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WCF TASK FORCE: CHAMBER 4.0

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CHAMBER'S BUSINESS MODEL INNOVATION

Author:
Dubai Chamber of Commerce and Industry

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MESSAGE FROM THE WORLD CHAMBERS FEDERATION

The Chamber CMI Playbook provides a roadmap for Chambers as well as practical knowledge, tools and case studies advising them on how to efficiently and successfully integrate the Chamber Model Innovation framework within their organizations.

We developed this model to help Chambers not only deal with disruption but become more agile and proactive in identifying new solutions that create value for their members and enhance their competitiveness.
A global taskforce, established by the World Chambers Federation, offered insights on how Chambers around the world responded to Covid-19 and innovated to meet the evolving needs of business communities in the digital era.

I am confident that you can learn many valuable lessons from the various case studies in this report, which demonstrate how Chambers implemented Chamber Model Innovation processes and leveraged this framework to their benefit.

This playbook is a useful resource for Chamber leaders and representatives who want to learn all about the advantages of adopting CMI, as well as practical advice on how to tackle common challenges.

I believe this report provides the first steps for Chambers to embrace the Chamber Model Innovation as the defining framework for Chamber 4.0.

H.E. Hamad Buamim

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President &
CEO of Dubai Chamber

Chair of ICC-World
Chambers Federation

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TASK FORCE: CHAMBER 4.0

Task Force: Chamber 4.0, one of the four task force groups formed within World Chambers' Federation (WCF) kicked off its work in 2020. The team of senior executives representing twelve Chambers of Commerce took the lead in identifying a new approach which would enable Chambers to become and remain:

- Relevant- having only services that are meeting customer's current and acute needs.

- Predictive- harnessing data analytics to predict future trends and anticipate customer's future needs.

- Skilled- building new capacity and developing talent top down/down to the top.

RECOMMENDATIONS TO ICC AND WCF

Based on Task Force: Chamber 4.0 activities in 2020 - 2021, a series of conclusions about the state of global Chambers and forward- looking recommendations to ICC/WCF were made.

Conclusions:

- Rapid changes in technology and social systems, as well as the COVID-19 pandemic, are generating ongoing and significant challenges for Chambers of commerce worldwide.

- Many Chambers of commerce are struggling to adapt products and services to the changing needs of their business, government, and community stakeholders.

- The structures, revenue streams, and cultures common to many Chambers of commerce are hindering organizational change.

- Broadly speaking, many Chambers do not have the internal technical

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capabilities to readily implement data-driven customer engagement and acquisition processes.

• Many Chambers are aware that stakeholder needs are changing, but do not have clear and effective processes for exploring emerging customer needs and developing and testing novel products and services to meet those needs.

• Although Chambers face similar challenges at the global level, national and regional factors will limit the effectiveness of a single, monolithic service model for Chambers of commerce.

• Chamber 4.0 will provide a framework and mindset for how Chambers continually adapt to stakeholder needs in a rapidly changing business and social environment.

• Chamber Model Innovation, which employs processes embodied in business model innovation and "lean startup" thinking, provides a useful framework and mindset for Chambers of commerce to more effectively adapt to changing stakeholder needs.

Recommendations:

The International Chamber of Commerce (ICC) and the World Chambers Federation (WCF) should:

• Become more familiar with Chamber Model Innovation as a framework and mindset to support and encourage Chambers and groups of Chambers to become more agile and adaptive.

• Leverage the work done by Task Force: Chamber 4.0, as well as the experience of Chambers already using CMI, to generate guidance on good practices for the benefit of Chambers relatively new to CMI.

• Promote CMI by incorporating it into congress awards programs starting with the Geneva Congress.

• Explore the creation of CMI resources available to all Chambers of

Commerce, potentially including:

› video examples
› case studies
› a "playbook" of best practices
› internal experts for consultation
› proven third-party partners with specialized data gathering and analytics capabilities
› mechanisms to encourage collaboration across Chambers

CMI adoption within ICC/ WCF

Task Force: Chamber 4.0 devoted time to exploring ways to facilitate CMI knowledge and capabilities within ICC/WCF and the global Chamber community. Four key legacy projects to propagate CMI across WCF following World Chamber Congress 2021 in Dubai were identified:

1
Chamber Model Innovation Breakfasts – series of 4 experience sharing webinars among WCF members, focused on experiments/ learnings.

2
Chamber Model Channel/ Group on Chamber Connect Platform – to lead creation of a dedicate channel/group on Chamber Connect Platform and adding members from around the world, where recordings and materials of TaskForce 4.0 will be shared.

3
Introducing Chamber Model Innovation category in Chambers' Competition - to work with WCF/ICC competition to ensure the new category is being introduced).

4
Chamber Model Innovation Awareness Campaign – to coordinate with ICC series of communication (newsletter feature) to build awareness about TaskForce Chamber 4.0 work and Case Study Report 2021.

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"CMI IMPLEMENTATION" PLAYBOOK

Based on the experience of the Dubai Chamber and Task Force: Chamber 4.0, the following "CMI Implementation Playbook" guides are provided.[1]

Additional useful templates can be found in Appendix A

Implementation steps

Step 1 — **Form a team under leadership of CEO/Managing Director**

Chamber Model Innovation requires commitment and action from the executive leadership of the Chamber. The team should include individuals with the knowledge and time to provide both guidance and development to Chamber employees who will participate in CMI processes. Expectations should be set to:

- Invest 1-3 months in developing the necessary CMI knowledge and capabilities,

- Ensure that the team will be able to draw reasonable resources from the Chamber to support the stakeholder/customer research and development processes,

- Recognize that validated learning, including failure, is an inherent component of the CMI process, and

- Prepare your Chamber to initiate CMI activities on a continuous basis at the conclusion of the development process.

Step 2 — **Provide the team with appropriate development and training**

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[1] A general guide to business model innovation for organizations is described in "Agile Business Model Innovation" by Adam J. Bock and Gerard George, European Business Review, May-June 2014. pp 8-11.
https://www.europeanbusinessreview.com/agile-business-model-innovation/

CMI is likely to be an unfamiliar and a potentially confusing process at a Chamber of commerce. The core tenets of CMI can be found in the Lean Startup Framework[2], including customer needs analysis, breakthrough thinking, prototyping, and experimentation.

The recommended training includes approximately 3-6 hours of learning activities, facilitated by a knowledgeable expert in business model innovation. The core topics of the training should include:

- Customer needs analysis and behavior-based segmentation

- Resource/capability analysis of the current Chamber

- Introduction to the business model canvas

- Breakthrough thinking, including problem reframing and structured brainstorming

- Prototyping and experimentation

- Useful templates for this step can be found in Appendix A.

