



Digitalisering vender forretningsmodellen på hovedet

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Økonom

- Århus Universitet
- Copenhagen Business School

Forretnings- og driftsansvar

- 1994-1995 Danske Phønix
- 1995-1999 Danica
- 2000-2014 Topdanmark
- 2014- Process Factory

Digitalisering

- Topdanmark, Underdirektør
 - Forandringsleder, 200+ medarbejdere
 - IT understøttelse af forretningsbehov
- Process Factory, CEO and Co-Owner
 - Digitalisering, procesoptimering, strategi
- Børsen, Blogger
 - Blogger med fokus på digitalisering, nye kundebehov og forretningsmodeller
- Mentor
 - Strategi-, talent- og karriereudvikling
- The InsurTECH Book (udgives apr 2018)
 - Co-writer

Der er mange ting, der gør det svært at realisere en business case



- Har vi et klart billede af, hvor meget der ændrer sig?
- Har vi vurderet potentialet og effekten rigtigt?
- Opstår der forhindringer undervejs i projektet?
- Kommer forbedringerne med det samme eller senere?
- Er der behov for forandringsledelse?
- Er der andet, der ændrer sig samtidigt internt såvel som eksternt?



BUSINESS CASES ER IKKE EFFEKTIVE, NÅR VISIONEN FOR EN DIGITAL FREMTID ER UKLAR

Tænketanken, Institute for Government (IfG, 2018)

A photograph of a person's hands typing on a laptop keyboard. The image is overlaid with a blue-tinted digital interface featuring a grid, glowing nodes, and various data visualizations such as line graphs and circular gauges. The text 'Digitalisering vender din forretningsmodel på hovedet' is centered over the image in a dark blue font.

Digitalisering vender din
forretningsmodel på hovedet

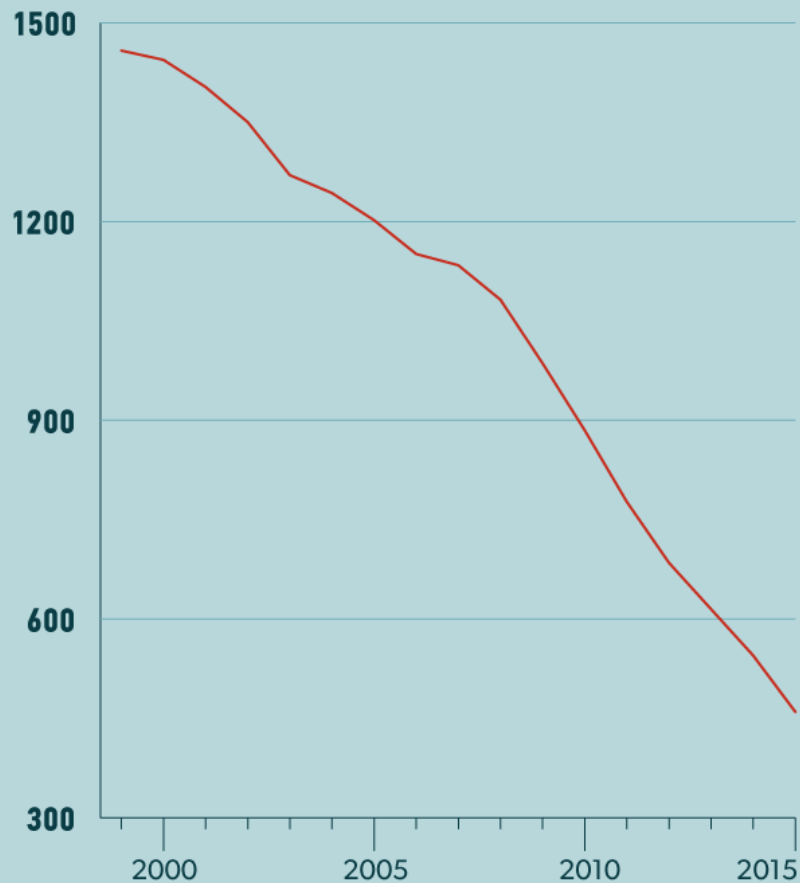


Vi har set et stort fald i antallet af breve



Så meget er brevmængden faldet

Samlet brevmængde (mio.)



