all of these questions.

Use the World Bank’s June 2026 economic outlook as a dated forecast source where relevant, keeping its scenario assumptions and revisions visible. A forecast is not evidence that a country will realise stable growth or that a specific customer segment will buy a particular product. [\[S10\]](#)

Question	Evidence to collect
Can people afford and want this offer?	Category transactions, price tests and customer interviews
Can the business legally serve them?	Product, entity, tax and consumer-rule review
Can orders become accessible cash?	Provider eligibility, live settlement and refund tests
Does the route survive the home shock?	Supplier, bank, fulfilment and access dependency map
Can growth survive a downside case?	Observed pilot economics and explicit stress assumptions

No country receives a safety badge or recommendation in this edition. The missing operating-country and product details would materially change the shortlist.

Use indicators for the questions they can answer.

The Logistics Performance Index 2023 concerns the ability to move goods across borders reliably and associated structural logistics conditions. It is a starting point for a logistics screen, not a current parcel quote or a guarantee for a particular postcode. [\[S6\]](#)

The Global Findex 2025 report is based on surveys conducted in 2024. It provides context about financial access, payments and connectivity. Population-level payment adoption does not show that a merchant is eligible for a local acquirer or that its product has demand. [\[S7\]](#)

Input	Use in this framework	Refresh before action
Real income and growth	Affordability context and downside assumptions	Current official data and forecast vintage
Governance indicators	Broad questions for further diligence	Underlying measures and uncertainty
Logistics evidence	Route and delivery feasibility	Actual test shipments and return quotes
Payment evidence	Customer method fit	Merchant approval, settlement and refund
Category demand	Product relevance	Paid pilot and observed purchase intent
Operating rules	Permission to sell and service	Destination-specific professional review

Preserve the observation year, publication date and access date separately. Combining an old logistics measure with a new growth forecast without those labels produces false precision. A high-quality shortlist can contain unknowns; it should not disguise them as average scores.

If a candidate lacks evidence for an essential capability, classify it as pending. Do not let a strong growth narrative compensate for a missing right to sell or an untested way to receive payment.

12 / A PRACTICAL DECISION RUBRIC

Hard gates first. Preferences second.

Before scoring market attractiveness, require lawful product access, an approved merchant and settlement arrangement, feasible delivery and returns, sufficient funding for the bounded pilot and a safe operating plan. Failure of an essential gate pauses the proposal regardless of its headline score.

The following weights are suggested management preferences, not statistically validated coefficients. Score each dimension from 0 to 5 only when evidence exists. Record the evidence date and uncertainty alongside the score. Keep a missing dimension unscored rather than silently assigning zero or an average.

Dimension	Illustrative weight	What a high score requires
Customer need and price fit	30%	Paid demand at a viable total price
Contribution economics	25%	Margin after acquisition, delivery and returns
Dependency independence	20%	Less exposure to the specified home shock
Operational feasibility	15%	Successful fulfilment, settlement and refund
Growth and purchasing power	10%	Credible context with downside sensitivity

For complete records, the proposed score is the weighted sum of dimension scores divided by five, expressed out of 100. Repeat the ranking with alternative weights. If modest changes reverse the winner, report that the choice is sensitive and collect more evidence.

Use the score to structure a discussion, not to claim a scientifically optimal country. Preserve the separate hard-gate decision and rationale. A smaller market with a better pilot may be more useful than a larger, faster-growing market with weak economics.

Find the same need, not an imagined identical customer.

An overseas audience cannot be assumed to behave like the current one. The useful unit of comparison is a purchase problem: what the buyer is trying to achieve, the alternatives considered, the budget, the urgency and the service promise that makes an order acceptable.

For example, a hypothetical seller of ergonomic desk accessories could investigate people who work at a desk and seek comfort within a defined budget. It should test local sizes, expectations, competing offers and delivery requirements. Shared language alone is not evidence of equal willingness to pay.

Compare	How to investigate
Use case	Voluntary interviews and observable product choices
Affordable total price	Price tests including delivery and disclosed charges
Purchase urgency	Customer-stated deadlines and observed delivery choices
Trust requirements	Questions about returns, warranties and seller identity
Acquisition route	Search intent, relevant content and qualified referrals
Repeat need	Observed repeat orders over an appropriate time window

Work from consented, minimum necessary information. Do not infer political opinions, religion or other sensitive attributes to select customers. The report studies political conditions affecting commerce, not political persuasion or profiling.