Step 3	**Ideation**

Assuming that your Chamber has completed an effective customer needs and segmentation analysis, the team can lead a detailed and thorough ideation process to identify potential Chamber Model Innovation opportunities.

It is important to note that the initial ideation is necessary on the understanding that the Chamber does not have a running list of possible service innovations already available. Over time, the Chamber should develop and maintain a prioritized list of possible CMI projects. This list should be augmenting

[2] An excellent introduction to lean startup can be found in "Why the Lean Startup Changes Everything." Steve Blank. Harvard Business Review. May 2013. https://hbr.org/2013/05/why-the-lean-start-up-changes-everything

continuously as teams identify new customer needs.

An experienced facilitator is likely to be a valuable resource during this stage. Most Chambers are likely have limited experience with structured brainstorming, which relies on a set of rules, preparation, and coordination. This ideation process is critical, as it will likely be the basis for early CMI experiments. If the ideation is not focused on generating a broad set of opportunities with varying timelines and resource requirements, the Chamber may struggle to develop reasonable experiments early in the process.

Step 4	Filtering and prioritizing CMI opportunities

The biggest initial challenge for Chambers initiating CMI activities is likely to be filtering and prioritizing CMI opportunities. There are multiple reasons for this:

- Chamber employees may be used to a relatively risk-averse approach to developing opportunities, and may default to ideas that are incremental and appear likely to succeed, even if in a very limited way.

- Chambers may have limited resources to dedicate to early CMI efforts, which may bias filtering and prioritizing projects that are perceived to require small investments.

- Chambers may be concerned about selecting opportunities that could cannibalize current services or developing services.

- Chamber employees and teams may have motivations or incentives to select opportunities that are aligned with or support their current operational goals rather than target new and emerging customer needs.

An external facilitator may be valuable to support the opportunity of filtering and prioritizing process, by ensuring that the Chamber is focused on customer and stakeholder needs, not internal operational requirements or expectations.

| Step 5 | **Experimentation and validated learning** |

The final step in CMI is conducting experiments to test whether opportunities are likely to lead to actual value-added services for customers and stakeholders. These experiments should be quick and inexpensive. The learning from the experiments needs to be documented, propagated throughout the Chamber, and incorporated into decisions around new service development and launch.

Prototyping and experimentation are practiced skills. While an experienced facilitator is not necessary, it may be helpful especially at the start to ensure that the Chamber is running experiments, not pilot tests. The difference is shown briefly in the table below:

Experiments	• Part of an idea • Cheap or free • Frequent & quick to deploy • Focus on learning • Cost of failure is low

Pilot tests prior to service launch	• Fully formed ideas • May be expensive • Rare and long term • Focus on success • Cost of failure is high

The challenge with CMI, as with all organizational innovation, is that "failure" is an inherent part of the process. As just one documented example from industry, the American insurance company USAA has a well-established innovation system. In 2016, the Company received more than 10,000 innovation ideas from its employees. Via the lean startup process, USAA eliminated nearly 8800 of those ideas in the process of launching the remaining 1200. This example of an effective innovation system has a **"failure" rate of nearly 90%.**

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Chamber participants in CMI need to understand and embrace the reality that many experiments will "fail." The experiment will not generate the desired (or expected) results. But this is still validated learning that informs the Chamber's knowledge about customer needs. These "failures" are generally a critical step towards finding viable service offerings, well before the Chamber makes a large investment in launching a pilot project.

TEMPLATES FOR CMI IMPLEMENTATION

The Dubai Chamber of Commerce and Industry (DCCI) developed a series of templates for use during CMI. These include:

- Identifying customer jobs (needs)
- Identifying Chamber resources
- CMI identification plan
- CMI experimentation template

These templates are provided in Appendix A.

In addition, DCCI and Task Force: Chamber 4.0 utilized ad hoc analyses to support the CMI work. These do not exist in a formal template, because they were specific to DCCI's workflow. DCCI can provide these templates on request. These include:

- Customer segment attractiveness
- Current Chamber process for creating experiments
- Current Chamber data collection capabilities
- Current Chamber resources and capabilities analysis
- SHaRP resource analysis
- CMI Opportunity evaluation analysis

Detailed information on the DCCI Chamber Model Innovation process is available from in the form of a series of reports, as well as video recordings and slide decks from training sessions.

CHAMBER 4.0 TASK FORCE MEMBERS

Name / Title	Organization	Country	
Sebastian Ferrari *Coordinator General - International Relations*	Camara Argentina de Comercio y Servicios	Argentina	
Richard Schenz *Vice Chairman*	Austrian Federal Economic Chamber	Austria	
Max Burger Scheidlin *Executive Director*	Austrian Federal Economic Chamber		
Wouter Van Gulck *General Manager*	Federation of Belgian Chambers of Commerce	Belgium	
Todd Letts *CEO*	The Brampton Board of Trade	Canada	
María Mónica Conde Barragán *Vice President of International Relations and Cooperation*	Bogota Chamber of Commerce	Colombia	
Lina Maria Hoyos Gaviria *N/A*	Bogota Chamber of Commerce		
Adriana Ramos *N/A*	Bogota Chamber of Commerce		
Pedram Soltani *Fisrt Vice President*	Iran Chamber of Commerce, Industries, Mines and Agriculture	Iran	

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Michael Barnett *Chief Executive*	Auckland Business Chamber	New Zealand	
April Kerr *N/A*	Auckland Business Chamber		
Mihai Daraban *President*	Chamber of Commerce and Industry of Romania	Romania	
Mihai Ivascu *Advisor to the President*	Chamber of Commerce and Industry of Romania		
Gennadiy Chzyhykov *President*	The Ukrainian Chamber of Commerce and Industry	Ukraine	
Jay Byers *CEO*	Greater des Moines Partnership	USA	
Sheree Anne Kelly *President and CEO*	Association of Chamber of Commerce Executives		
Hamad Buamim *WCF Chairman, President & CEO Dubai Chamber*	Dubai Chamber of Commerce & Industry	Dubai/UAE	
Hassan Al Hashemi *Vice President, International Affairs Dubai Chamber*	Dubai Chamber of Commerce & Industry		
Natalia Sycheva *Manager - Entrepreneurship*	Dubai Chamber of Commerce & Industry		
Julian Kassum *Global Partnerships & Development Director*	ICC Paris	France	

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Adam Bock   Exvarderus, LLC   USA
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TACK FORCE: CHAMBER 4.0 ACTIVITY IN 2021

From A New Concept to Best Practices

During 2021 Task Force: Chamber 4.0 worked with Dr. Adam J. Bock, an innovation expert from Wisconsin School of Business (US) and his team. The work was split in four distinct phases:

January – February

Adoption of Business Model Innovation concept to the Chambers of commerces' mission and line of business (learning, skill building).