Kilde: Postnord Tekst: Mathias Sommer Grafik: Ninni Munch Pettersson

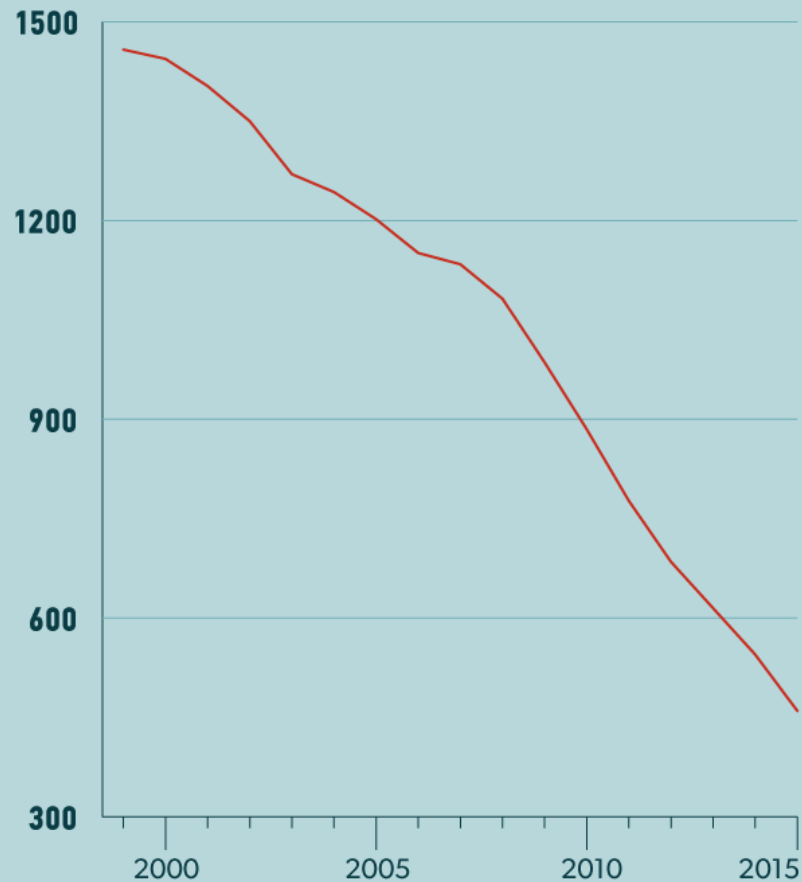


Men ikke fordi vi kommunikerer mindre



Så meget er brevmængden faldet

Samlet brevmængde (mio.)



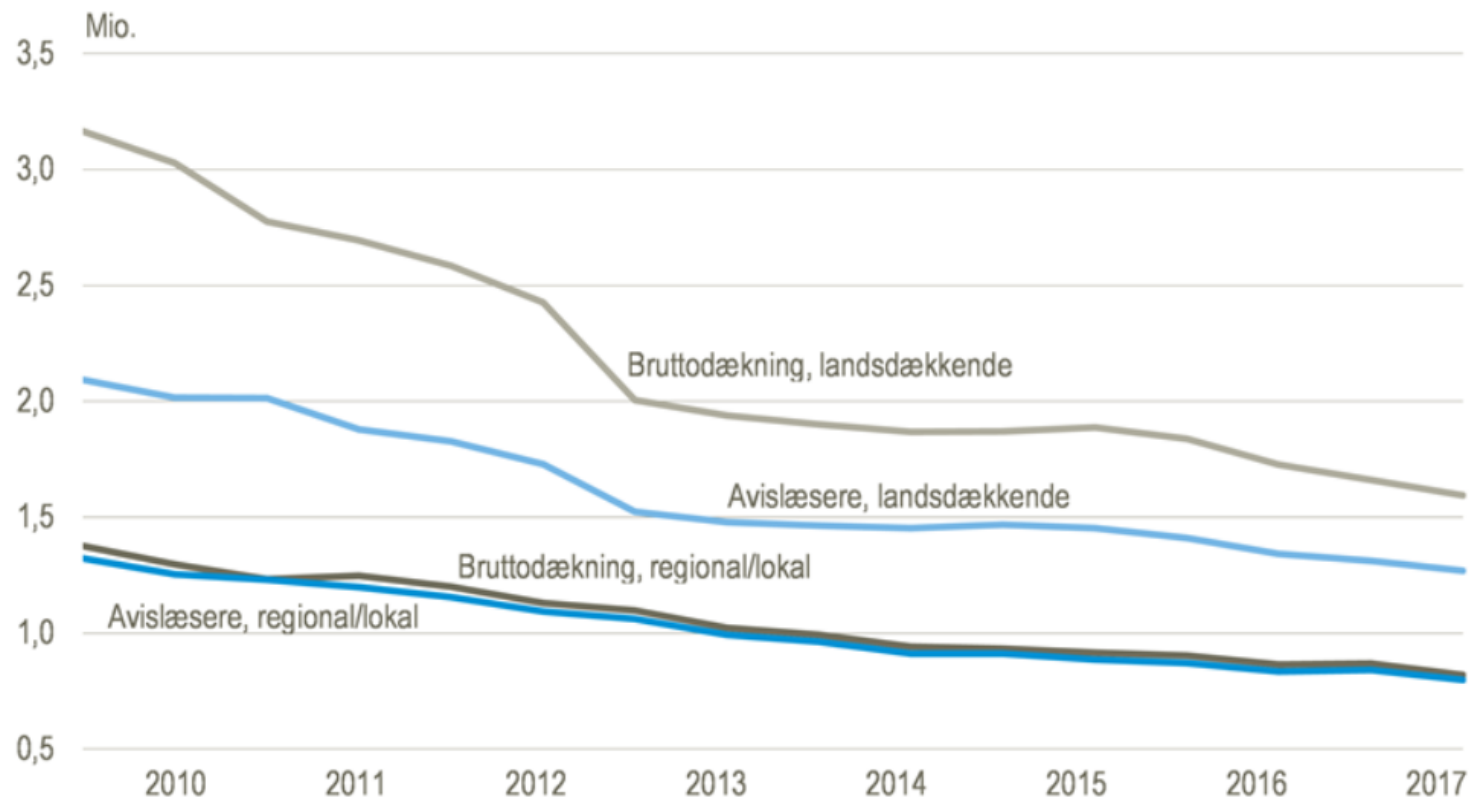
Kilde: Postnord Tekst: Mathias Sommer Grafik: Ninni Munch Pettersson



