

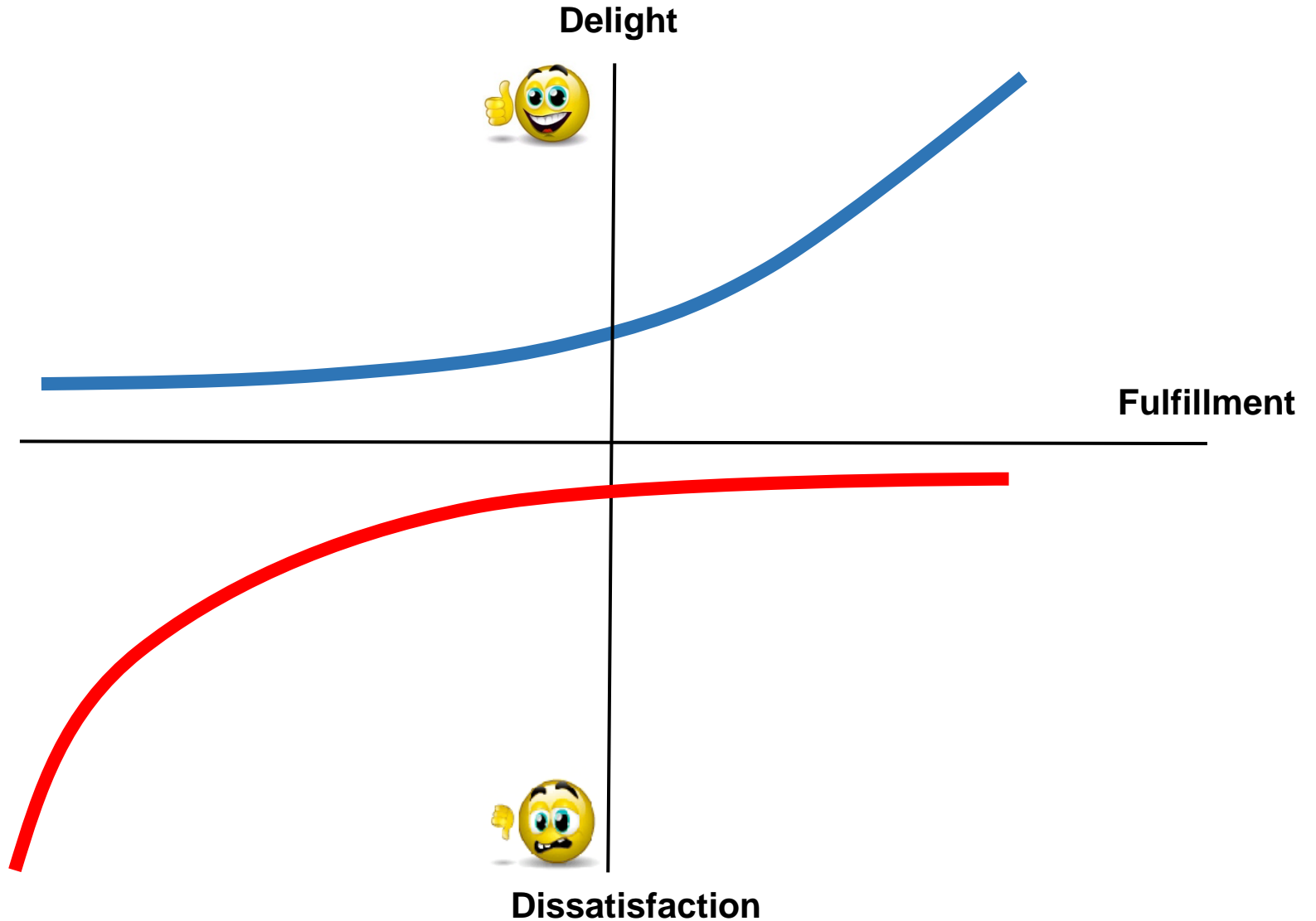


Thinking Patterns for the Digital Age

Suzi Derbyshire & Michael Rosemann
Queensland University of Technology


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Thinking above the Line



Problem-driven Leader	Opportunity-driven Leader
Today	Tomorrow
Analysis	Design
Cost efficiency	Revenue resilience
Reactive	Proactive
Why (is it broken)?	What else (is possible)?
Chief Risk Manager	Chief Opportunity Officer
Exploitation	Exploration
Reports and reviews	Storytelling

How to spot
opportunities?