March – April:

Chambers today: resources, customers, data assessment

Jan / Feb   **Mar / Apr**   **May / Jun**   **Jul / Aug**
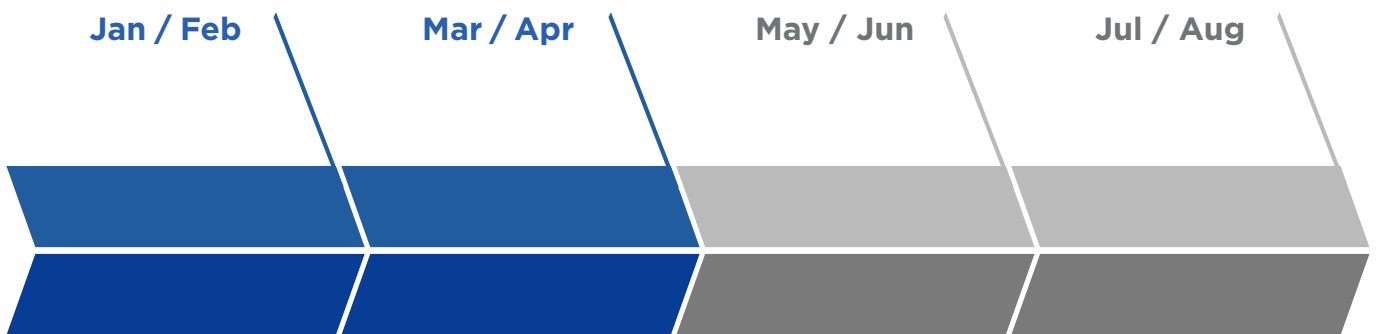
May – June:

Chamber Model Innovation experiments by individual Task Force: Chamber 4.0 members

July – August:

Towards Chamber 4.0 - CMI best practices for WCF

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The general process for Task Force: Chamber 4.0 combined a series of virtual meetings with access to learning resources and opportunities to practice skills. Prior to most meetings the participants were asked to provide information specific to their organization. This data was integrated and summarized to help participants gain a shared sense of status across WCF. In some cases participants are also asked to review relevant background materials.

During the sessions the participants discussed key concepts associated with Business Model Innovation, practiced skills necessary to facilitate CMI in their organizations, and discussed how the skills and information could be linked to their current initiatives and activities.

In preparation for the World Chamber Congress 2021 in Dubai, the team generated short case studies about CMI based on interviews with Task Force: Chamber 4.0 members.

In total seven sessions took place during 2021. Links to the recordings from all sessions along with electronic copies of the presentations from the sessions are available on request from Dubai Chamber of Commerce and Industry (Dubai Chamber)..

Introduction to Business Model Innovation	📅 19-Jan 2021
Preparing for Chamber Model Innovation: Current chambers challenges and available resources	📅 23-Feb 2021
Experimentation and Collaboration: Understanding unmet customer needs	📅 30-Mar 2021

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Towards Chamber 4.0: **Opportunities for Chambers to adapt**	📅 27-Apr 2021
Practicing CMI: Stakeholder analysis **and using the business model canvas**	📅 25-May 2021
Practicing CMI: Examples and preparing **for World Chamber Congress**	📅 29-Jun 2021
Chamber 4.0 and Beyond: Propagating CMI **to WCF and Chambers around the world**	📅 9-Aug 2021

Three interim reports were generated during Task Force: Chamber 4.0 work. Those reports are available on request from Dubai Chamber. Summary observations from those reports are provided in **Appendix B.**

TASK FORCE: CHAMBER 4.0 CASE STUDIES

A core goal of the Task Force was to facilitate knowledge about Chamber Model Innovation to the global Chamber community. The Task Force determined that a series of short case studies, based on the experiences of the Task Force members, would be a useful resource for distribution at the World Chamber Congress 2021 in Dubai, and beyond.

Task Force: Chamber 4.0 members shared their experiences on their prior and ongoing utilization of Chamber Model Innovation processes. Their comments elaborated on:

• The rationale for Chamber Model Innovation

- How Chambers have implemented CMI
- The challenges associated with implementing CMI
- The potential value of CMI
- Specific advice for other Chambers to explore CMI going forward

The following Task Force: Chamber 4.0 members participated in the providing information on their experiences to share as case studies:

Hamad Buamim

Dubai Chamber of Commerce and Industry

Marcelo Elizondo

Camara Argentina de Comercio y Servicios

Max Burger Scheidlin

Austrian Federal Economic Chamber

Wouter Van Gulck

Federation of Belgian Chambers of Commerce

Todd Letts

The Brampton Board of Trade

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María Mónica Conde Barragán

Bogota Chamber of Commerce

Pedram Soltani

Iran Chamber of Commerce, Industries, Mines and Agriculture

Mihai Daraban

Chamber of Commerce and Industry of Romania

Individual case study details are provided in Appendix C.

CHALLENGES TO CMI IMPLEMENTATION

During the Task Force: Chamber 4.0 project, participants explored the hindrances to CMI at Chambers. Based on the conversations, activities, and interviews, we identified the following as the most substantive challenges most Chambers will face implementing CMI:

• Organizational inertia based on providing traditional services such as advocacy to government entities (on behalf of the business community), networking events, educational workshops, trade missions, etc. While many chambers will likely continue to provide these and other long-standing services, adherence to historically "proven" routines will increase the difficulty of exploring and implementing new value-add services. This is the core of the Innovator's Dilemma.

• Some Chambers may have employees who are uncomfortable with

taking the incremental risks associated with CMI activities. Risk-averse behavior is generally a combination of individual personality, historical organizational culture, and organizational incentive policies.

- Limited investigational and data analytics capabilities. CMI requires minimum capabilities in identification and experimental confirmation of emerging market needs. Many Chambers may lack employees with this type of knowledge and experience. In particular, limited capability in data analytics is problematic because 1) the use of data analytics in business is growing rapidly and chambers may fall behind the general knowledge level of their stakeholder base and 2) CMI often benefits from technical evaluation of trend and aggregate company data to identify potential services opportunities.

- General resource limitations. Some chambers may be experiencing general resource limitations due to stagnant or declining membership or other revenue sources. Broadly speaking, CMI is intended to leverage inexpensive activities, but some costs and investments are inevitable.

- Lack of collaboration across Chambers. There are many examples of cross-chamber collaboration, but these are most commonly special purpose efforts. Historically Chambers have primarily focused on local and regional business communities, limiting the perceived value of cross-chamber collaboration. Although each chamber will face unique challenges, global business activity continues to become more independent of state-based boundaries. Globalization (despite some nationalist policies and tendences) of business activity presents special challenges for state-based Chambers. Collaboration across Chambers presents new opportunities to meet business needs, rather than unintentionally create frameworks in which Chambers compete for stakeholder attention.

