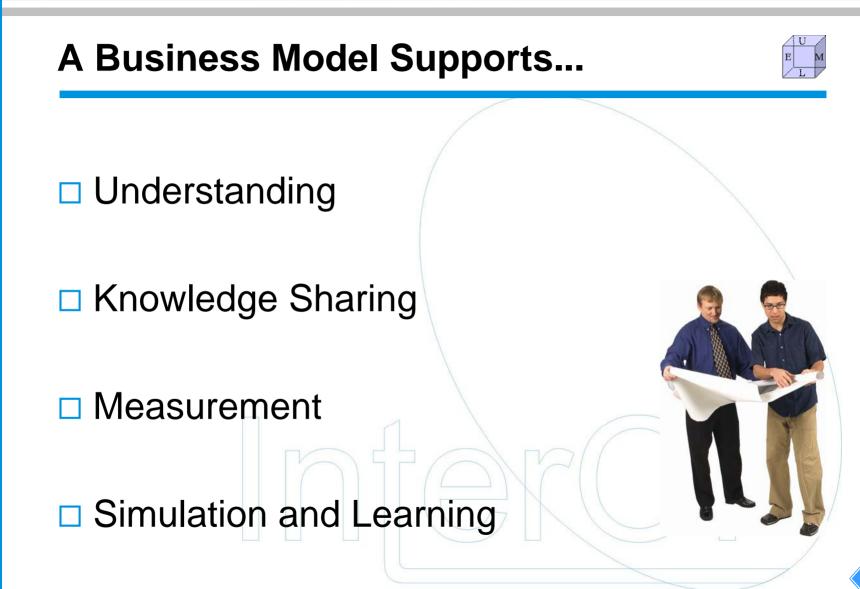


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InterOP

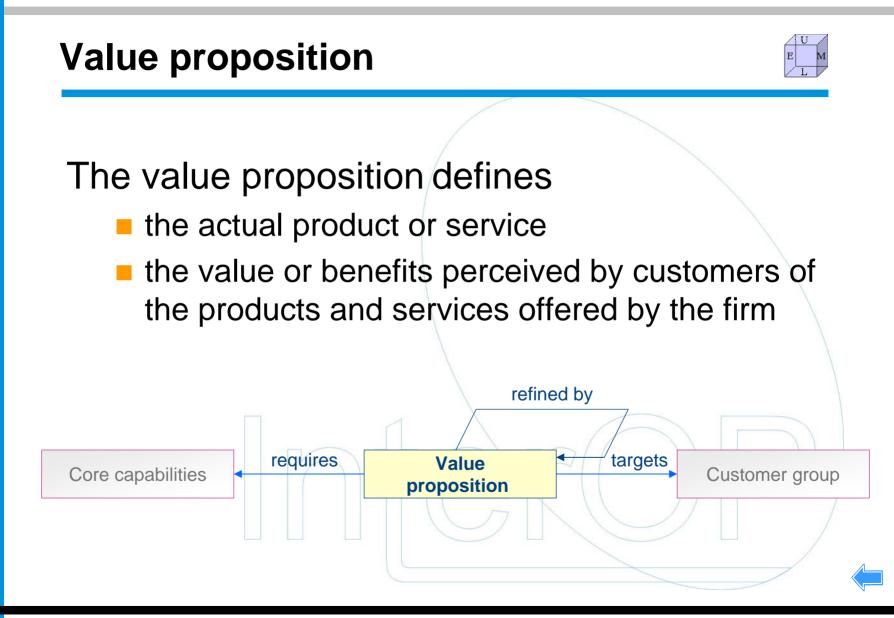






#### **BMO Main Concepts** WHAT? **VALUE** proposition HOW? WHO? Value configuration Customer group **Distribution channel** Partnership Core capability Revenue Relationship Cost HOW MUCH?