Vi har set et stort fald i aviser



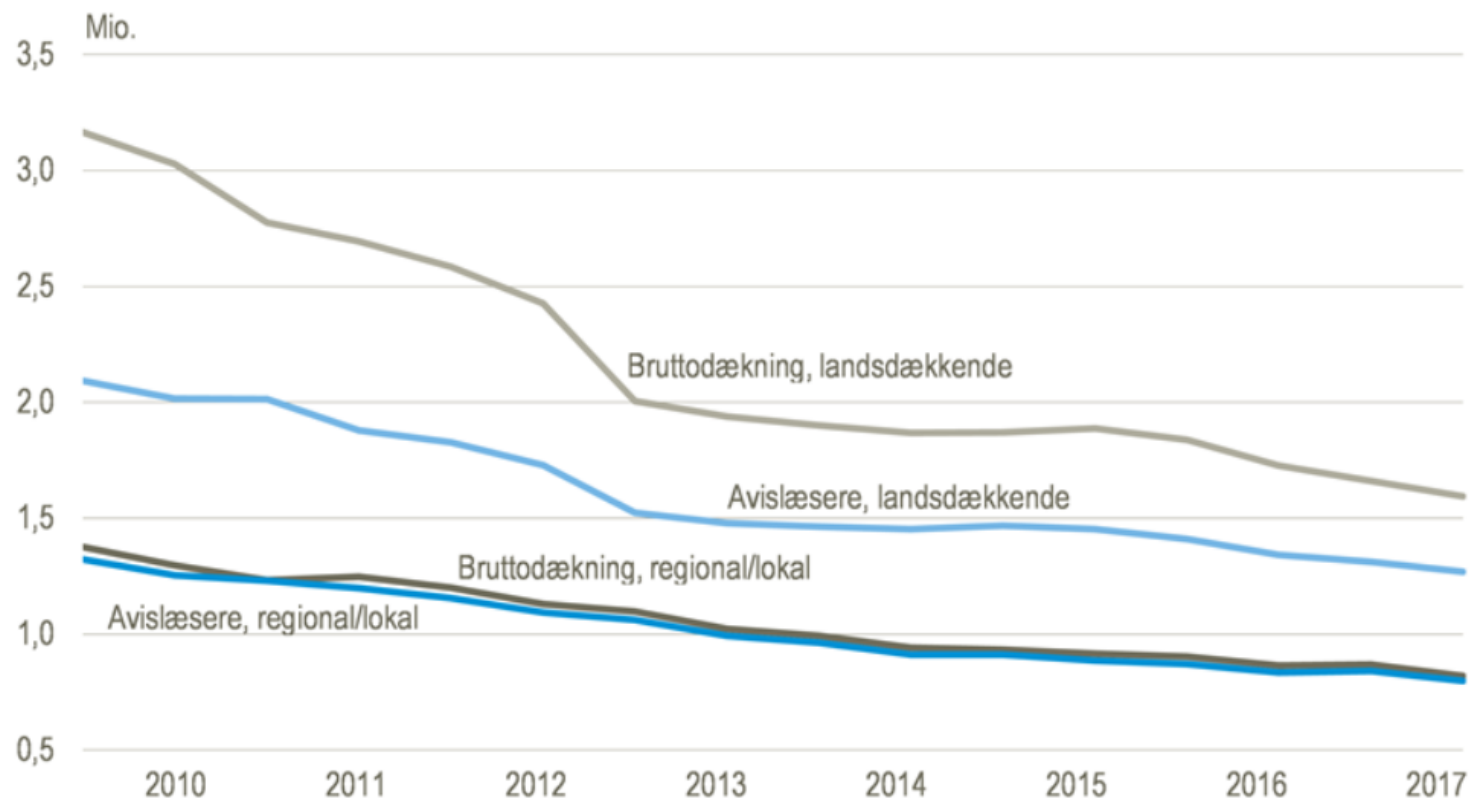
Antallet af avislæsere og bruttodækning for dagblade på hverdage