PROVOCATIVE THOUGHTS FOR THE FUTURE

Furthermore, Task Force: Chamber 4.0 generated a set of provocative

thoughts for ICC/WCF to consider. This is presented in a spirit of camaraderie and constructive conflict. There is no intent to criticize the work of any organization involved..

Thought 1: Reassessing the purpose of Chambers

Observation. Chambers of commerce have historically focused on supporting businesses and business ecosystems for a variety of purposes and outcomes. Some of these services (e.g. government policy advocacy) are both long-term and distanced from most day-to-day challenges of businesses. Some services (e.g. networking and general business education) are commoditized and disintermediated by online communication and data systems. In other words, while these needs still broadly exist for businesses and business ecosystems, the supply and value associated with serving these needs has changed dramatically.

What if: The entire purpose (e.g. value creation) of Chambers needs to be reconsidered? What if Chambers were not support and advocacy entities on behalf of businesses and the business ecosystem, but trusted guides for businesses and executives? Previously, Chambers served in a role to ensure that businesses operated on a level playing field. In this modality, "value" is associated with problem-solving and resource access. Chambers could, however, seek to guide businesses beyond day-to-day problems and quarterly profitability to larger-scale and longer-term challenges and opportunities that benefit communities and societies. Ultimately, businesses cannot operate to the detriment of the communities and societies in which they exist; Chambers could make that connection explicit, relevant, and valuable.

Thought 2: The Global Chamber

Observation. Chambers of commerce have historically focused on supporting businesses and business ecosystems based on geographic and state boundaries. This made sense because the majority of business was limited by transportation and communication costs as well as the cost of managing multiple cultural and regulatory systems across state boundaries. While such costs still exist, they are dramatically lower for many businesses; some businesses have become transnational to the extent that they likely

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have more resources available to manage these issues than Chambers.

What if: Chambers went beyond collaboration to a global model based either on an association or a centralized shared services model? The long-term vision might suggest that a business anywhere in the world would obtain services and support through a single portal, managed via local and regional entities, with instant access to the rest of the global network as needed. Consolidating immediately to a single Chamber entity is clearly not viable. The long-term vision would incorporate multiple phases to explore different collaborative models, likely with regional focus. In an association model (such as American Automobile Association in the United States), a central entity would set general policies and rely on local and regional entities to provide services, but a customer could access services from any local or regional entity. In a centralized shared services model, the central entity would be significantly more robust, providing a wide array of services directly, delegating more specialized services to local and regional or functional entities as needed.

Thought 3: Competitive Chambers

Observation. Chambers of commerce have historically focused on supporting businesses and business ecosystems based on geographic and state boundaries. As business became more global, Chambers have tried to manage potential conflicts across boundaries on an ad hoc basis. Some chambers market to businesses in geographies they don't serve, to attract companies to their geography. In other cases, Chambers help members export good or even business activities to other geographies. In some cases, Chambers can collaborate to support businesses of mutual interest; in some cases a chamber may find its services compete with another Chamber.

What if: Chambers explicitly agreed that the nature of business services was inherently competitive? Chambers would always have the option to collaborate, but also to establish operations and services in other geographies. Professor Michael Porter's Competitive Advantage of Nations framework explicitly shows that competition builds capabilities. Chambers with stronger capabilities in certain areas would likely expand their services to other geographies or even "white label" those services to other Chambers.

Some chambers might find they could best serve their geographical areas by becoming a partner or even a subsidiary of a stronger Chamber.

Thought 4: Experimental Business Platform Chambers

Observation. Chambers of Commerce have historically focused on supporting businesses and business ecosystems for a variety of purposes and outcomes. Almost all of these services, however, are focused on current business activities (aside from, potentially, policy advocacy). Many businesses, however, regularly explore new opportunities, including business model innovation. Chambers of Commerce have potentially unique access to business trends and B2B customer information. At the global level, Chambers could provide trusted access to the largest possible audience of business customers as a resource for "lean startup" experimentation.

What if: Chambers collaborated to create a regional or global experimental business platform? Businesses would submit their experiment to the platform coordinator at the regional or global Chamber entity. The platform would then be configured to incorporate potential customers based on the target profile provided by the submitting business. The experiment might include: prototypes, online simulations, service walk-throughs, or a variety of other experimental protocols to gauge potential customer reaction to a given product concept. This type of access to potential customers could significantly reduce the time and cost of bringing new products and services to market.

APPENDIX A: CMI IMPLEMENTATION TEMPLATES

Table of templates:

Template 1	Customer Jobs (Needs) Investigation
Template 2	*Resources Analysis*
Template 3	*CMI identification plan*
Template 4	*Chamber Model Innovation prototype design*

Template 1: Customer Jobs (Needs) Investigation

Project:
**Dubai Chamber Business Model Innovation
Customer "Jobs" Investigation**

Purpose

Investigate customer "jobs" to inform value proposition analysis as an input to generating business model innovations.

Framework

In a value proposition analysis, two components of the Business Model

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Canvas (Figure C1) are explored in detail. Value proposition analysis seeks to explicitly link the organization's value creation with specific customer segments (Figure C2). Linking customer "jobs" to the unique value created by the focus company's products and services is the core of a viable business model.

In the context of business model innovation, however, it is important to set aside the organization's current products and services. While those could be part of business model innovation, they could also be what hinders the organization from discovering new business model opportunities.
We therefore begin the analysis with the jobs needed by the customer segments.

Figure C1: Business Model Canvas Showing Value Proposition Components

Key Partners	Key Activities	Value Proposition	Customer Relationships	Customer Segments
	Key Resources		Channels	