Call the target a comparable-need segment until evidence shows similar behaviour. A successful first purchase is still not proof of long-term retention. Keep distinct hypotheses for acquisition, satisfaction and repeat demand.

Turn audience similarity into testable evidence.

Begin with a short product-and-segment brief: the problem solved, typical order value, gross contribution, existing repeat behaviour and reasons for returns. Identify which features are essential and which need local adaptation. An imported product catalogue is not yet a local offer.

For each candidate market, review competing products, delivered prices, delivery promises, return arrangements and common customer questions. Save dates and public source links. Treat marketplace reviews as selective observations rather than representative survey data. Avoid invented competitor revenue or demand estimates.

Conduct voluntary interviews using the same core questions across markets. Ask about recent purchases and actual alternatives before asking whether a hypothetical offer sounds appealing. State recruitment method, incentives and sample limitations. No interviews have been conducted for this report.

Proposed interview prompt: “Tell us about the last time you bought a product to solve this problem. What did you compare, what did you pay in total, and what almost stopped you?”

Follow qualitative discovery with an honest product page showing real availability, total price, delivery expectations and returns. A waitlist can test interest if clearly labelled; it must not be reported as a sale. A paid order is stronger demand evidence but still needs fulfilment and refund follow-through.

Retain a record of changes between tests. Otherwise improvements caused by a better photograph or lower price may be incorrectly attributed to the destination country.

Reach relevant buyers through measurable channels.

Build discovery around the product problem: useful local-language pages, accurate product specifications, relevant search terms and a credible author or business identity. Localisation should include service details and support capability, not only translated advertising. Human review matters where translation changes the product promise.

A bounded pilot can compare contextual search advertising, selected marketplaces and relevant partner referrals. These are candidate channels, not endorsements or commitments to spend. Establish a total budget, a stop date and a maximum acceptable loss before a campaign starts.

Capture qualified sessions, paid orders, delivered orders, refunds, acquisition cost and contribution by cohort. Do not report impressions or clicks as customer adoption. When comparing creatives or offers, use an appropriate randomised split where feasible and maintain consistent targeting and attribution windows.

Predefine how repeat visitors, organic traffic, cancellations and cross-device conversions will be treated. A simple platform-attributed return on advertising spend can over-credit the channel. A holdout or a phased comparison may help, but the design must explain spillovers and seasonality.

Use consent-based contact and clear unsubscribe paths. Avoid scraped contact lists, false scarcity, invented local offices or fabricated reviews. The repeatable asset is a trusted offer and a measured customer pathway, not an audience list acquired without permission.

An order is not a profit measure.

Monthly operating result = $\Sigma(\text{net sales by market} \times \text{contribution margin})$
– fixed operating cost

For this report, net sales exclude sales taxes and already reflect refunds and discounts. Contribution margin is after the variable costs associated with those sales, including product cost, fulfilment, transaction fees, variable acquisition and expected return handling. The exact accounting treatment must be consistent so that refunds and costs are not deducted twice.

Item	Keep explicit
Net sales	Currency, tax treatment, refunds and discounts
Product and fulfilment cost	Duties borne by seller, packaging and last mile
Acquisition	Paid channel cost allocated to the same cohort
Payments	Fees, FX costs and unrecovered disputes
Returns	Recovery value and reverse-logistics expense
Fixed costs	Core overhead plus incremental overseas overhead

This operating result is not cash flow, net income or a valuation. It excludes financing, corporate income tax and exceptional one-time setup expenditure unless explicitly added. A business can show a positive operating result while being unable to fund inventory or waiting for a payment provider to settle.

Estimate repeat value only from observed retention or clearly marked assumptions. Do not make an unprofitable first-order pilot look successful by attaching an untested lifetime-value multiple. Reconcile the model to delivered and settled transactions before using it for capital allocation.

A transparent example, not a company case study.

All dollar amounts on the next three pages are invented inputs for a deterministic planning exercise. They do not describe ZEISMO, an identified merchant or a country. The baseline holds potential monthly net sales at \$100,000 across strategies to isolate allocation and cost effects. It does not assume expansion creates demand without effort.