Brainstorming

Customer
empathy

Enabling Ideation

Slow hunch

Diversity



Catalysing Ideation

1) Use idle assets (private/corporate)

- Increase your return on capital investment



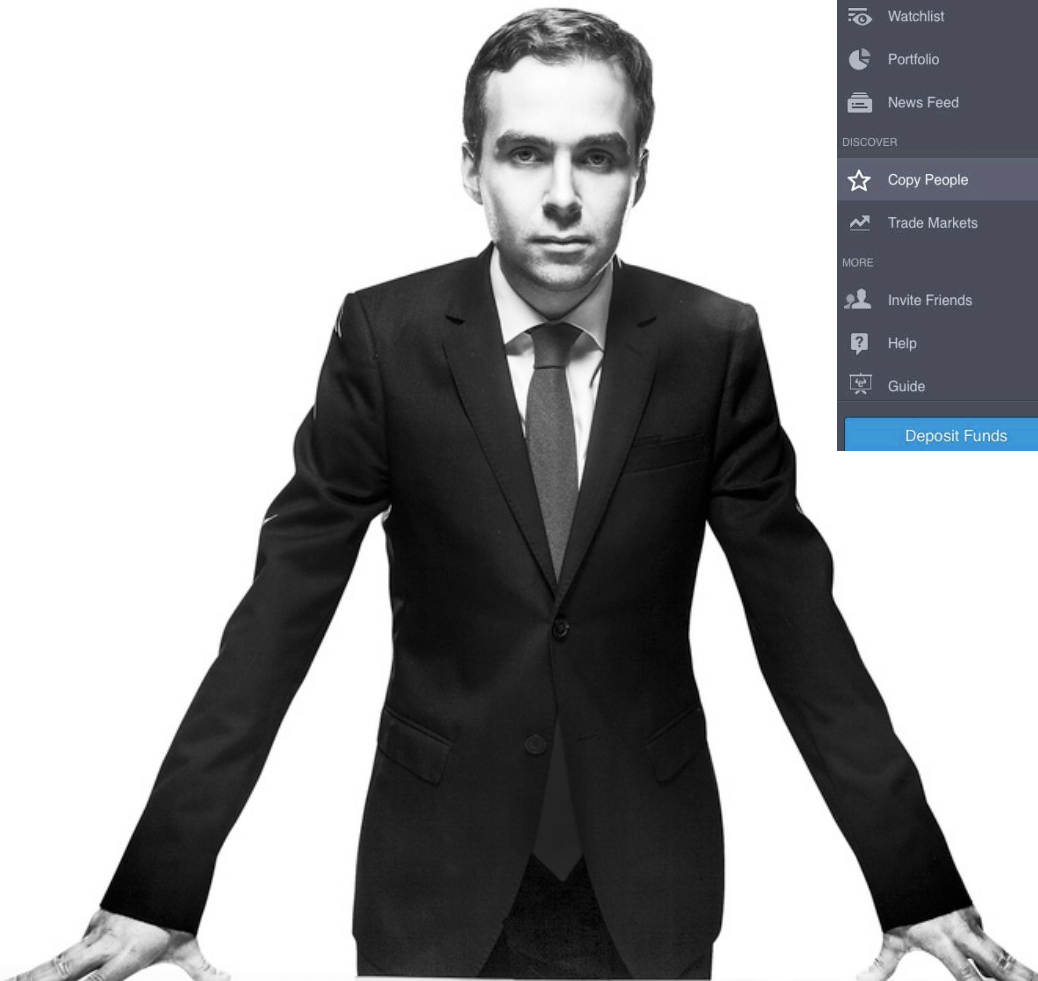
2) Be faster than your customer

- Reduce your service latency



3) Get better, the bigger you are

- Create positive network effects



The screenshot displays the eToro platform interface. On the left, a user profile for 'MichaelRose...' is visible, with options to 'Complete Profile' and 'Deposit Funds'. The main area shows a list of trending investors with their performance metrics:

Investor	Return (Last 12M)	Risk	Copiers	Change (Last 7D)
Minumero11 (Jesus Dominguez)	11.96%	3	223	+2.19%
graybacks (Antony Boudreau)	12.73%	3	21	+4.55%
EquitiesFund (Claudio Lugini)	12.33%	-	53	+35.90%
DarkThought (CHRIS HARRISON)	70.84%	5	84	+8.30%
maximilien912 (Maximilien Labadie)	23.44%	4	39	+1.30%
OkTrader (Nadia Corona)	12.60%	5	122	+1.11%
JBinvest (Joachim Busenius)	7.44%	-	23	+1.00%

Your Task (25 mins)

- Discuss in groups of three possible opportunities resulting from any of these three thinking patterns
- How might these opportunities lead to viable new products or services in your organisation?

Prompting ideas

- What can you do with underutilised assets?
- Where can you be faster than your customer?
- How do you get better the bigger you are?