



MASTER IN ENTREPRENEURSHIP
INNOVATION MANAGEMENT
IN COLLABORATION WITH **MIT SLOAN**

IN COLLABORATION WITH
MIT MANAGEMENT
SLOAN SCHOOL



UNIVERSITÀ DEGLI STUDI DI NAPOLI
PARTHENOPE

MASTER MEIM 2021-2022

Disruptive innovations and business design Master 2021-2022

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Agenda



- Concept of disruptive innovation
 - Process of disruption
- Disruptive innovation for incumbents
 - Team work
- Business case presentation - MORENFT
- Disruptive innovation for newcomers
 - Team work



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What is a disruptive innovation?



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The disruptive innovations:

- deeply changes the **cost/performance ratio** or creates **breakthroughs**
- has a **broad potential scope** in terms of its impact
- affects significantly the **economic value**
- has huge **transformative potential** in terms of people life, working habits, economic surplus

- deeply changes the cost/performance ratio or creates breakthroughs



LED lighting systems have higher durability and lower consumption (-85%) than halogen.

- has a broad potential scope in terms of its impact



IoT are able to connect and embed intelligence in billions of devices and enhance health, safety, and productivity of billions of people.

- affects significantly the economic value



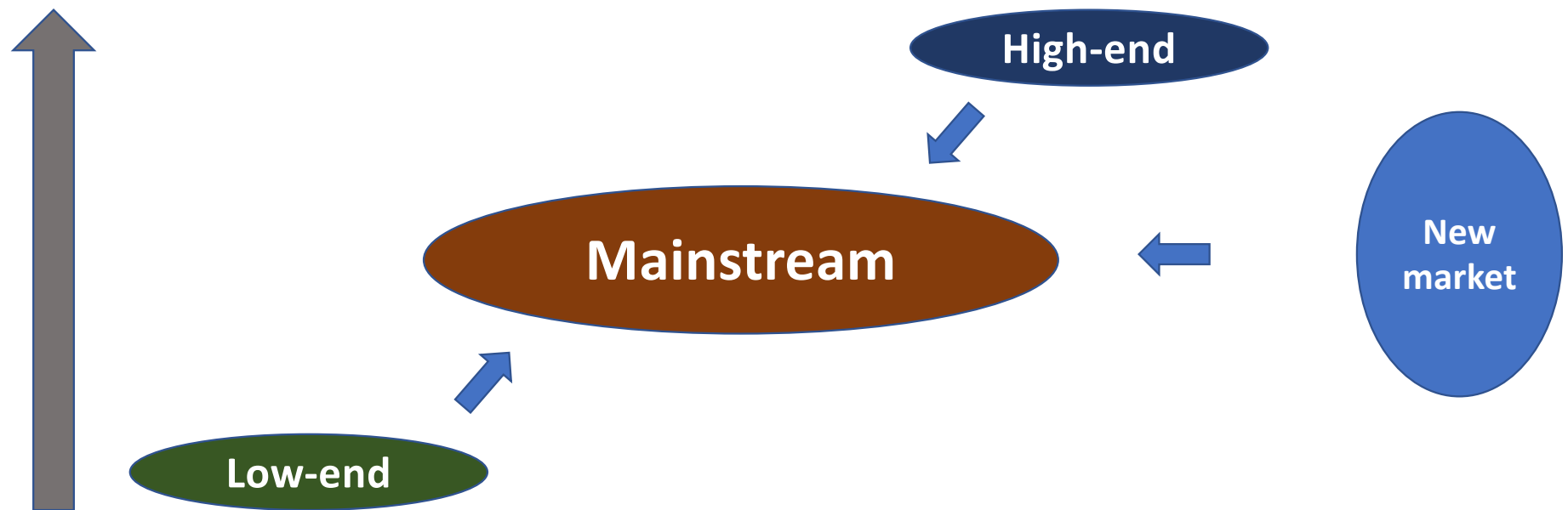
Advanced robotics, for example, has the potential to affect trillion in labor costs globally.

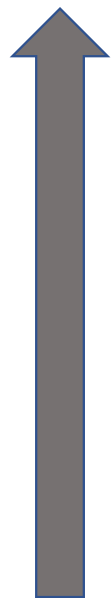
- has huge transformative potential in terms of people life, working habits, economic surplus



Energy storage technology could change how, where, and when we use energy.