Input	Domestic-only plan	Diversified plan
Potential monthly net sales	\$100,000	\$100,000
Home / foreign sales share	100% / 0%	60% / 40%
Home contribution margin	30%	30%
Foreign contribution margin	Not applicable	30%, with 20% alternative
Core fixed cost	\$20,000	\$20,000
Extra foreign fixed cost	\$0	\$4,000
One-time setup cost	Excluded	Excluded; fund separately

Domestic shock: home sales fall 50% while foreign sales remain unchanged. Shared shock: both markets fall 50%. These are assumed stress magnitudes with no assigned probabilities. Fixed cost and contribution margins remain constant inside each calculation. Inventory and settlement delays are examined separately.

The model does not estimate how often either shock occurs, how long it lasts, or whether real foreign demand could be secured at the assumed cost. Those are empirical questions for a subsequent pilot. Its purpose is to reveal where a diversification argument depends on fragile assumptions.

18 / SCENARIO RESULTS

Diversification helps in one shock and hurts in another.

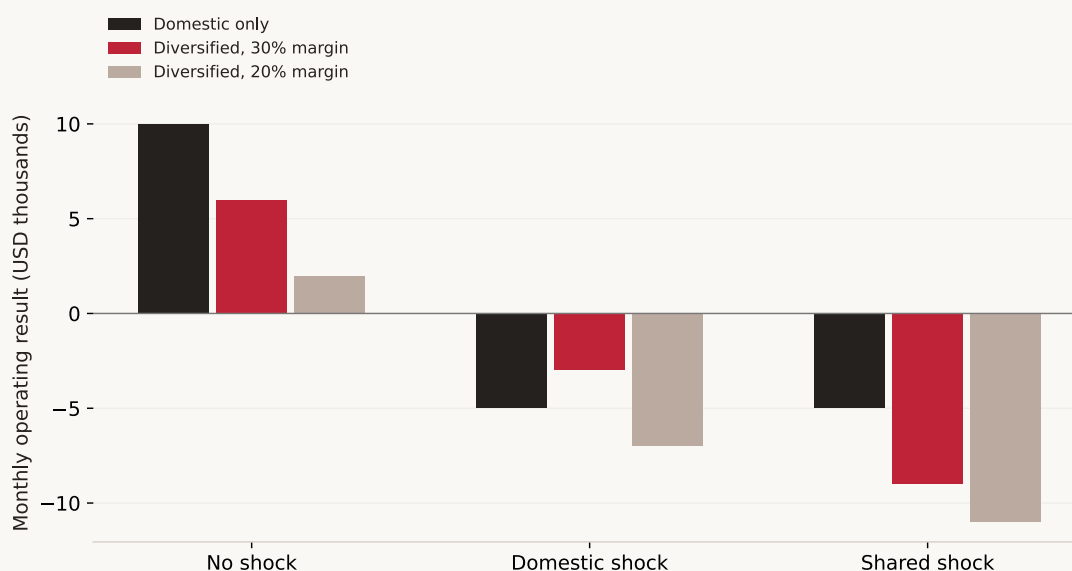


Figure 1. Synthetic monthly results. All inputs are assumptions; values are not observed performance.

Plan	No shock	Home shock	Shared shock
Domestic only	\$10,000	-\$5,000	-\$5,000
Diversified / foreign margin 30%	\$6,000	-\$3,000	-\$9,000
Diversified / foreign margin 20%	\$2,000	-\$7,000	-\$11,000

At a 30% foreign margin, the home-only shock produces \$2,000 less loss under diversification, but normal operating profit is \$4,000 lower. The business is paying for resilience. Under the assumed shared shock, extra fixed cost worsens the result.

At a 20% foreign margin, diversification also loses more during the home-only shock. This counterexample is essential: overseas expansion can reduce revenue concentration while worsening financial resilience. No strategy dominates all three assumed conditions.

19 / SENSITIVITY

The conclusion changes at a 25% foreign margin.