#### **Business Models – BMO**



InterOP



### **Value Proposition – Reasoning**



#### Use

- The actual use of a product or service by the customer
- □ Risk
  - Reducing the risk for the customer

### Effort

Reducing the effort for the customer



### Value Proposition – Value Level

## Me-too

Same value as the competitors

- Innovative imitation
  - Established product with some innovative features
- Excellence
  - Exceptional value
- Innovation
  - New product or combination of products

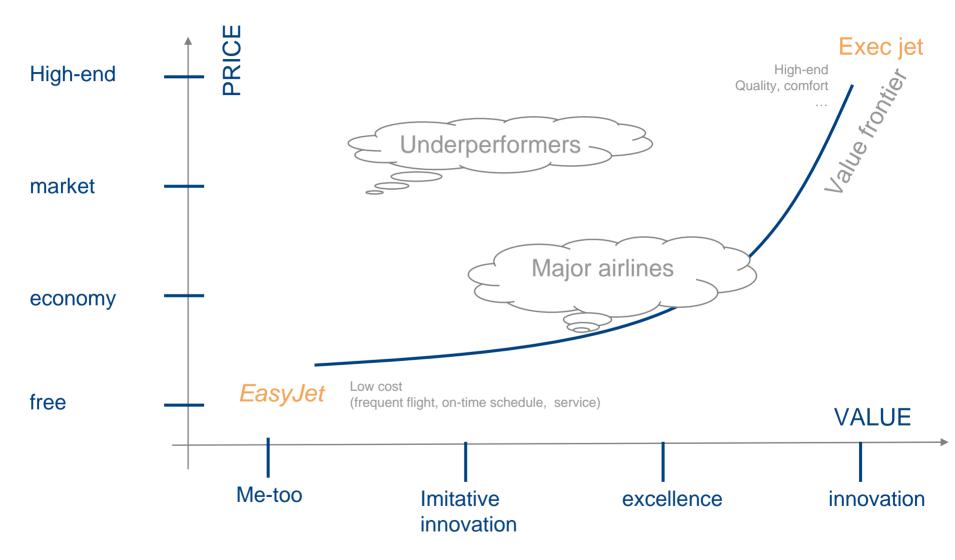




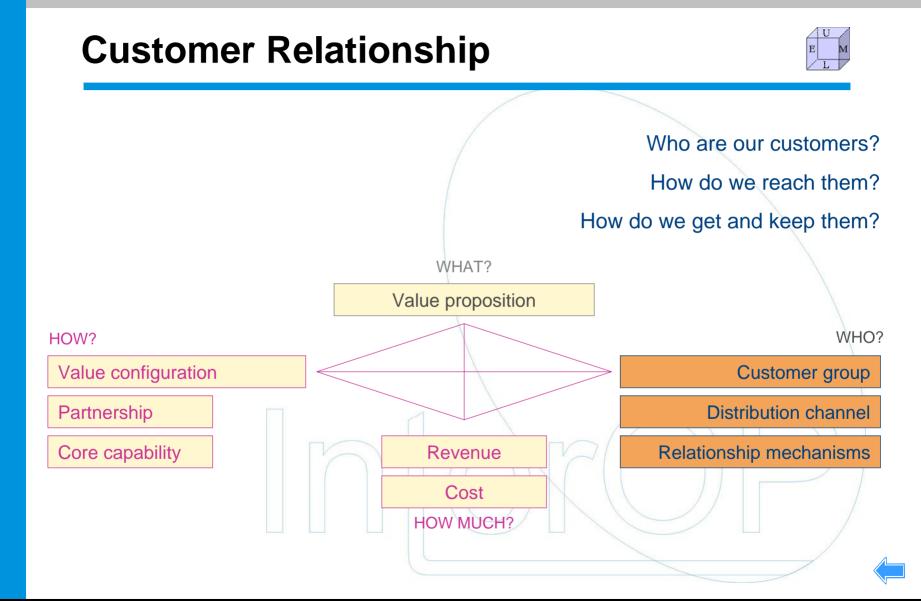


# □ Free No cost for the customer Economy Low cost for the customer □ Market Same cost as competitors charge □ High-end High costs for the customer