Disruption is a **process** that occurs from the fringe to mainstream





Low-end

Mainstream

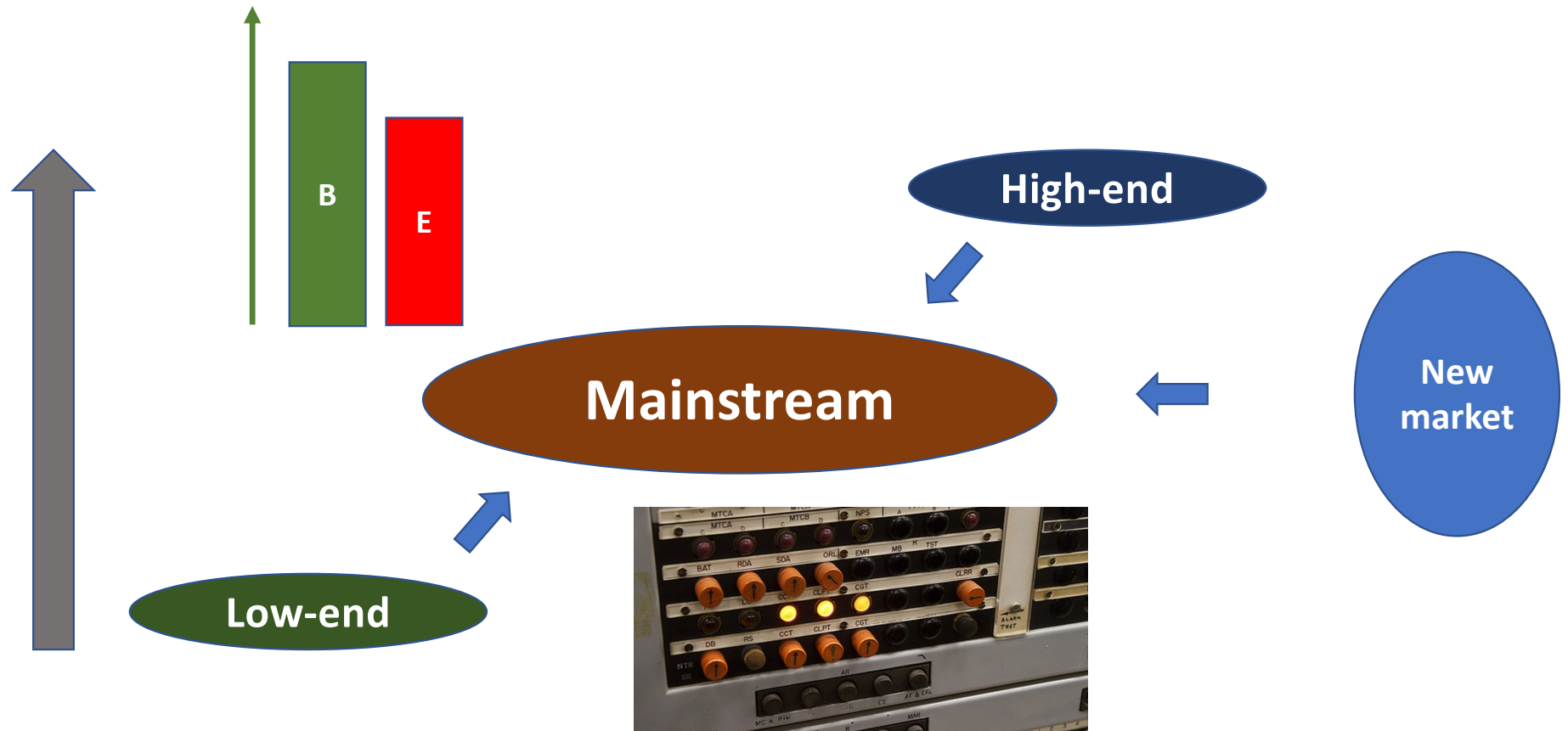
High-end

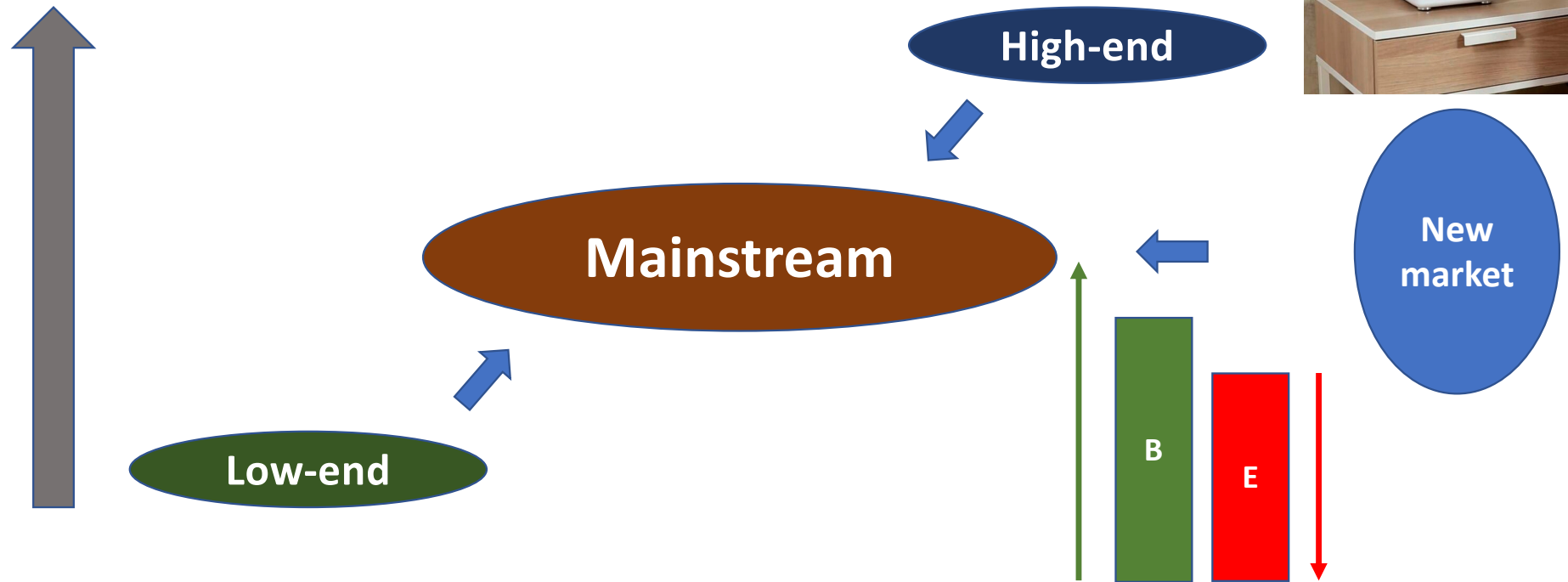
New market

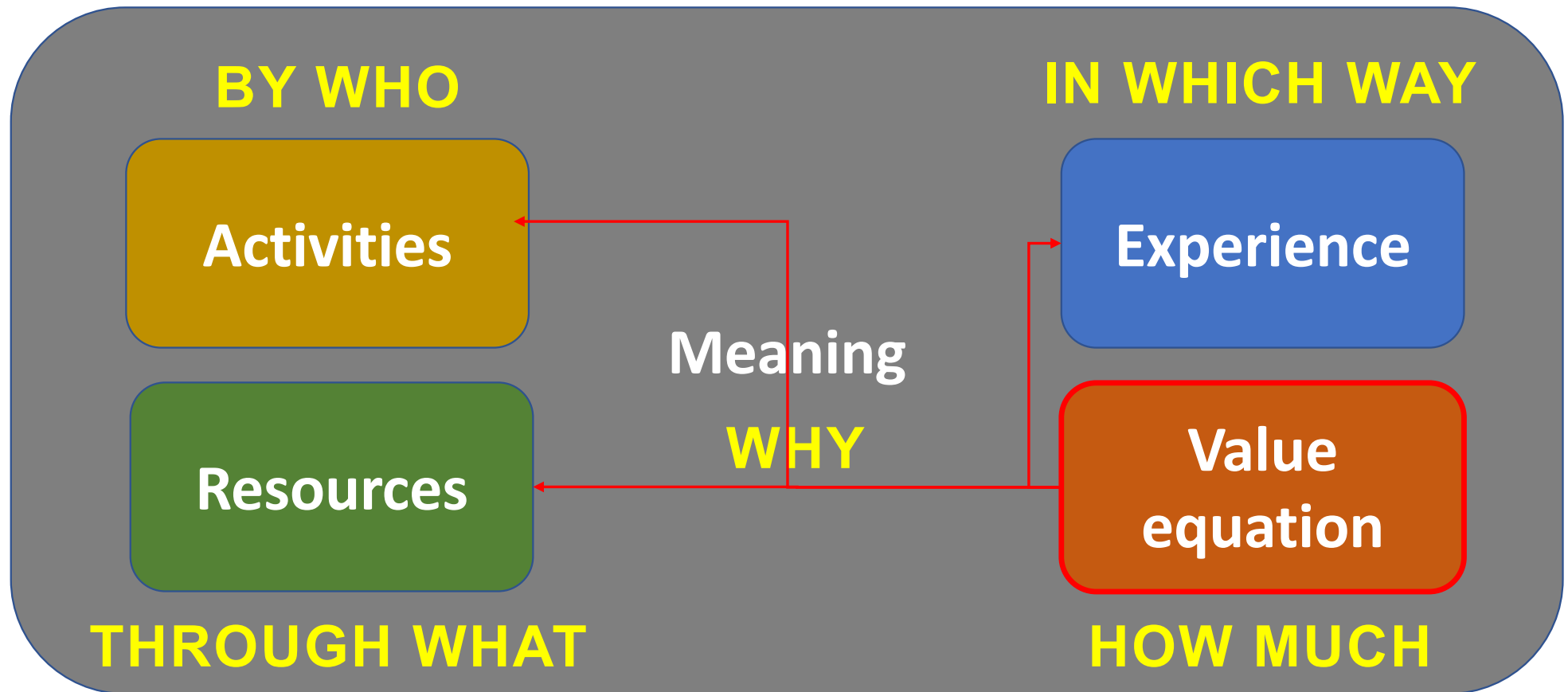
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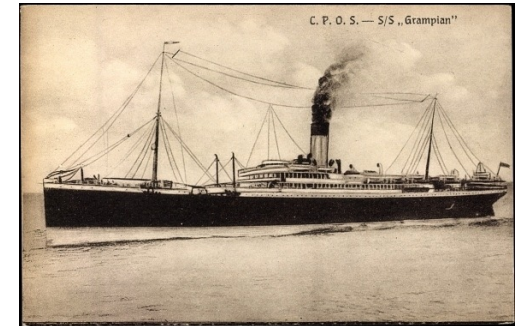