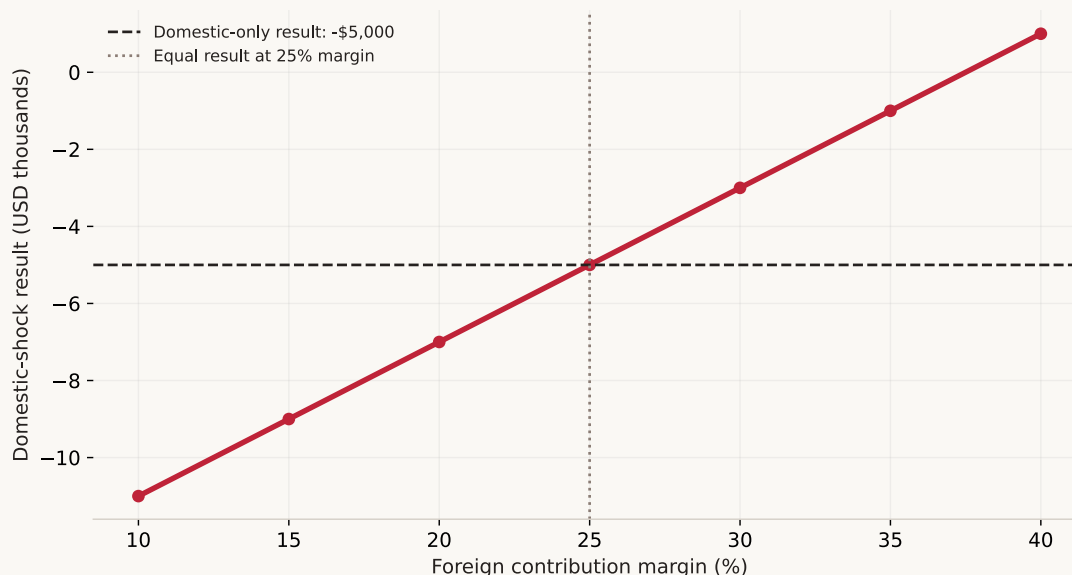


Figure 2. Synthetic sensitivity, holding sales shares, home shock and fixed costs constant.

Under the home-shock assumptions, the diversified result is \$9,000 of home contribution plus \$40,000 × foreign margin, minus \$24,000 fixed costs. Equating that with the domestic-only loss of \$5,000 gives a foreign contribution margin of 25%.

This is the equal-performance threshold between strategies in this one scenario. It is not the threshold for the diversified business to make a profit. Zero operating result under the same shock requires a 37.5% foreign margin. Both thresholds move when costs, sales or shock intensity change.

In the equal-margin example, the avoided home exposure contributes \$6,000 under the assumed shock, while the extra monthly overhead costs \$4,000. That leaves the \$2,000 improvement shown on the preceding page. With no probability of a shock, this exercise cannot calculate expected annual value or prove that the extra overhead is worth paying.

20 / LIQUIDITY

Protect cash availability, not just contribution.

Build a separate weekly cash schedule for opening unrestricted cash, collected customer payments, supplier payments, payroll, logistics, refunds, taxes and contingency costs. Show unsettled funds and restricted balances separately. Revenue recognised on an order is not necessarily cash available to pay a bill.

A delayed foreign settlement can create a funding need even when foreign sales are profitable. In an illustrative extension, withholding \$40,000 that would otherwise be received during a month reduces that month's cash receipts by \$40,000, before any offsetting timing changes. It does not mean a permanent \$40,000 loss.

Add setup spending, deposits, inventory commitments and realistic settlement timing to the stress model. A pilot requiring substantial stock prepayment may consume the reserve needed to protect existing customers. Do not count the same reserve twice as both expansion capital and emergency refund cover.

Proposed treasury controls

Keep a dated view of accessible cash; reconcile provider balances; maintain a refund reserve appropriate to actual obligations; pre-agree authority for emergency spending; and document how lawful currency conversion and transfers will operate.

Any alternative bank or payment arrangement needs approval and compliance with applicable rules. Offshore expansion must not be framed as a way to bypass transfer restrictions, sanctions or tax obligations. Country-specific legal and tax analysis belongs in the decision file before execution.

21 / ENTRY MODELS

Choose the smallest credible operating commitment.

Model	Potential advantage	Exposure to investigate
Export from existing base	Lower local setup commitment	Home fulfilment and border dependency remain
Marketplace pilot	Existing discovery and checkout conventions	Fees, platform control and merchant eligibility
Local fulfilment partner	Stock closer to customers	Inventory commitment, returns and partner failure
Distributor or reseller	Partner brings market knowledge	Lower control and negotiated margins
Local operating entity	Greater direct operating control	Higher fixed cost, governance and tax complexity
Digital delivery	No parcel fulfilment	Payment, support, cloud and data obligations

These are planning alternatives, not a progression every firm must follow. A business should not create a foreign entity merely because a country appears attractive. First determine whether the product can be offered, how cash reaches the business and whether the observed margin can support the proposed structure.