# Value proposition > price/value







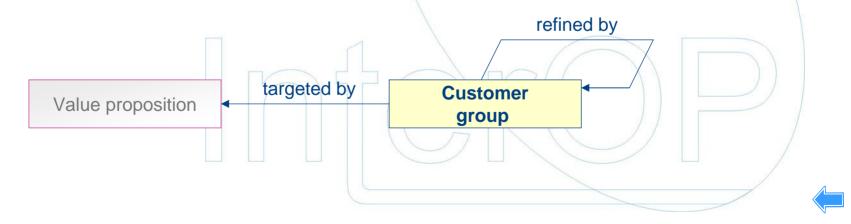


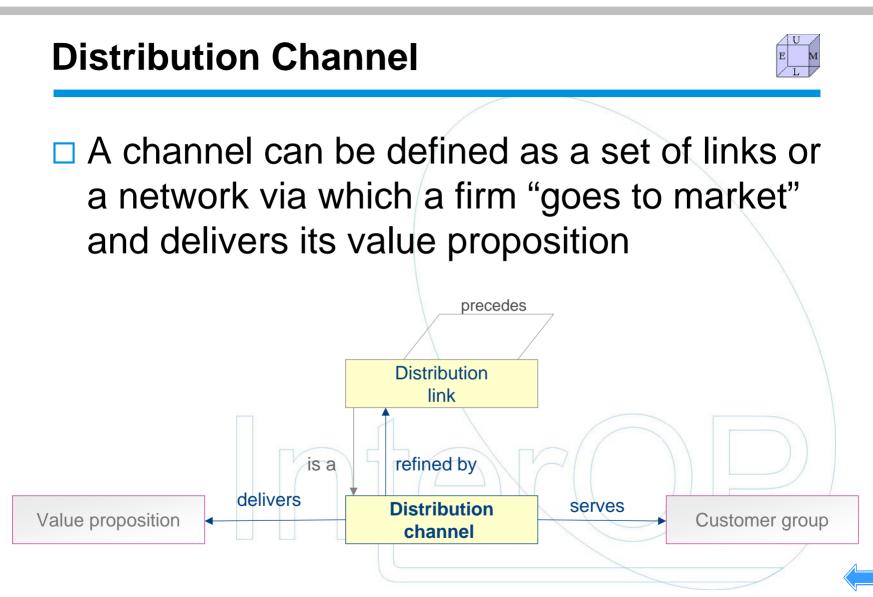
## **Customer Group**



Categorizations of the population into social classes or psychologically defined groups

A company can specialize and gain competitive advantage by tailoring its value propositions





InterOP



## **Relationship – Customer Equity**



Customer acquisition How do we get new customers? Customer retention How do we keep existing customers? Add-on selling How do we get our customers to buy more?