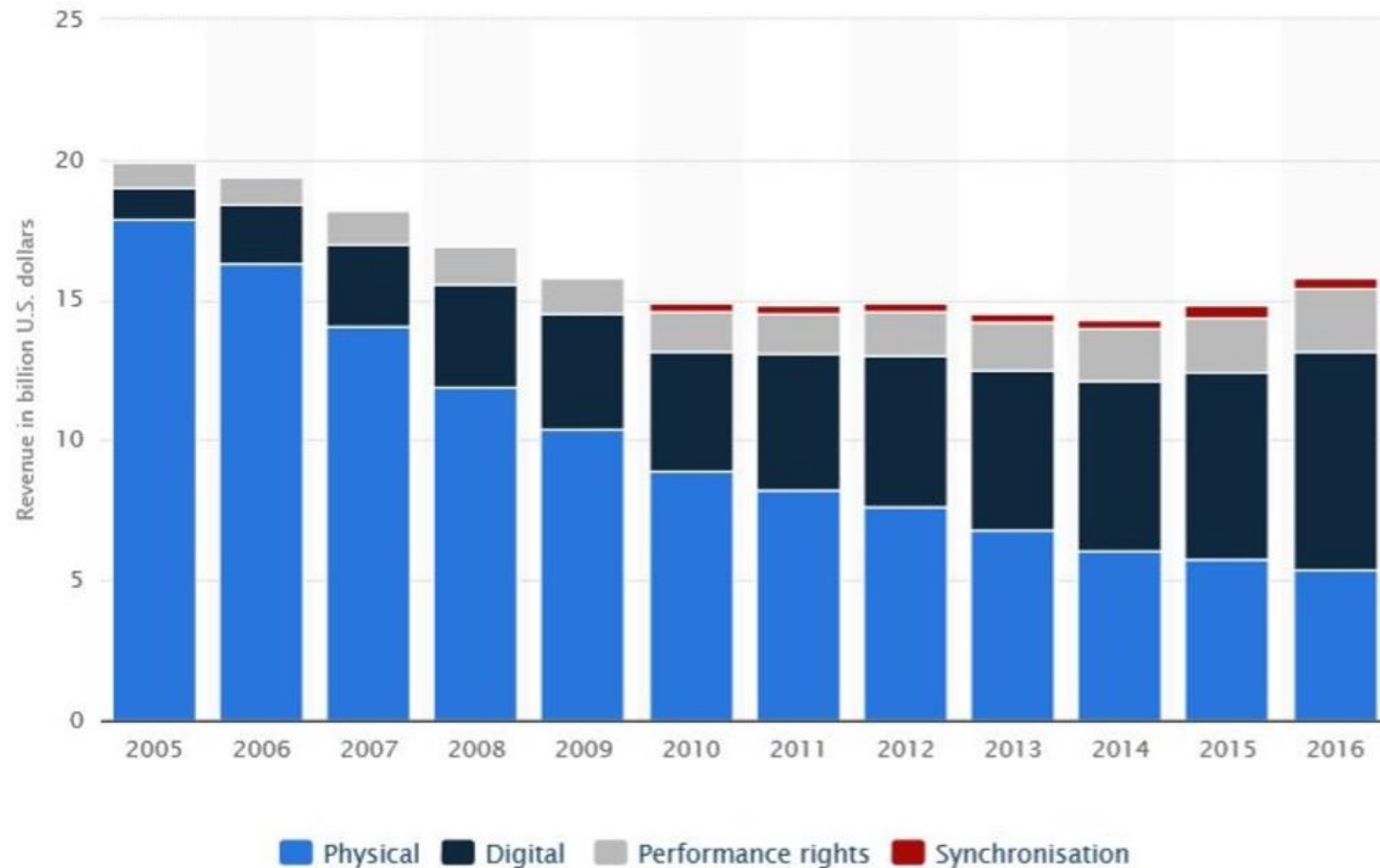
Men ikke fordi vi bruger færre medier



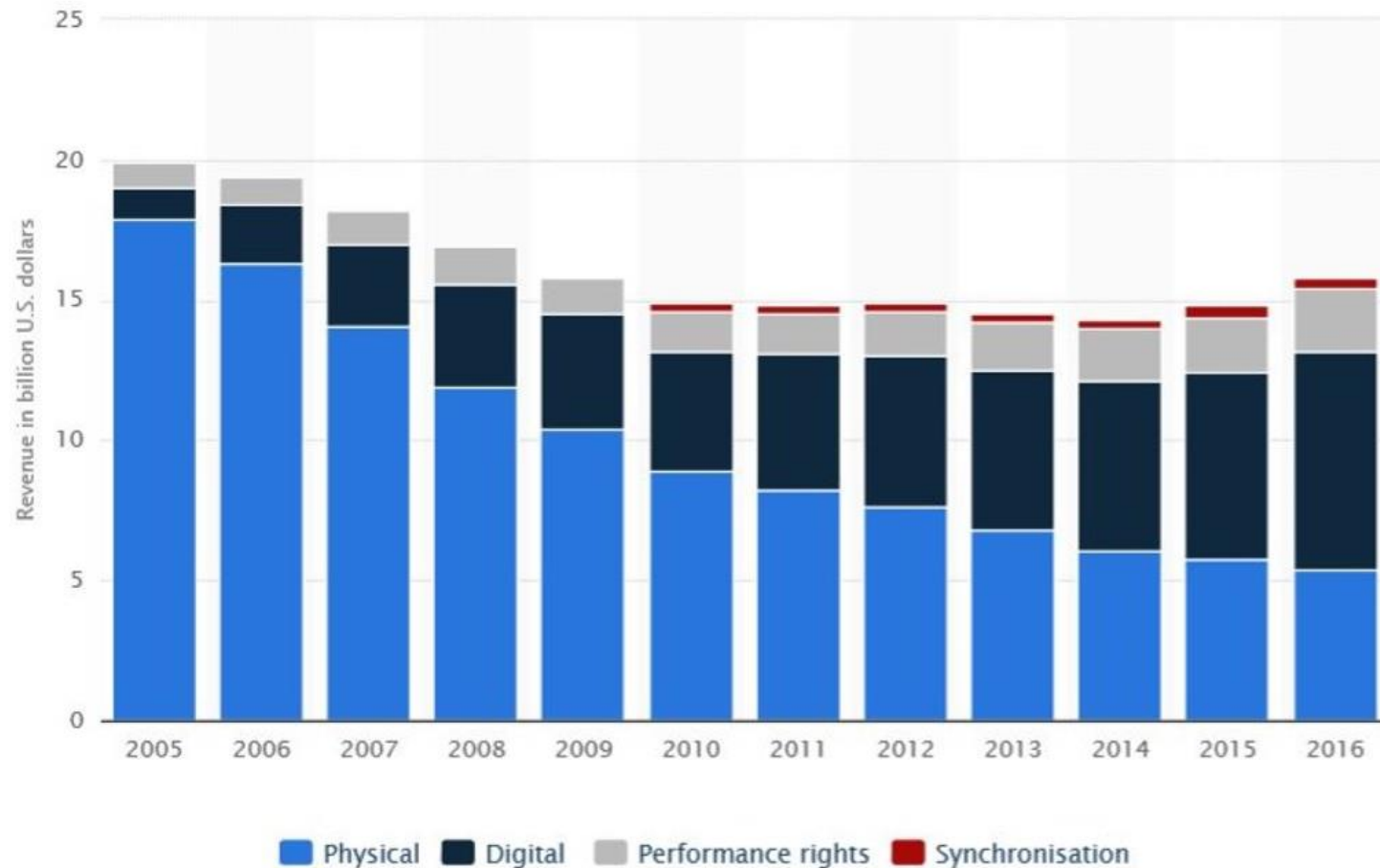
Antallet af avislæsere og bruttodækning for dagblade på hverdage



Vi har set store ændringer i musikbranchen



Men ikke fordi vi forbruger mindre musik














The Business Model Canvas

Designed for:

Designed by:

Date:

Version:

<h3>Key Partners</h3>  <p>Who are our Key Partners? Who are our key suppliers? Which Key Resources are we acquiring from partners? Which Key Activities do partners perform?</p> <p>MOTIVATIONS FOR PARTNERSHIPS Optimization and economy Reduction of Risk and uncertainty Acquisition of particular resources and activities</p>	<h3>Key Activities</h3>  <p>What Key Activities do our Value Propositions require? Our Distribution Channels? Customer Relationships? Revenue streams?</p> <p>CATEGORIES Production Problem Solving Platform/network</p>	<h3>Value Propositions</h3>  <p>What value do we deliver to the customer? Which one of our customer's problems are we helping to solve? What bundles of products and services are we offering to each Customer Segment? Which customer needs are we satisfying?</p> <p>CHARACTERISTICS Newness Performance Customization "Getting the Job Done" Design Brand/status Price Cost Reduction Risk Reduction Accessibility Convenience/Usability</p>	<h3>Customer Relationships</h3>  <p>What type of relationship does each of our Customer Segments expect us to establish and maintain with them? Which ones have we established? How are they integrated with the rest of our business model? How costly are they?</p> <p>EXAMPLES Personal assistance Dedicated Personal Assistance Self-Service Automated Services Communities Co-creation</p>	<h3>Customer Segments</h3>  <p>For whom are we creating value? Who are our most important customers?</p> <p>Mass Market Niche Market Segmented Diversified Multi-sided Platform</p>																								
	<h3>Key Resources</h3>  <p>What Key Resources do our Value Propositions require? Our Distribution Channels? Customer Relationships? Revenue Streams?</p> <p>TYPES OF RESOURCES Physical Intellectual (Brand patents, copyrights, data) Human Financial</p>		<h3>Channels</h3>  <p>Through which Channels do our Customer Segments want to be reached? How are we reaching them now? How are our Channels integrated? Which ones work best? Which ones are most cost-efficient? How are we integrating them with customer routines?</p> <p>CHANNEL PHASES 1. Awareness How do we raise awareness about our company's products and services? 2. Evaluation How do we help customers evaluate our organization's Value Proposition? 3. Purchase How do we allow customers to purchase specific products and services? 4. Delivery How do we deliver a Value Proposition to customers? 5. After sales How do we provide post-purchase customer support?</p>																									
<h3>Cost Structure</h3>  <p>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</p> <p>IS YOUR BUSINESS MODEL Cost Driven (Fixed cost structure, low price value proposition, maximum automation, extensive outsourcing) Value Driven (Focused on value creation, premium value proposition)</p> <p>SAMPLE CHARACTERISTICS Fixed Costs (salaries, rents, utilities) Variable costs Economies of scale Economies of scope</p>		<h3>Revenue Streams</h3>  <p>For what value are our customers really willing to pay? For what do they currently pay? How are they currently paying? How would they prefer to pay? How much does each Revenue Stream contribute to overall revenues?</p> <table border="0"> <tr> <td>TYPES</td> <td>FIXED PRICING</td> <td>DYNAMIC PRICING</td> </tr> <tr> <td>Asset sale</td> <td>List Price</td> <td>Regulation (Bargaining)</td> </tr> <tr> <td>Usage fee</td> <td>Product feature dependent</td> <td>Yield Management</td> </tr> <tr> <td>Subscription fees</td> <td>Customer segment dependent</td> <td>Real-time Market</td> </tr> <tr> <td>Lending/Renting/Leasing</td> <td>dependent</td> <td></td> </tr> <tr> <td>Licensing</td> <td>Volume dependent</td> <td></td> </tr> <tr> <td>Brokerage fees</td> <td></td> <td></td> </tr> <tr> <td>Advertising</td> <td></td> <td></td> </tr> </table>			TYPES	FIXED PRICING	DYNAMIC PRICING	Asset sale	List Price	Regulation (Bargaining)	Usage fee	Product feature dependent	Yield Management	Subscription fees	Customer segment dependent	Real-time Market	Lending/Renting/Leasing	dependent		Licensing	Volume dependent		Brokerage fees			Advertising		
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Hvad er fokus for den digitale indsats?



1

Digital optimering
af forretningsmodel

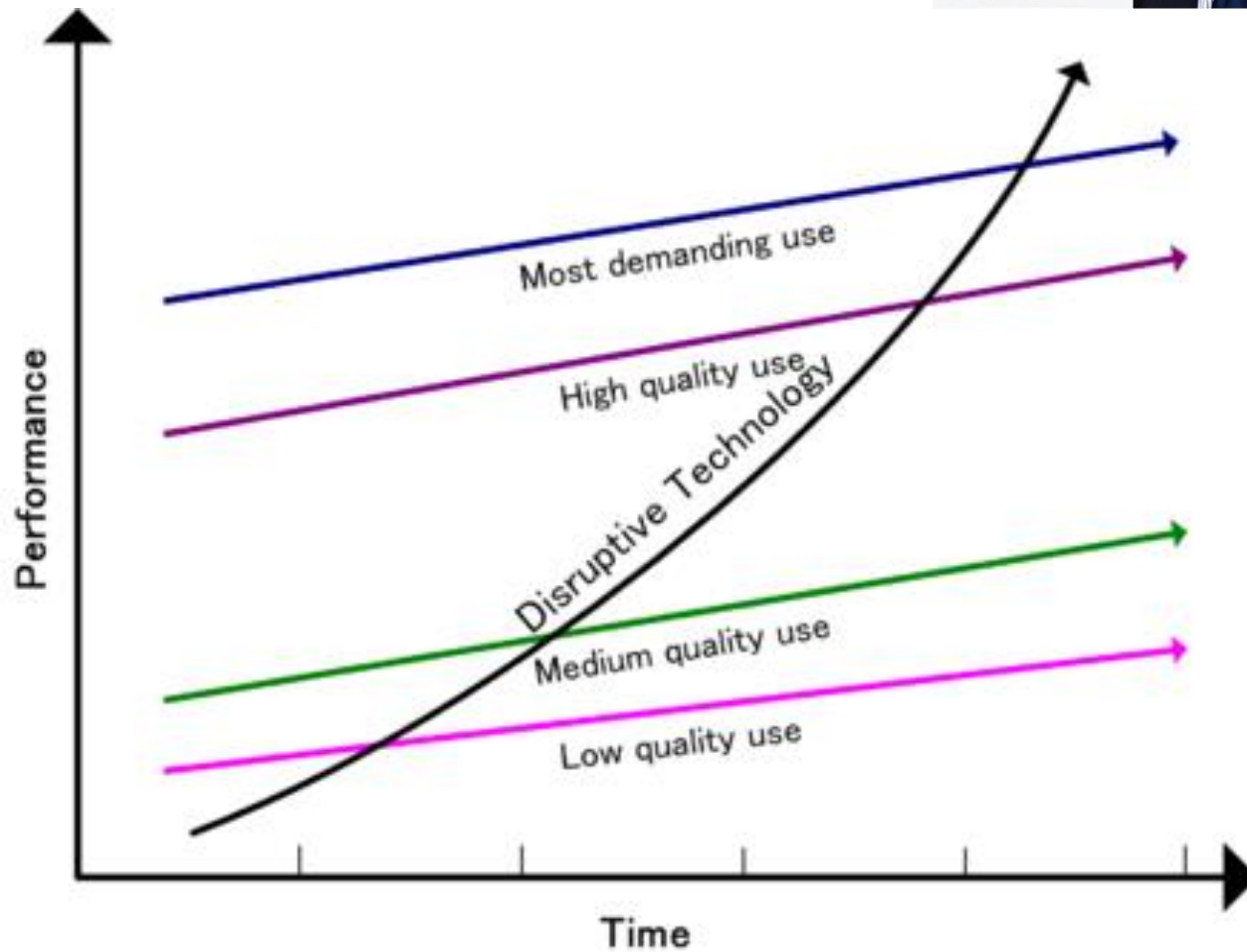
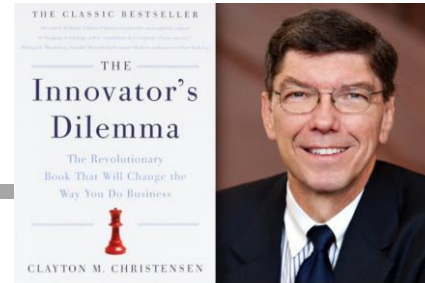
Anvendelse af teknologi til at forbedre eksisterende processer og eksisterende forretningsmodeller

