WHAT IT IS?
The current state-of-the-art view of business model levers that, in combination, can transform industries

A more personalized product or service...
- Where products and services are better tailored to customers’ individual and immediate needs
- Technology is often leveraged to achieve this at a competitive price

An expanded view of each lever, with Breakthrough Innovation and the UN Sustainable Development Goals in mind

...That helps to meet an unmet need outlined by the SDGs
- Not just serving existing customers, but also potential customer segments experiencing real problems and unmet needs
- Also recognizing and addressing customers not as individuals, but as part of families, communities, cultures, cities and, ultimately, the planet

RELEVANT DISRUPTIVE TECHNOLOGIES
- Internet of Things (IoT) and Big Data
- Autonomous Vehicles
- Additive Manufacture
- Collaborative Robots / Assistants
- Autonomous Vehicles
- Additive Manufacture
- Collaborative Robots / Assistants

CHARACTERISTICS OF RELEVANT BUSINESS MODELS
- Base of the pyramid: The product or service targets customers positioned at the base of the wealth pyramid at an affordable price point. Despite small profits with each product sold, companies benefit from the higher sales numbers.
- Behavior change: Stimulating customers to embrace new behaviors, such as reducing consumption or modifying daily habits.
- Building a marketplace: Reinforcing the marketplace through the use of social programs, local market adaptation, and other services such as financing mechanisms or technical assistance.
- Cross-Selling: Services or products from outside the business are added to the offerings.
- Digitalization: Relies on the ability to turn existing products or services into digital versions of themselves, offering advantages such as more rapid distribution.
- E-Commerce: Traditional products or services are delivered through online channels only, removing costs associated with running a physical branch infrastructure.
- Experience Selling: Value of a product or service is increased by an additional customer experience offered.
- Freemium: Allowing users to access a proprietary product or service for free, but charging a premium to access advanced functionalities.
- Leverage customer data: Creating new value by collecting customer data and preparing it in beneficial ways for internal or external usage.
- Personalization: Personalization of products through the use of data.
- Mass customization: Customizing products through mass production using modular products and production systems that enable efficient individualization.
- Microfinance: Providing low-income, financially excluded, customers with small loans, and at times access to other financial services.
- Multi-sided platform: Creating value by enabling direct interactions between two (or more) groups, typically through an intermediary platform. Success is dependent on attracting more users to both sides.
- Physical to Virtual: Replacing brick and mortar infrastructure with virtual services.
- Reverse innovation: Simple, inexpensive products that have been developed within and for emerging markets, are also sold in industrial countries.
- Solution Provider: Offering comprehensive coverage of products and services in a particular domain, consolidated at one point of contact.
- Supermarket: A company sells a large variety of readily available products and accessories under one roof. Customers are attracted to the wide variety, while economies of scale yield advantages for the company.
- User design: Where a company supports customers to apply their creativity and preferences through services such as an online shop, or design software – resulting in the customer being also the manufacturer.

EXAMPLES OF THE KEY IN USE
Novo Nordisk (Denmark; multinational corporation)
Despite being one of the largest insulin manufacturers in the world, Novo Nordisk is risking its future business by working to reduce the onset of diabetes around the world, through initiatives such as its Cities Changing Diabetes platform that is working to address systemic conditions within the cities that can lead to urban diabetes. In December 2015, Novo Nordisk also announced a new deal with IBM Watson to analyze patient’s data using Artificial Intelligence to better personalize information and care on food intake, exercise and medication to patients.

Ekstep (India; insurgent; non-profit organisation)
In a market where education services are fragmented, and there is a shortage of teachers, Ekstep (meaning “one step” in Hindi) allows children in India to access quality literacy and numeracy education regardless of their background. This is done through a platform that crowdsources diverse content, coupled with big data and machine learning that tailors recommended learning activities for each child according to their abilities. Ekstep operates as a non-profit and allows free access to children, although it also operates a paid-for model for private schools and other education providers.