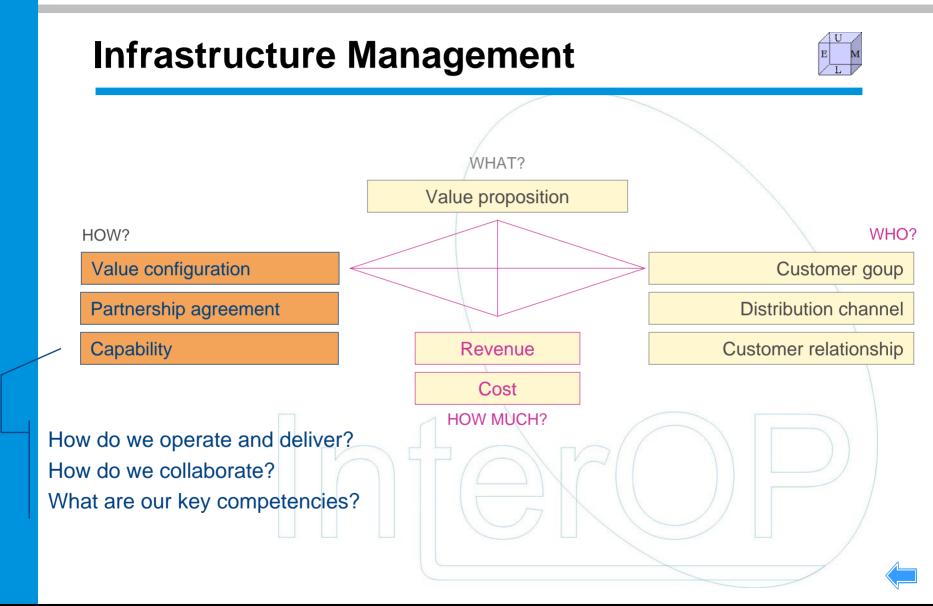


## **Relationship – Mechanisms**

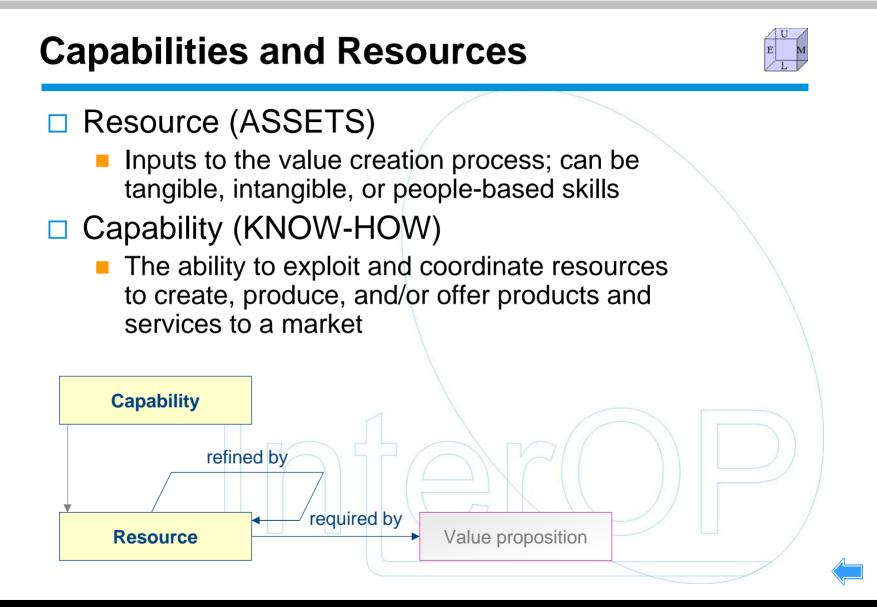


Personalisation Customising marketing and services to groups or individuals □ Trust Accreditation Rating Insurance Branding Building and maintaining an image





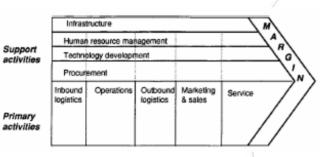




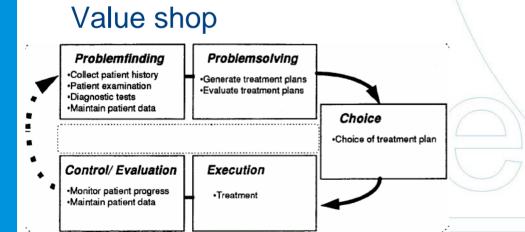


## **Value Configuration**

#### Value chain



#### Value network



| Firm Infrastructure<br>Human Resource Ma | anagement |                                                                                                                               |
|------------------------------------------|-----------|-------------------------------------------------------------------------------------------------------------------------------|
| Technology develop                       |           | <ul> <li>reconfigure branch office<br/>infrastructure</li> <li>expand communication network</li> <li>set standards</li> </ul> |
| Procurement                              |           |                                                                                                                               |

| sell services                                                         | Service provisioning                                                                             |                                                                                                                                                                    |
|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| evaluate lisk<br>contract<br>monitor contracts<br>terminate contracts | •deposit<br>•withdraw<br>•transfer funds<br>•maintain account<br>balances<br>•calculate interest | Infrastructure operation<br>•operate branch offices<br>•operate ATMs<br>•operate IT systems<br>•maintain liquidity<br>•link w. correspondent<br>banks/central bank |