2

Digital transformation
af forretningsmodel

Ændring af hele den måde man driver sin forretning på: Fra virksomhedens forretningsmodeller til infrastruktur. Hvad sælger vi, til hvem og hvordan får vi vores produkter og services til markedet?

NB! Insiders har tendens til at fokusere på optimering



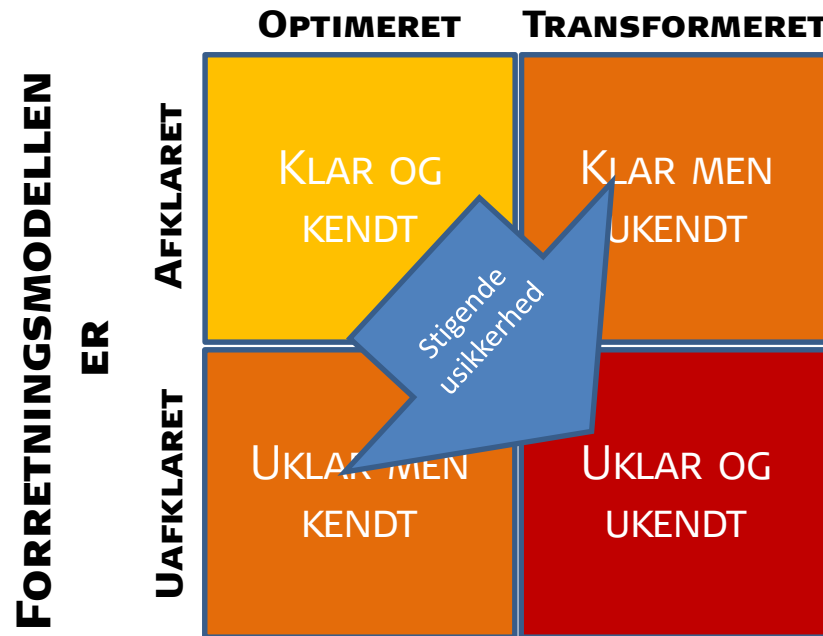
Er visionen klar?



- Er forretningsmodellen afklaret?
- Hvad er formålet med den digitale indsats?