Cost Structure	Revenue Streams
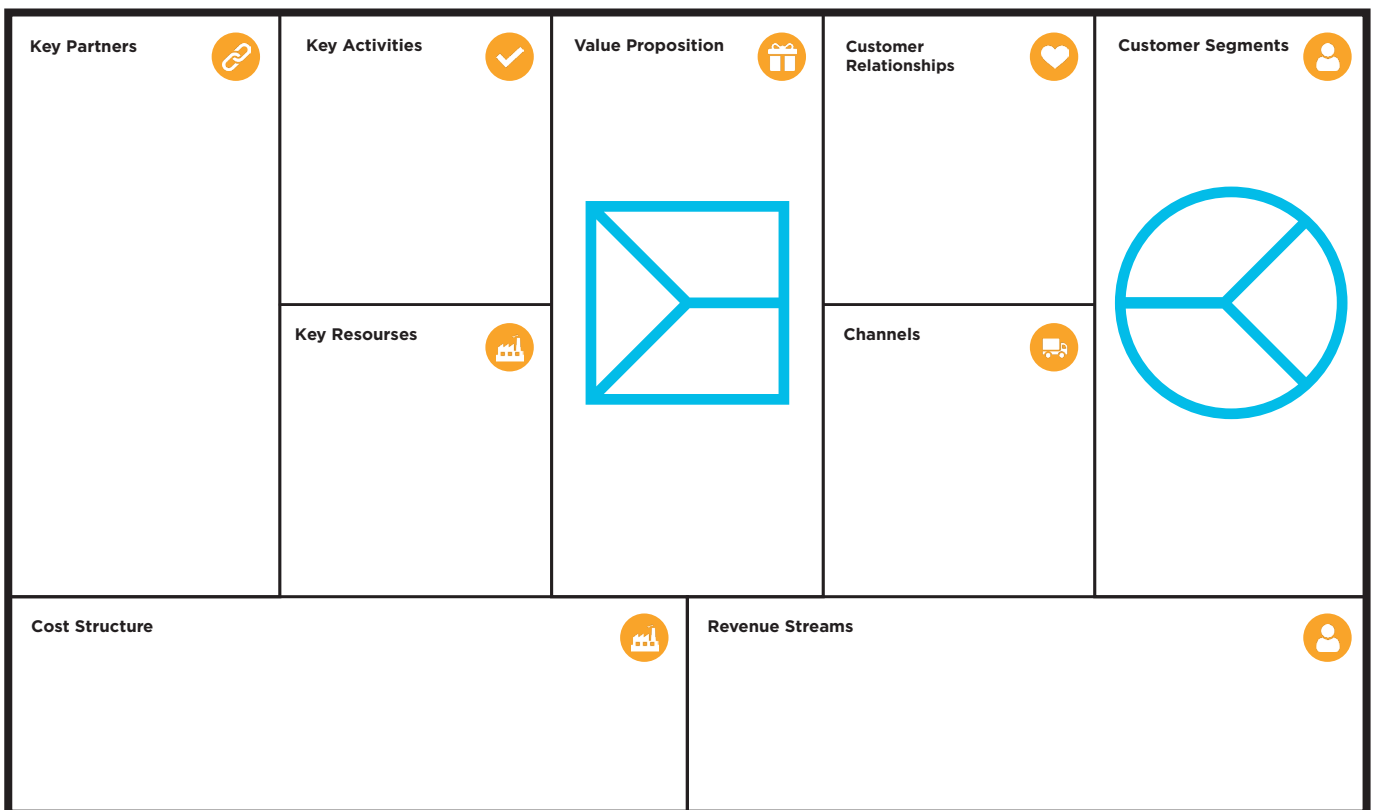
Figure C2: Value Proposition Canvas
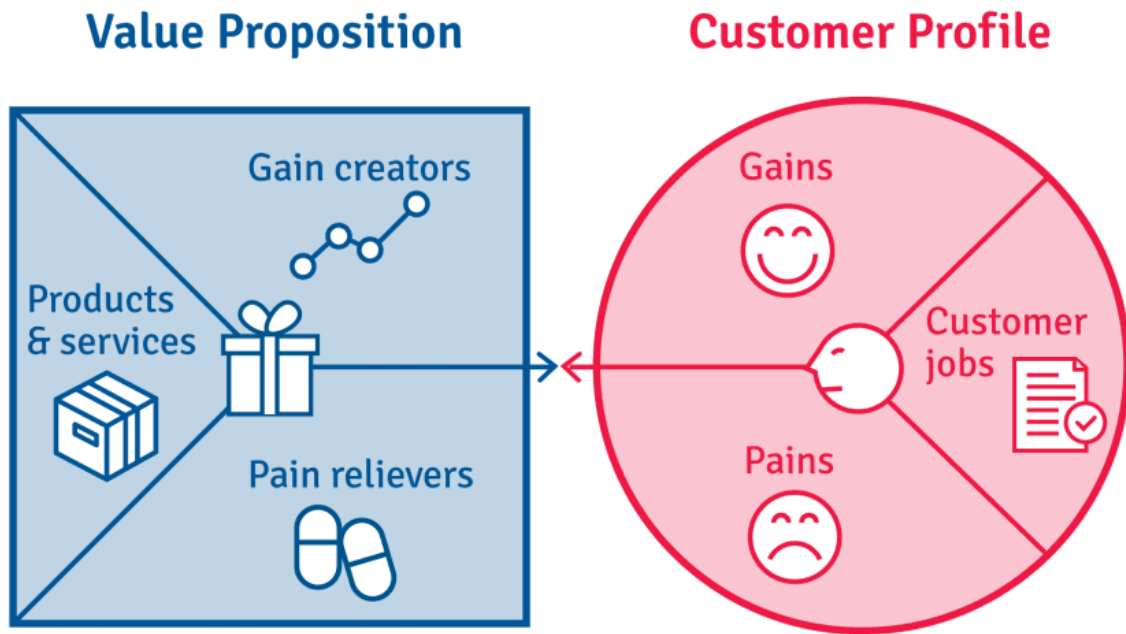
CUSTOMER SEGMENT "JOBS"

We talk about customer "jobs" rather than "needs" because jobs represent the customer's desired behaviors and outcomes, which are observable. One part of those jobs is the underlying needs, but focusing on jobs helps ensure we are addressing what the customer is actually trying to accomplish.

> **Jobs describe an important issue your customers are trying to solve in their work or in their lives. It could be the tasks they are trying to perform and complete, the problems they are trying to solve, or the needs they are trying to satisfy.[3]**

[3] Strategyzer. Value Proposition Canvas.
https://strategyzer.uservoice.com/knowledgebase/articles/1194400-how-do-i-add-customer-jobs-to-my-value-proposition

An excellent example of this can be seen in this 7-minute YouTube video (by Harvard's Clay Christensen, one of the world's top innovation experts) about the "jobs" that a McDonald's milkshake addresses.

www.youtube.com/watch?v=Stc0beAxavY

Table C1: Types of Customer Jobs[4]

Functional

Performing or completing a specific task or solving a specific problem.

Social / status

Trying to look good or gaining power and status as perceived by others (co-workers, managers, employees, family, friends, competitors, business partners).

Emotional

Seeking a specific feeling, such as happiness or security.

Supporting: buying

Jobs related to company inputs: comparing offers, deciding which products to buy, performing a purchase, or taking delivery of a product or service.

[4] Strategyzer. Value Proposition.
https://strategyzer.uservoice.com/knowledgebase/articles/1194400-how-do-i-add-customer-jobs-to-my-value-proposition

Supporting: co-creating

Jobs related to co-creating value with organizational partners; co-designing a product or solution or even creating part of the value proposition.

Supporting: transferring

Jobs related to outcomes or completed processes at the end of the lifecycle of a value proposition, such as how to dispose of a product/service, transfer it to others, or resell it.

