

FINANCIAL & DATA MODELS

- ▶ What insight is needed to inform design, development and operation?
- ▶ Might our users' data create more value for us? partners?

PRODUCTS

- ▶ How well do we satisfy people's needs and behaviours?
- ▶ How can our products differentiate?

BUSINESS MODEL

- ▶ Who else will gain value from what we're doing? Can we extract it?
- ▶ How might we best create, deliver and capture value?

SERVICES

- ▶ How could new services add value or differentiate their offer?
- ▶ How would existing services create value if delivered differently?

PROCESSES SYSTEM

- ▶ Are there processes used in other industries that could add value?
- ▶ What processes are fundamental enablers?

CUSTOMER EXPERIENCE

- ▶ What unmet needs will we satisfy?
- ▶ How will our process align with customers' needs and behaviours?

PEOPLE & STRUCTURE

- ▶ Do we have hidden value in our workforce that's under utilised?
- ▶ Can the existing structure accommodate the new initiative?

CHANNELS & PLATFORMS

- ▶ Will we integrate across channels? How?
- ▶ Are existing channels capable or motivated to deliver new offers?

