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When to Introduce an Online Channel, and Offer Money Back Guarantees and Personalized Pricing?

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#### ACCEPTED MANUSCRIPT

### Highlights

- A dual-channel in which the online channel faces a high customer returns;
- We identify conditions a retail/an online channel, or a dual-channel structure should be chosen;
- A simple three-step process to make decisions on channel selection, returns policy, and price;
- Implementing PP makes the online channel more attractive and retailer more likely to adopt MBGs.



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