Table C2: Customer Job Questions[5]

1	Primary activities

- What functions does your customer try to perform? (for example, execute specific problem, solve a specific issue, etc.)
- What social goals does your customer try to accomplish?
- What are your client's emotional goals?
- What are your customers' basic needs?
- What are the main things your customer cannot live without?
- What different contexts or situations can the customer be in? How does that affect the goals and actions?
- Which jobs make them feel satisfied?
- How do your customers want to be perceived by others? What can they do to achieve this?
- How does your customer want to feel? What does he/she need to do to get this?
- Track the interaction of the customer with your product throughout the cycle of consumption. What works should the customer do for this time?
- Does the consumer change his/her role throughout the consumption cycle?

2 Gains

- What should be saved to make your customer happy? (Time, money, efforts, etc.)
- What results does your customer expect, and what can surpass these expectations?
- What do your customers like about current solutions? (Specific features, performance, quality, etc.)
- What would simplify the work or life of your customer? (More services, lower cost, new features, etc.)
- What positive social consequences does your customer want to get?
- What are they looking for? (A smart design, guarantees, specific features, etc.)
- What do your clients dream about?
- How does your customer measure success and failure?
- What aspects would increase the likelihood of implementation of the specific solution? (Decrease of the price, investments, improvement of quality, productivity, etc.)

2 Pains

- What does your customer find too costly? (Something that requires a lot of time, costs too much money, takes a lot of efforts, etc.)
- What makes him/her feel bad?
- What are the current solutions that do not suit your customers?
- What are the main challenges and problems your customer faces? (A lack of understanding of how things work, the difficulties with implementation, etc.)
- What negative social consequences does the customer face or fear to face? (Loss of reputation, credibility, trust, social status, and so on).
- What risks does your customer fear? (financial, social, technical, etc.)
- What issues can disturb your client? (Private problems, feelings, anxiety, etc.)
- What common mistakes does your customer allow?
- What barriers keep your customers from implementing the specific solution?

Focus Segments

We have, for now, selected the following two segments to investigate:

- Retail businesses, focused on micro, small, and medium size firms

- Medium and large manufacturing, C&C, and logistics/ transportation businesses

The Dubai Chamber of Commerce and Industry (DCCI) team is encouraged to add at least one customer (whether a DCCI member or not) from the other two target segments identified in Step 1 (refer to page 7 of this document) of the project. This would help provide high-level guidance on how different those customers are from the focus segments:

- High-growth technology ventures / subsidiaries of foreign technology companies
- ICT and professional services businesses.

Data Collection

Data should be collected from at least three companies in each segment. It may be efficient to request responses by email from a larger population, but interviews (phone, videocall) should be conducted with the owner or CEO / Managing Director of three companies in each segment. The best process would be to conduct 1-2 interviews, review the data, update the interview template as needed, complete the interviews, and then consider a wider email campaign.

Confidentiality And Use Of Data

It is essential that interviewees and survey participants believe that their responses will be treated as strictly confidential. Every effort should be made to ensure that participants provide honest, thoughtful responses.

Interview Data Collection

Where possible, interviews should be recorded (audio/video). Detailed notes should be taken. If possible, it is helpful to have two people conduct the interview: one to manage the conversation and the other to take notes.

Notes should be "cleaned" and clarified immediately after each interview.

Draft Interview Template

The DCCI team should adapt the proposed interview template based on its knowledge of the customers and relevant cultural considerations. The template provided here is based on Dr. Adam Bock's experience with customer interviews in an entrepreneurial context in the United States.

Notes on addressing COVID-19:

- Participants will be likely to answer questions in the context of COVID-19.
- It is important to let them address that-- don't cut them off.
- Once they have addressed that, try to redirect them back to the general question: "Thank you for talking about the current situation. How would you have answered that question a year ago? How would you answer that question if you knew that the pandemic had been contained and business is returning to normal?"

Responding to questions from the interviewee:

Interviewees may ask questions about the purpose of the interview or the use of data. It is very important to be honest. At the same time, it is best to limit the details. For example, it will probably not help to mention "business models" or "business model innovation." Table C3 has examples of questions the interviewer might expect to hear, and some suggestions for responses:

....

Why are you doing this project?

Dubai Chamber is exploring how to best support business in Dubai and the UAE. We want to better understand your business, especially your goals and the challenges you face.

....

Why do you want to hear from my company?

Your organization was selected based on industry and size. We are contacting a number of similar organizations.

....

Why are you talking to me?

We want to speak to key decision makers, including the owner or senior manager of each company.

What will you do with the information?

Everything you say will be kept strictly confidential. Only people directly working on the project will review your responses. We will combine your responses with the other interviews to better understand the goals and challenges of business leaders. Your name and your organization's name will be kept strictly confidential. We hope to use this information to better support business in Dubai and the UAE.

Why should I spend the time to do this?

We hope you will participate so that your voice is heard. Dubai Chamber exists to support businesses, business owners, and workers in Dubai and the UAE. By participating, you are helping Dubai Chamber in its mission, now and into the future.

Do I get paid to do this?

No, participation is voluntary and unpaid. We hope you will be willing to help us in this work.

Why are you recording this?

We are recording this to ensure that we correctly capture your responses and opinions. The recording will be kept strictly confidential at Dubai Chamber. Once the project is complete, the recording will be deleted.

Do I have to do anything else?

No, but it is possible that we might have follow-up questions later. Would you be willing to speak to us again?

The interview should progress roughly as follows:

1 **Introduction**

a) Thank you for participating

b) All information will be kept confidential and used only by Dubai Chamber of Commerce

c) The purpose of this interview is to better understand your business, especially your goals and the challenges you face. The Dubai Chamber is exploring how to best support business in Dubai and the UAE.

d) COVID-19 issue: We understand that you may be focused on the COVID-19 pandemic right now. It is good to address that, but we also want you to think about your goals and challenges separate from the COVID-19 situation.

e) Do you have any questions before we start?

2 **Please describe your current situation**

a) When was your company started? Who started it? Why did they start the company?

b) What does your company do?

c) What is your role at the company?

d) How big is your company (FTE, revenue, locations)?

e) Is your company growing, shrinking, stable?

f) What are the biggest changes in your company in the last 3-5 years?

3 **Goals**

a) What are your goals for your company in the next 3-5 years?

b) What are your goals for yourself in the next 3-5 years?

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4 **Challenges**

a)   What challenges or problems does your company experience?

b)   What challenges or problems do you expect your company to experience in the near future?

c)   What challenges or problems do you personally experience as the owner/manager of the company?

d)   What prevents your company from being more successful than it is?

e)   What prevents you from getting more accomplished?

5 **Activities**

a)   What are the most important activities your company does every day?

b)   What are the most important activities you do every day?

c)   Identify activities that your company is very good at doing.

d)   Identify activities that your company is not very good at doing.