Use reversible commitments where possible: a narrow catalogue, a bounded inventory allocation and a contract with explicit termination and data-return provisions. Verify what happens to unsold stock, customer returns and open disputes if the pilot closes.

Compare the models against the specific domestic exposure. Exporting from the home warehouse may diversify demand but do little for a home fulfilment shutdown. A local stock position may help delivery but introduces its own working-capital and management risks.

Test the entire customer promise.

A viable overseas pathway includes product availability, payment acceptance, accurate delivery information, successful delivery, support, returns and a completed refund. Test representative orders and exceptions before offering broad availability. Keep evidence of outcomes rather than relying only on a provider sales presentation.

For logistics, measure actual dispatch time, customs handling, last-mile performance, damaged or missing items, and return completion. Check whether a disruption plan changes the customer-facing promise and how the storefront will be updated. Avoid claiming a local service capability that does not exist.

For payments, establish merchant eligibility, permitted business category, settlement currency, timing, reserve conditions and refund capability with the provider. A customer being able to select a payment method does not prove the merchant can receive and retain the proceeds.

For support, assign a responsible operator, language capability, service hours and escalation path. Keep administrator access protected and verify that an alternate authorised operator can serve customers without receiving unnecessary personal information.

OECD's e-commerce recommendation addresses transparent information, payment protection, privacy and dispute resolution. It supplies a consumer-protection framework; the exact obligations still depend on the applicable jurisdiction and transaction. [\[S9\]](#)

A successful launch is one whose promises can be fulfilled under ordinary conditions and whose failure response protects the customer when conditions deteriorate.

A contingency plan needs named authority.

Assign accountable roles for operations, finance, customer support, security and legal review. Identify who can pause a market, approve exceptional refunds, move stock or change a service promise. Define the evidence required and how decisions are recorded. Avoid giving one automated score unrestricted control over money or customers.

Before a destination pilot, obtain a product-specific review of import rules, product safety, tax and invoicing, consumer returns, privacy, marketing consent and any sanctions or payment restrictions. This report does not determine which registrations or permissions a particular merchant requires.

MIGA's guarantee guide concerns eligible cross-border investments and specifies political-risk categories including transfer restrictions, expropriation, breach of contract and war or civil disturbance. It does not establish that a small online seller has coverage for lost sales. Insurance protection must be confirmed against the actual policy and investment. [\[S8\]](#)

Preserve a decision record: proposal, data vintage, foreseeable downside, owner, spending limit, approval, review date and exit conditions. Reconsider the decision after a material rule change or a failed settlement or fulfilment test.

Protect staff and customer welfare throughout. An incident is not an excuse to conceal delivery delays, avoid refunds or pressure workers into unsafe activity. Operational continuity is valuable only when it remains lawful and credible.

Use AI to organise evidence, not invent certainty.

An AI-assisted monitoring system could collect approved public notices, provider service updates and aggregated business measurements. It could classify them by dependency, identify stale evidence and draft a decision brief. These are proposed functions; no new live monitoring system or predictive model was built for this report.

Each alert should retain its source, publication time, affected route or service, confidence and an expiry or review time. Human operators should verify consequential claims against authoritative notices before changing a market, transferring funds or announcing an incident to customers.

Country-risk text can be outdated, politically charged or incomplete. The model should not infer a person's politics, select customers by political affiliation or convert a rumour into a national risk label. Use observable commercial dependencies and consented customer needs.

AI may assist	Keep under accountable human control
Summarise a dated source	Approve a consequential interpretation
Detect a missing input	Choose acceptable uncertainty and funding
Calculate stated scenarios	Set assumptions and authorise capital
Draft translated product content	Confirm accuracy and service obligations
Prepare an incident brief	Communicate material promises to customers

Evaluate this proposed tool with withheld historical notices, known false alerts and stale-source examples. Measure missed material changes and unsupported claims as well as speed. Faster reporting is useful only if evidence quality and decision boundaries remain intact.

25 / NINETY-DAY PILOT

Advance through evidence gates, not the calendar alone.