FORRETNINGSMODELLEN ØNSKES



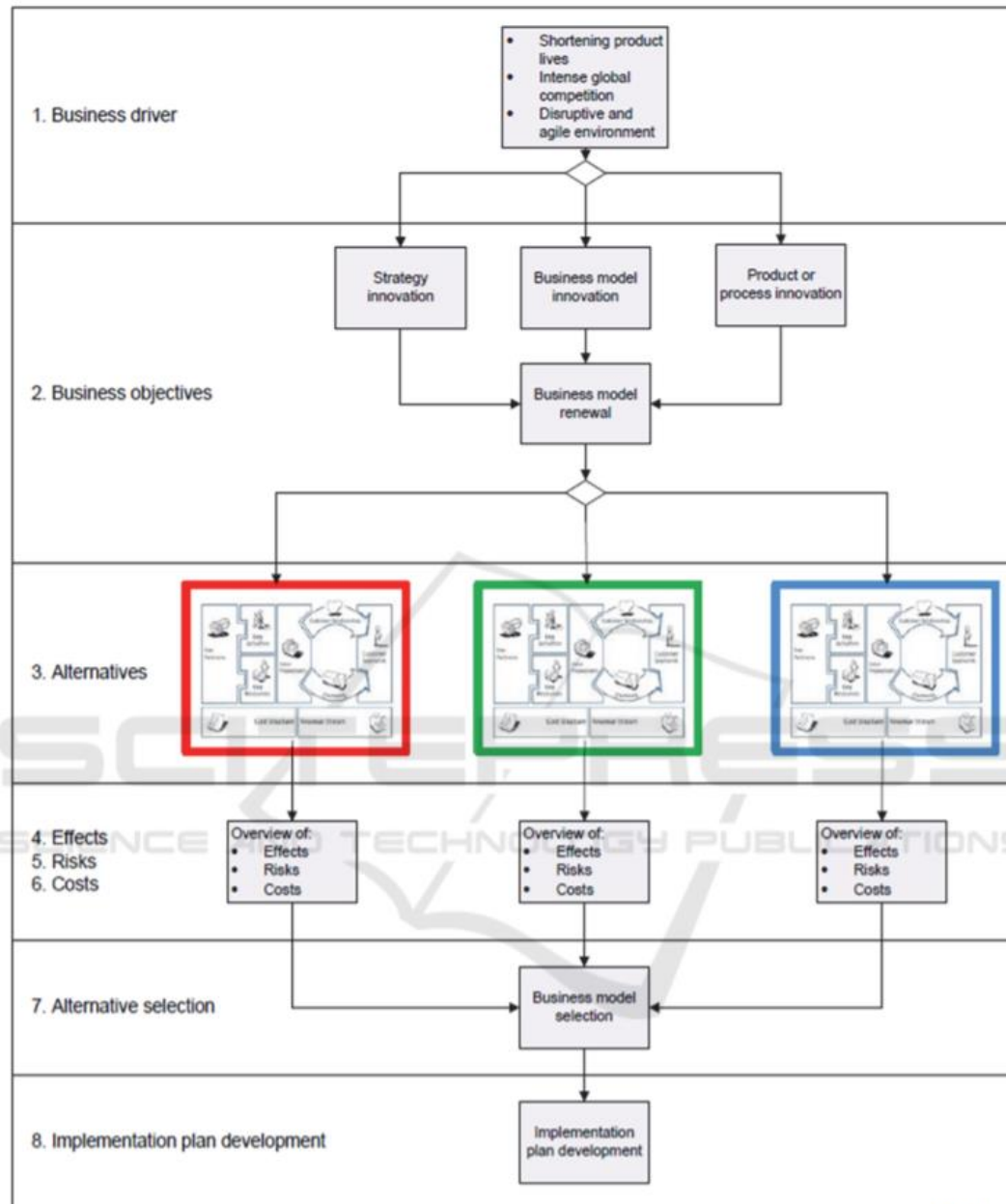
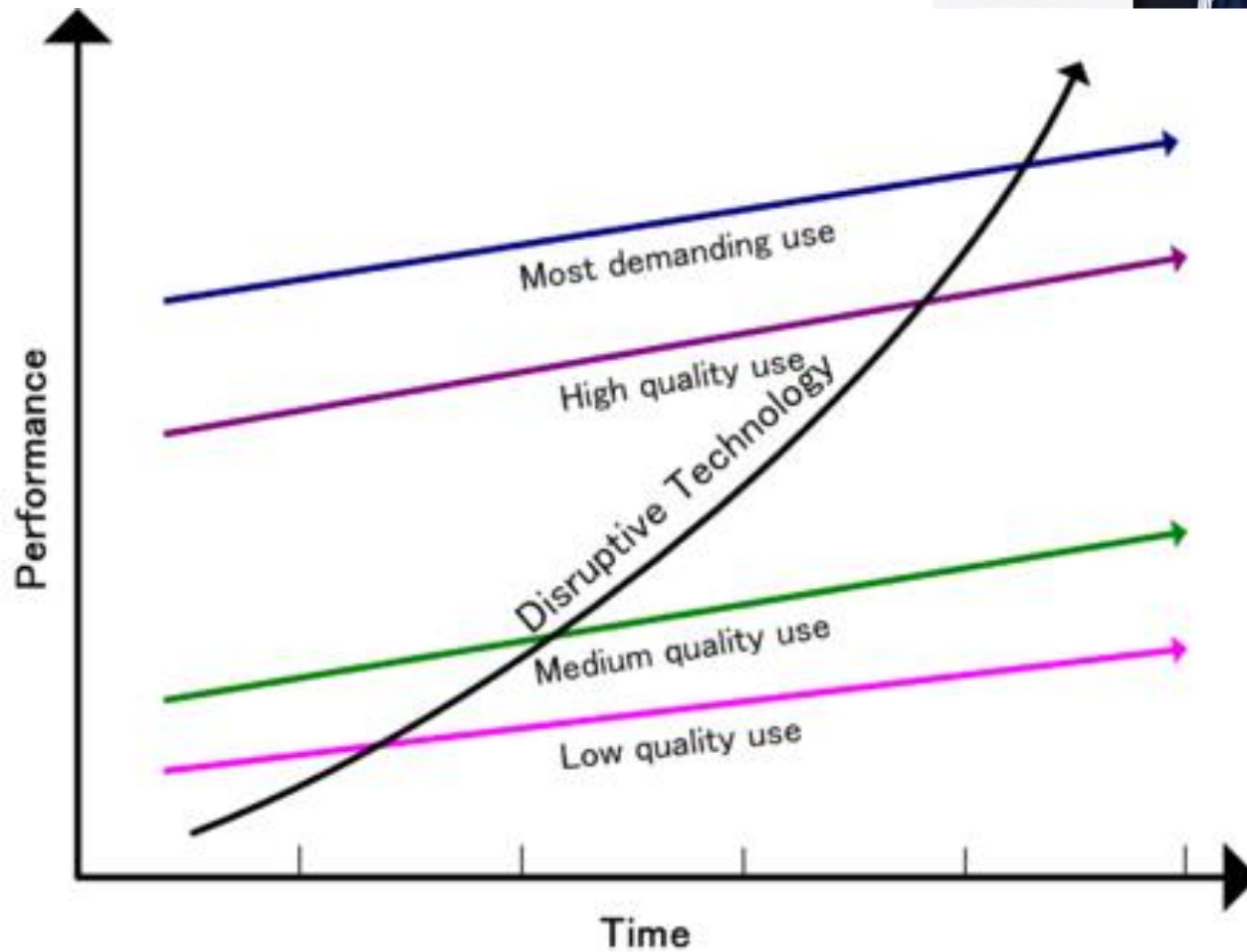
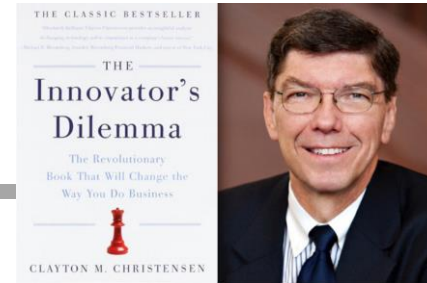


