



How is Technology Changing the Way We Think about Business Models?

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Cloud

**Predictive
analytics**

RPA

SaaS

Mobile

**Machine
Learning**

Visualization

IoT




AI

**Augmented
reality**

**3-D
printing**

Blockchain

Two types of business model changes

	Disruption	Optimization
Customer needs	No change, often attacks new segments	No change (initially)
Value equation (revenue, cost, investment)	Disrupted	Optimized
Operating model	Re-imagined	Optimized
Examples	  	Mobile banking E-tail Wireless field support



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