Window	Work	Gate to continue
Days 1–15	Map dependencies, cash and product constraints	Owner accepts scope and hard gates
Days 16–30	Build shortlist, compare needs, obtain provider quotes	Enough evidence to select a bounded pilot
Days 31–45	Localise offer, test payment, delivery and refund	Service promise works in practice
Days 46–75	Run approved customer-acquisition pilot	Track full cohort economics and exceptions
Days 76–90	Reconcile outcomes and exercise contingency	Decide scale, redesign or stop

The ninety-day window is a suggested planning cadence. Permissions, product testing, sales cycles and return windows may require longer. Do not report mature retention or closed returns before sufficient time has elapsed.

At the start, define the maximum pilot loss, inventory exposure, minimum cash reserve and evidence needed for expansion. The business owner sets those values using actual resources; this report does not invent a universal spending limit.

At the final review, reconcile paid orders with deliveries, refunds, disputes and settlements. Compare the achieved contribution with the downside scenario, and report unresolved cohorts separately. Scaling should require both viable economics and evidence that the alternative pathway reduces the targeted dependency.

If demand is weak, test whether the product, price or channel is the problem before adding another country. If the service pathway fails, correct it before increasing acquisition. Stopping a pilot at a predefined boundary is a valid research result.

26 / TRIGGERS AND RESPONSE

Respond to service evidence, not political headlines alone.

Trigger to define before launch	Responsible role	First response
Payment settlement exceeds agreed tolerance	Finance	Reconcile funds and review new exposure
Delivery misses the tested promise	Operations	Update availability and customer options
Customer support becomes inaccessible	Support lead	Activate approved alternate route
Legal access becomes uncertain	Compliance owner	Pause affected transactions for review
Pilot loss or reserve limit is reached	Business owner	Stop incremental spending and reconcile
Critical source is stale or contradicted	Research owner	Withdraw alert until verified

Numerical tolerances should come from provider agreements, observed baseline variation, product obligations and business capacity. A single global threshold can produce needless shutdowns in one market and dangerous delay in another. Record who can change a threshold and why.

Run a tabletop exercise before the first major commitment. Present an operator with a connectivity interruption, a delayed settlement and customer requests for refunds. Observe whether the team can identify ownership, retrieve evidence and act without duplicated or unauthorised transactions.

After an incident, distinguish the original harm from the effects of the response. Pausing marketing may reduce new orders while preventing unfulfillable obligations. The review should report that trade-off instead of measuring success only through sales volume.

How to test whether the strategy actually works.

A later study could compare merchant outcomes before and after diversification, with clearly defined disruption windows and carefully selected comparison units. It would need observed sales, costs, settlement, fulfilment and exposure data. None of those merchant-level data have been collected in this edition.

Predefine the intervention: for example, a tested foreign fulfilment-and-payment pathway rather than merely enabling international delivery in a store. Define the primary outcome as cash contribution or completed-order contribution during a specified disruption, with customer and staff outcomes as safeguards.

Potential confounders include seasonality, product mix, advertising changes, inflation, stock availability, competitor entry and prior merchant strength. Businesses able to expand may already be more resilient. A before-and-after improvement alone cannot establish the effect of diversification.

If using difference-in-differences, justify parallel pre-trends and inspect spillovers. If randomising a bounded commercial pilot, choose an appropriate unit and account for interactions between users, channels and markets. Use a power calculation based on actual baseline variability; do not promise significance from an arbitrary sample size.

Pre-register the analysis plan where appropriate, document missingness and report unfavourable outcomes. Release only privacy-safe aggregates with denominators and uncertainty. Customer identifiers, raw addresses and private payment records should not appear in the public evidence package.

28 / WORKING INSTRUMENTS

Make the framework usable before spending.

The accompanying CSV templates are empty research instruments. They are designed to make missing evidence visible, not to produce automatic approvals. No actual merchant or destination scores have been inserted.

Template	Record at minimum
Market-screen.csv	Country, product, gate, source date, uncertainty, owner
Dependency-register.csv	Process, provider, country, common dependency, fallback test
Pilot-metrics.csv	Cohort, qualified visits, paid and delivered orders, refunds, costs
Decision-log.csv	Proposal, evidence, budget limit, decision, reason, review date
Customer-questions.csv	Question, purpose and consent-aware collection guidance

Owner decision memo

We are testing [offer] for [comparable need] in [candidate market]. The exposure to reduce is [specific dependency]. We will risk no more than [approved amount], preserve [required reserve], and continue only after [documented gate]. The responsible owner is [role], with a review on [date].