SS Grampian
could cross the Atlantic in
20 and 22 days, in 1907



SS Savannah traveled
from Glasgow to New
York in 1818, in about 30
days



Preussen crossed the
Atlantic in about 26 days
in 1902



Thomas W. Lawson
foundered near the Isles of
Scilly, in 1907




The business model of incumbents does not allow them to pursue disruptive innovations when they first arise, because

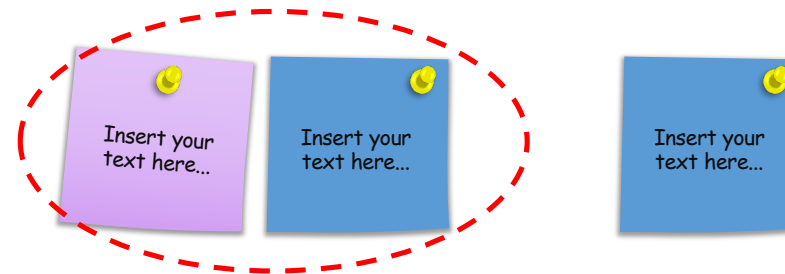
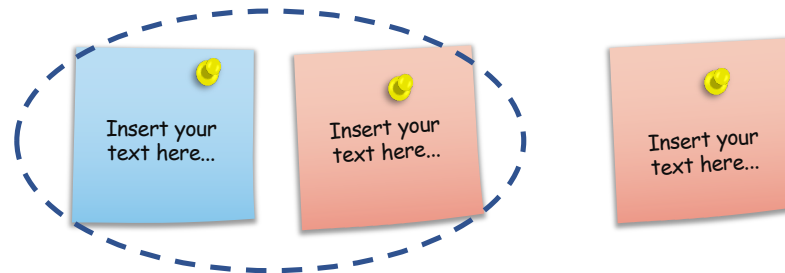
- **Current business model keeps working**
- New business opportunities seem to arise from **sustaining innovations**






