

# 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.

1

**Does it target nonconsumers or people who are overserved by an incumbent's existing offering in a market?**

2

**Is the offering not as good as an incumbent's existing offering as judged by historical measures of performance?**

3

**Is the innovation simpler to use, more convenient, or more affordable than the incumbent's existing offering?**

4

**Does the offering have a technological enabler that can carry it upmarket and allow it to improve?**

5

**Is the technology paired with a business model innovation that allows it to be sustainable?**

6

**Are existing providers motivated to ignore the new innovation and are not threatened at the outset?**