Before putting real data into the templates, define access permissions and retention. Keep personal information in the authorised business system; the research copy should use aggregate cohorts wherever possible. A blank field means evidence remains pending.

The next information needed for a tailored edition is the operating country, product type, current destination mix, fulfilment origin, settlement arrangement, order economics and affordable pilot budget. A country recommendation without those facts would be premature.

29 / RELIABILITY AND LIMITATIONS

What has been checked, and what remains a hypothesis.

The internal preparation review checked the association between source and claim, separated historical facts from forecasts, reproduced the numerical examples and reviewed the manuscript for sensitive business information. Automated layout and PDF checks are recorded separately after rendering. These checks concern this document and its arithmetic.

No fieldwork, representative customer survey or causal estimation was performed. No particular country has been demonstrated to offer stable growth, comparable customers or superior profitability for the unspecified business. Proposed weights, gates and workflow steps are management tools rather than empirically validated predictions.

One source has only indexed official passages available in this research session, and another was accessible through the browser but not direct download. These retrieval limits are recorded. The historical cases support narrow disruption mechanisms; they are not complete accounts of the countries or events.

The scenarios deliberately omit many real complications, including varying margins during a shock, implementation delays, demand creation, financing costs, taxes and event probabilities. Add those before an investment decision. The absence of invented observations does not remove uncertainty from a strategy.

Release status: author-approved publication edition 1.0, dated 5 October 2026. This is an evidence review and planning framework with synthetic scenarios, not an empirical merchant study. Its file hash proves which file was checked, not that its conclusions are universally true.

Contribution statement: Mohanad Osama Zahran supplied the research direction. Source retrieval, drafting, scenario coding and document preparation were AI-assisted. No external reviewer, signature, endorsement or certification is asserted.

PRIMARY SOURCES / 1

References and source scope

S1 • OHCHR

Preliminary Analysis of Recent Protests and Unrest in Bangladesh

2024-08-16 · Accessed 4 October 2026

Communication restrictions and Internet shutdowns during July and August 2024; historical case, not a current country assessment.

[Open primary source ↗](#)

S2 • UNCTAD

Review of Maritime Transport 2024

2024-10-22 · Accessed 4 October 2026

Red Sea disruption, rerouting and freight-rate pressure; a cross-border propagation case, not an estimate of ecommerce losses.

[Open primary source ↗](#)

S3 • OECD

OECD Supply Chain Resilience Review: Navigating Risks

2025-06-02 · Accessed 4 October 2026

Diversification, adaptation and trade dependencies; relocalisation does not necessarily improve resilience.

[Open primary source ↗](#)

S4 • World Bank

Worldwide Governance Indicators: Documentation

accessed 2026-10-04 · Accessed 4 October 2026

Perceptions-based composite indicators and uncertainty; broad screening rather than precise country safety probabilities.

[Open primary source ↗](#)

PRIMARY SOURCES / 2

References and source scope

S5 • World Bank

Worldwide Governance Indicators: Usage Advisory

accessed 2026-10-04 · Accessed 4 October 2026

WGI are not definitive criteria for critical financial or investment-risk decisions.

[Open primary source ↗](#)

S6 • World Bank

World Bank Releases Logistics Performance Index 2023

2023-04-21 · Accessed 4 October 2026

Structural logistics and border-performance screen; not a current carrier service guarantee.

[Open primary source ↗](#)

S7 • World Bank

The Global Findex Database 2025: report

2025 · Accessed 4 October 2026

2025 edition uses surveys conducted in 2024; payment adoption and connectivity context, not proof of category demand.

[Open primary source ↗](#)

PRIMARY SOURCES / 3

References and source scope

S8 · MIGA

MIGA Investment Guarantee Guide

2023-05-30 · Accessed 4 October 2026

Political-risk categories and scope of cross-border investment guarantees; not blanket ecommerce insurance.

[Open primary source ↗](#)

S9 · OECD

Recommendation of the Council on Consumer Protection in E-Commerce

2016 · Accessed 4 October 2026

Consumer disclosures, payment protection, privacy and cross-border redress; guidance not a country-specific legal opinion.

[Open primary source ↗](#)

S10 · World Bank

Global Economic Prospects June 2026: press release

2026-06-11 · Accessed 4 October 2026

Dated growth outlook conditional on geopolitical and energy developments; forecasts are not observed future outcomes.

[Open primary source ↗](#)