... until it's **too late**

Core benefits

-  Emotional benefit
-  Functional benefit
-  Relational benefit



-  Monetary Effort
-  Time Effort
-  Psychophysical Effort

Core efforts



Group task

- Evaluate how Bank of America can be «unbundled»
- Start from the value equation of the different «bundled services»
- Prepare lightning talk on understanding of the disruptive process

Disruptive innovation for newcomers

+

Competition is mild

Being a «disruptor» is better than a
«disrupted»

Your Business may get purchased at a
Premium

-

Engaging with customers is difficult

Incumbents might react or at least create
obstacles

Very few disruptive businesses
succeed

Group task

- Use the following self-evaluation tool and share the results
- With your group design a new business model related to one of the proposed challenges
- In your idea try to leverage a disruptive innovation/technology
 - Pitch your idea to the class



**Digital Banking for
young customers**



**Bank to bridge in
the distance**



**Save and invest for
the world (innovation
- digital - social)**



**Act locally,
think globally**



Digital Banking for young customers

Brief

Find the reason/tool/leverage that motivate young customers to choose one bank instead of another and by focusing on it, build the product/service, business and communication strategy.



Bank to bridge distance

Brief

Business ideas that aim to bring the bank closer to the customers, even if there is no branch close by. While younger generations are more skilled in the digital perimeter, show us your vision on digital banking that is more attractive and comprehensive for everybody.

Save and invest for the world (innovation - digital - social)

Brief

Business ideas with the goal to educate and encourage prospects and customers on saving money and gradually investing it. Leverage on the sustainability commitment of the bank to entice people saving, while improving their community life.

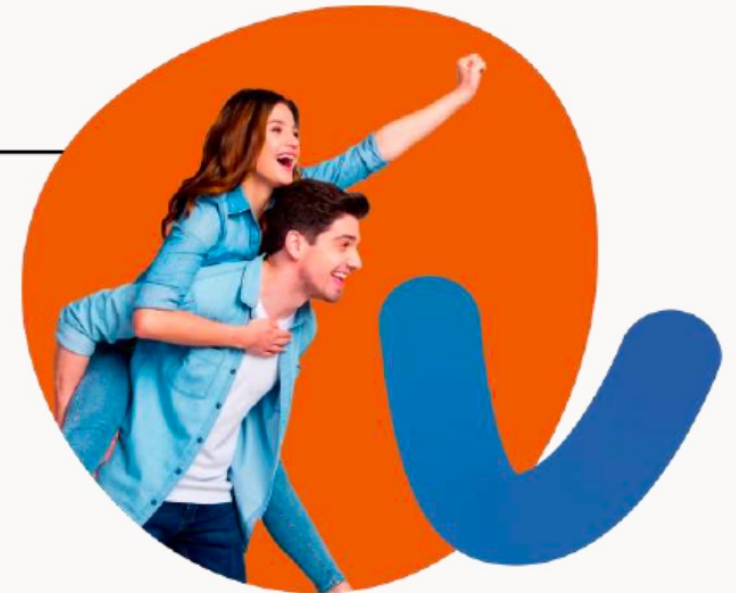


Act locally, think globally

Brief

Business ideas, integrated in our digital banking, that can improve the quality of our lifestyle and the communities ones.

Leverage on specific banking products and services and demonstrate how can an individual make a positive impact on the environment and ease social issues.





Intesa Sanpaolo Bank Albania within Tirana EYC

Within Tirana European Youth Capital Experience, Intesa Sanpaolo Bank Albania has launched an initiative designed to encourage young people to **exploit opportunities** and **generate a positive change**:



In accordance to Tirana EYC purpose, the event will promote Digitalization & ESG (Environmental, Social, Governance) values among youngsters, offering you the opportunity to work in team, share your perspective, and make a difference, also getting the chance to win an internship in Intesa Sanpaolo Bank.





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