6 **Gains**

a)   What resources, skills, or information would help you run your business?

b)   Describe the most interesting future opportunity for your company.

7 **Emotional / social factors**

a)   When do you feel most satisfied / proud about your job and your company?

b)   When do you feel most worried about your job and your company?

c)   Aside from your job and your company, what do you worry about?

d) Aside from your job and your company, what do you feel most satisfied / proud about?

8 The Dubai Chamber of Commerce is committed to the long-term success of businesses, business owners and managers and employees, and the welfare of the people of Dubai and the UAE. In your opinion, what could the Chamber do to help businesses succeed in Dubai and the UAE?

9 Do you have any other thoughts or comments that you would like to share?

10 It is possible that we will have follow-up questions. Would you be willing to speak to us again?

11 Is there another person or organization that you feel we should speak to as part of this process?

12 Would you like a short summary of our conclusions when our project is complete?

13 Thank you for your time and assistance.

Template 2: Resources Analysis

Project:
Dubai Chamber Business Model Innovation

Purpose

Identify Dubai Chamber of Commerce and Industry (DCCI) valuable resources, and resource gaps, as an input to generating business model innovations.

Framework

In a value proposition analysis, two components of the Business Model Canvas (Figure C3) are explored in detail. Value proposition analysis seeks to explicitly link the organization's value creation with specific customer segments (Figure C4). Linking customer "jobs" to the unique value created by the focus company's products and services is the core of a viable business model. The enabler of the company's products and services is the set of key resources that the organization can leverage.

In this step we identify and assess the key resources currently available to DCCI as well as consider possible resource gaps.

Figure C3: Business Model Canvas Showing Value Proposition Components

Key Partners	Key Activities	Value Proposition	Customer Relationships	Customer Segments
	Key Resourses		Channels	
Cost Structure			Revenue Streams	

Figure C4: Value Proposition Canvas

Value Proposition
- Gain creators
- Products & services
- Pain relievers

Customer Profile
- Gains
- Customer jobs
- Pains

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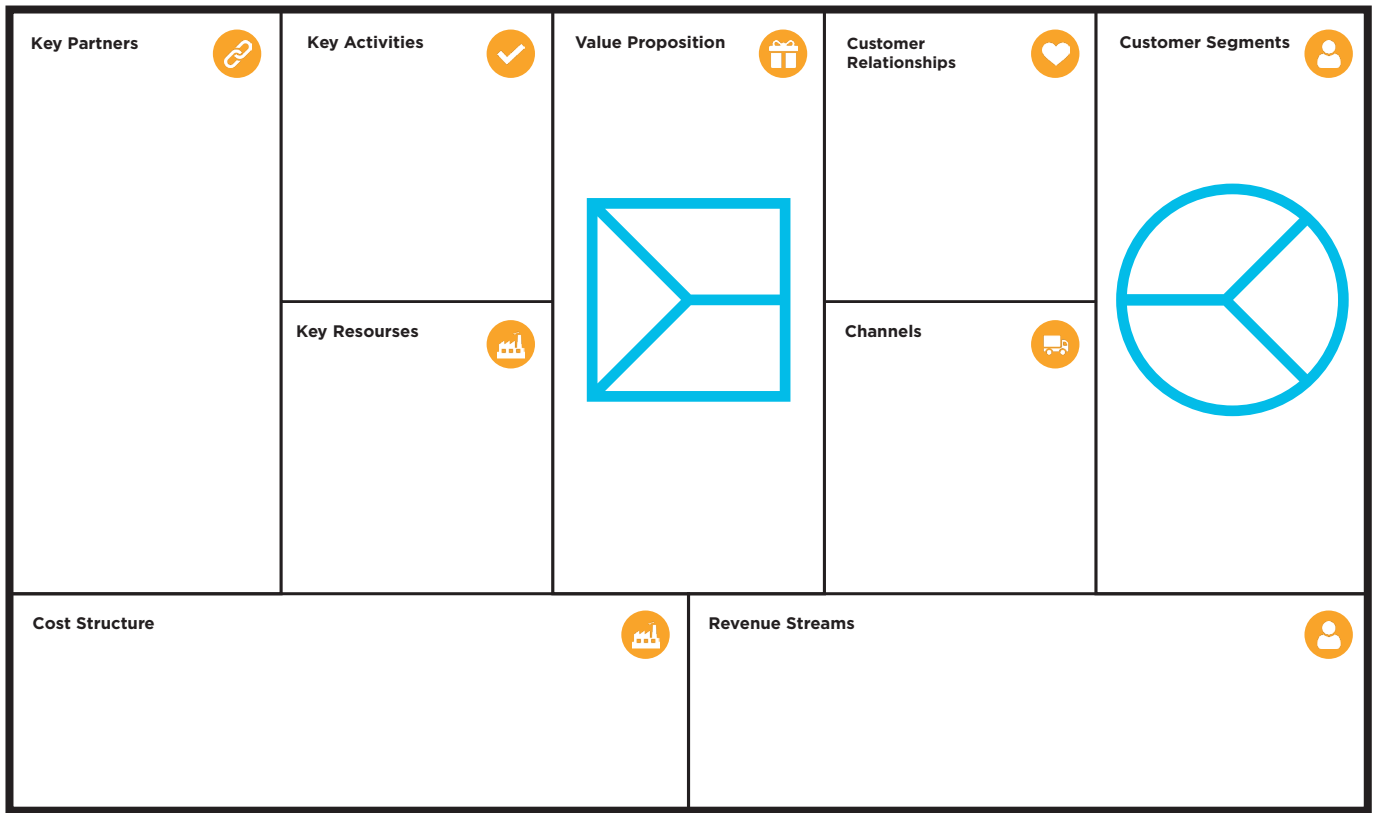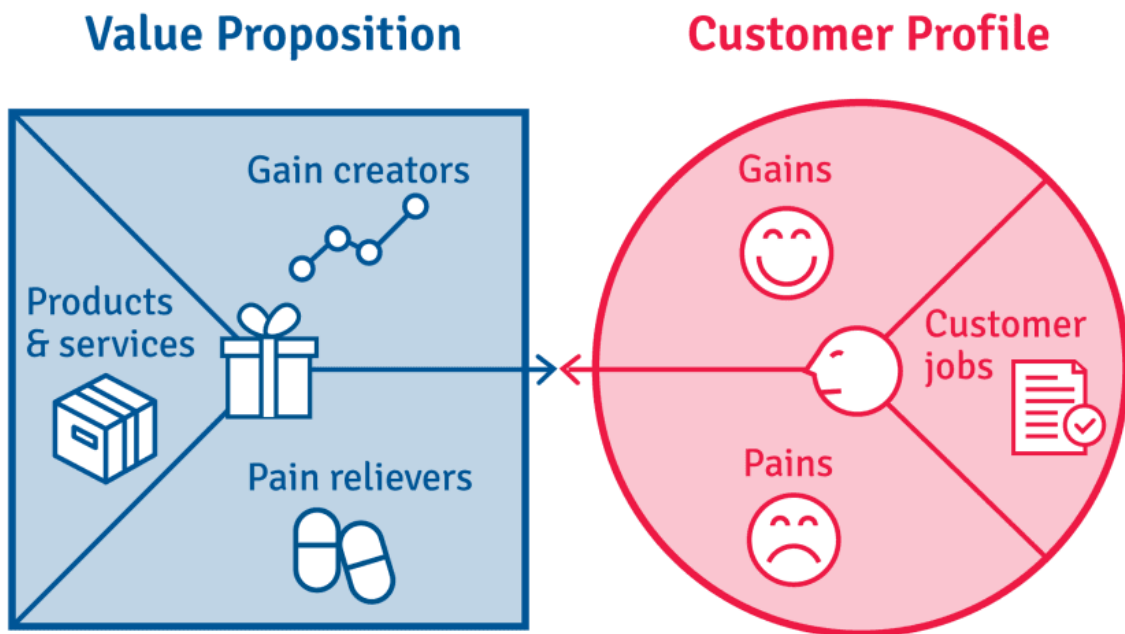DUBAI CHAMBER