### **Partnership Agreement**

Reasoning Economy of scales **Risk mitigation Resource** acquisition Strategic importance Relevance for business success Degree of integration Closeness of partnership Degree of competetion Partner is a competitor or not □ Substituability Ease of finding a substitute partner

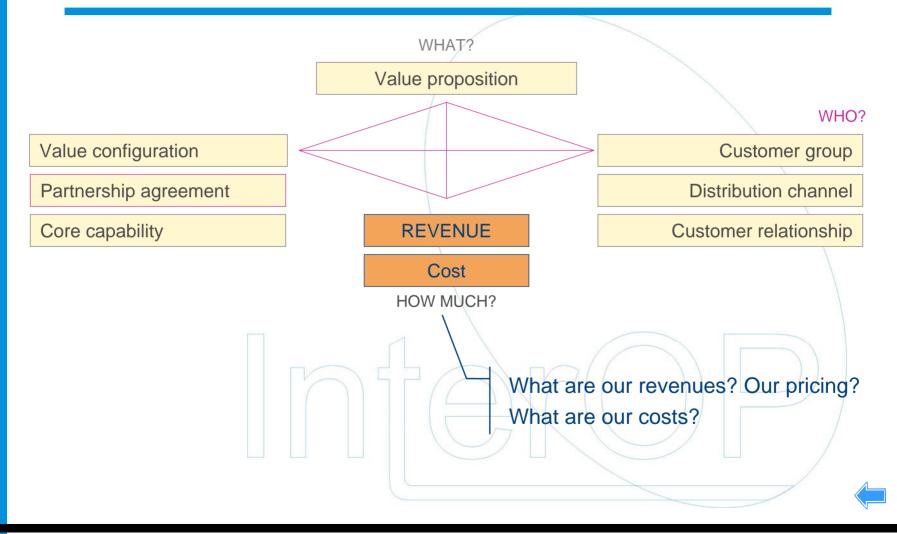




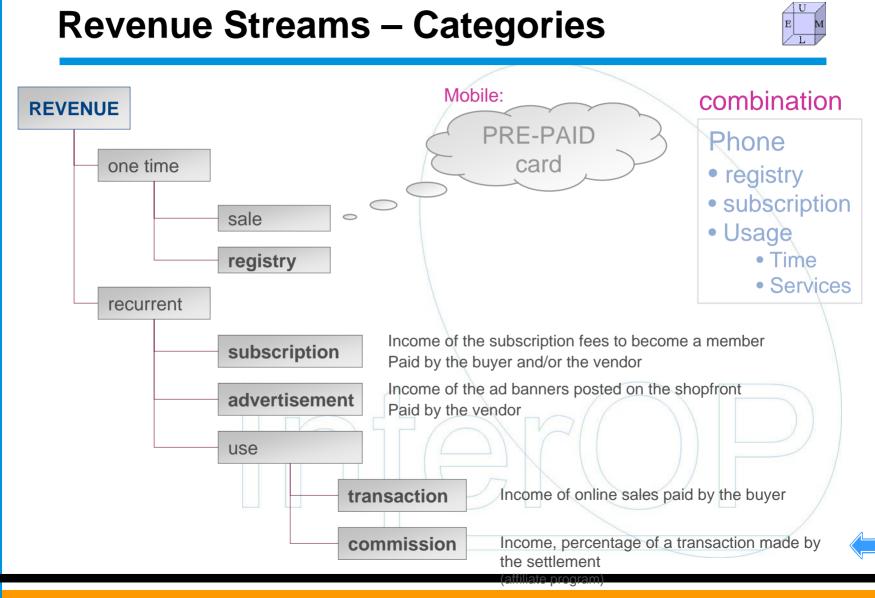


### **Financial Aspects**









#### **Business Models – BMO**



#### **BMO** – Links



#### Web Object Placeholder

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