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?