

## IS IT (REALLY) DISRUPTIVE?

TO DETERMINE WHETHER A PRODUCT OR A SERVICE IS DISRUPTIVE RELATIVE TO SOMETHING ELSE, REFER TO THESE SIX QUESTIONS, EACH OF WHICH INDICATES A POTENTIAL DISRUPTION.

- Does it target nonconsumers or people who are overserved by an incumbent's existing offering in a market?
- ls the offering not as good as an incumbent's existing offering as judged by historical measures of performance?
- Is the innovation simpler to use, more convenient, or more affordable than the incumbent's existing offering?
  - Does the offering have a technological enabler that can carry it upmarket and allow it to improve?
- Is the technology paired with a business model innovation that allows it to be sustainable?
- Are existing providers motivated to ignore the new innovation and are not threatened at the outset?