Figure 2: Business modelling connected to the business case method.

Hvad er risikoen?



Business casen kan forstærke dilemmaet



Etablerede virksomheder

- Ignorerer early-stage disruptions eller responderer uhensigtsmæssigt
- Lytter til deres eksisterende kunder
- Fokuserer på at forbedre kvaliteten af eksisterende løsning

Disruptive innovation

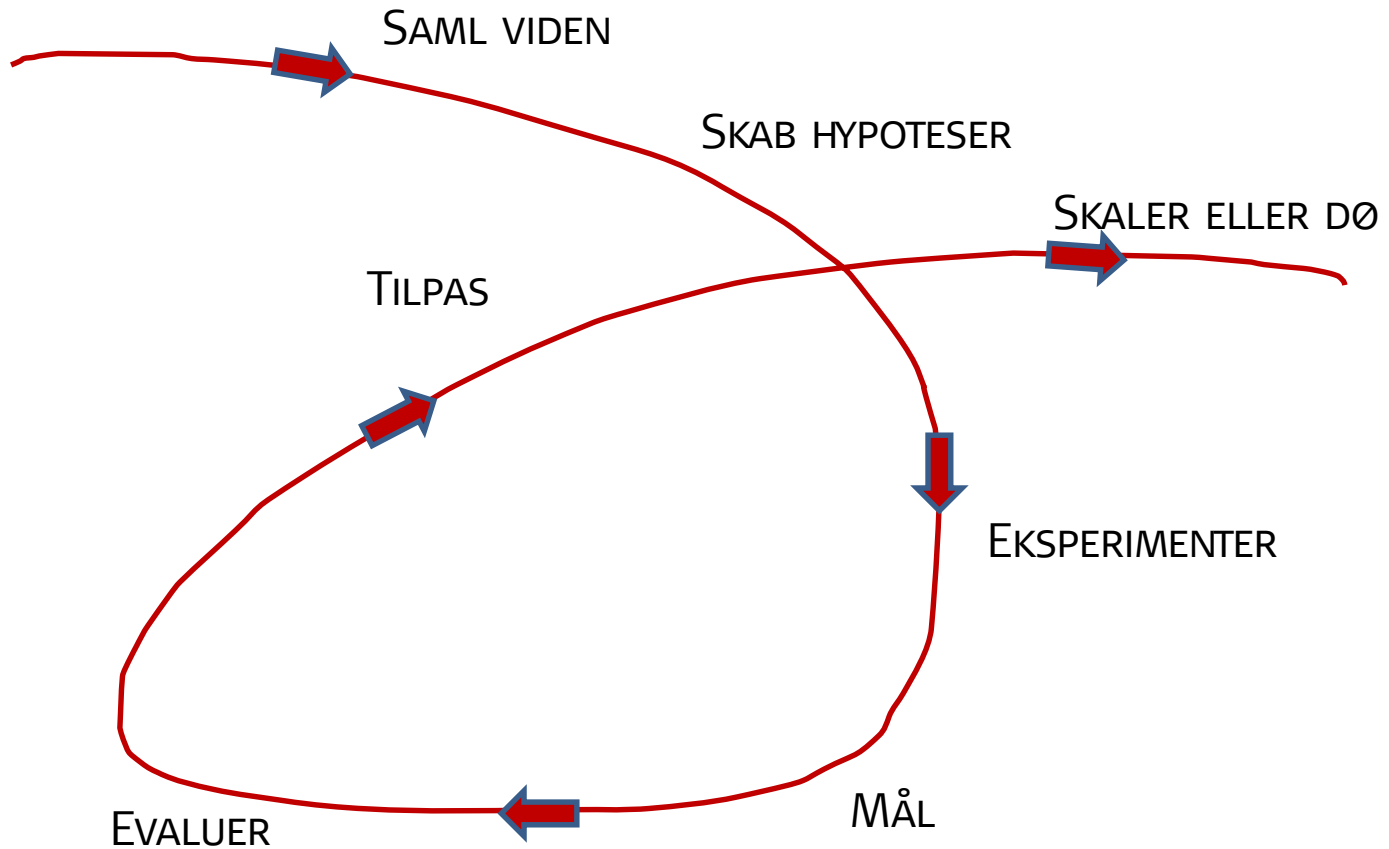
- Sker i "bunden" eller i nye markeder, hvor ikke-forbrugere gøres til forbrugere
- Mainstream forbrugere opfatter først produktet som inferiørt
- Adoption af det nye produkt og den lavere pris, når kvaliteten når deres standard
- Ofte bliver der skabt en ny forretningsmodel



- Traditionelle business cases egner sig ikke godt til projekter med uklar vision
- Der er behov for at skabe plads og økonomi til udviklingen af nye forretningsmodeller baseret på læringsloops og mere dynamiske værdisætningsmodeller, hvor antagelser og hypoteser omsættes til viden i takt med, at de bliver be-/afkræftet



ERKEND NØDVENDIGHEDEN



TAK