Resources

Resources are generally understood to be the source of competitive advantage for organizations. A "resource" could be an asset, a capability, knowledge, or any other element that the organization may leverage in its operations. There are many ways to classify and categorize resources. Resources may be tangible or intangible. Resources may be physical, financial, human, informational, technological, and relational.

In strategy, we assess resources using the VRIO/VRINE framework to determine whether a given resource has the potential to generate long-term sustainable advantage. In The Business Model Book, Gerry George and I suggested a variation called SHaRP that might be simpler and easier. This is both because VRIO can be a bit difficult to digest and because a business model addresses opportunity viability rather than competitive advantage.

Our goal is for the DCCI team to identify the various resources currently, or potentially available, that could be leveraged in a new business model. It is important to recognize that the significant majority of resources are neither unique nor obviously valuable. Some resources can generally be ignored in the analysis (e.g. office furniture, internet access) because they are commodities. But the general preference should be to list as many resources as possible, because there may be potential opportunities from any resource. For example, an office space might seem to be a commodity, but a specific office space in a specific location could have certain local or image benefits.

Part 1	**First resource list**

The team should begin by simply trying to generate a list of key resources of the organization. This can be done in a meeting, via a wiki or other collaborative document, or individually and then compiled into a single list.

Part 2	**Categorization**

Once the first list is complete, the resources should be categorized. The purpose of the

categorization is not "perfection." Categorization helps ensure that the list of resources is comprehensive. Usually, categorizing the list reveals certain types that have been missed.

The proposed categorization framework is shown in Table C4.

Table C4: Resource Categorization

Tangible resources

Resource	Physical asset	Financial	Formal IP*
EXAMPLE: US$1M cash reserve		X	
ADD ROWS AS NEEDED			

* Patents, trademarks, copyright, trade secrets

Intangible resources

Resource	Knowledge	Capability	Relation-ship	Informal IP*
EXAMPLE: Trust of government authority			X	

* e.g. Brand / name recognition without formal IP

Part 3   **Adding to the list**

The team should review the categorization and complete two tasks:

- Identify further resources at the organization that were missed in the initial list
- Identify resources suggested by the categorization that are not available at the organization (gaps)

It's usually a good idea at this stage to provide the list to an organizational outsider for review. A fresh set of eyes often leads to useful questions or suggestions about the key organizational resources.

Part 4   **SHaRP analysis**

The resources should then be assessed using the SHaRP framework. This can be done with either a "yes/no" or a "high/medium/low" rating system. The assessment table is shown in Table C5.

Table C5: SHaRP Analysis

Resource	Specific	Hard to copy	Rare	Precious
ADD ROWS AS NEEDED				

Part 5   **Resource gap analysis**

The process of identifying resources usually suggests resource gaps that could be

useful for the organization's current or potential business model. At this stage, the gap analysis should only be used to note why the missing resource could be valuable. The framework for this is shown in Table C6.

Table C6: Resource Gap Analysis

"Missing" Resource	Type (physical, knowledge, capability, IP, relationship)	Rationale for need
ADD ROWS AS NEEDED		

Template 3: CMI identification plan

Project:
**Dubai Chamber Business Model Innovation
Business Model Innovation - Plan**

Purpose

Generate innovative business models for the Chamber to explore and conduct experiments to assess viability.

Framework

The project has identified current and possible customer segments, current and possible customer needs and jobs, current Chamber resources, and basic current business models. With this foundation, the project can explore possible business model innovations.

Business Model Innovation

Business model innovation is a substantive change in an organization's business model. It usually requires a combination of change in the organization's overall design and mechanisms for value creation and capture. Although organization's should be constantly exploring incremental business model change (e.g. updates to individual elements in the business model canvas, such as "channel"), in some cases more substantive adaptation and innovation are required for an organization to remain viable and thrive.

The challenges with business model innovation are:

- It is difficult to generate business model innovation ideas
- It is difficult to verify whether a business model innovation is viable
- It is difficult to run experiments to test business model innovations
- It is difficult to implement business model innovations successfully

When business model innovation works, however, it can allow an organization to make a discontinuous change in value creation that creates significant opportunities for growth and advantage. ""Business model innovations have reshaped entire industries and redistributed billions of dollars of value.... Fully 11 of the 27 companies born in the last quarter century that grew their way into the Fortune 500 in the past 10 years did so through business model innovation..."[6]

Lead Facilitator: Dr. Adam Bock

Part 1	Review of background on business model innovation

Participants should review the three readings provided by Dr. Bock. They should also review the Project Reports (Steps 1 - 4) to ensure everyone is on the same page.

- BMI Step 1 Report
- BMI Step 2 Report
- BMI Step 3 Report
- BMI Step 4 Report

Part 2	Individual brainstorming

Although our goal is to work collaboratively to identify and test business model innovations, good ideation practice benefits from individual brainstorming.

Each participant should generate a one page (or more) document with as many ideas as possible for how the Chamber could change its business model. Some people may find it easiest just to use "blue sky" thinking and write down every idea that comes to mind. Some people may find it easier to use one or more of the following more structured approaches:

- Examine the customer segments from Step 1. What new segments could the Chamber serve? How would it most effectively serve those segments? What would the new business model look like?
- Examine the customer needs and jobs identified in Step 2. How could the Chamber better serve current customer needs, or serve new / emerging customer needs? What would the new business model look like?
- Examine the Chambers current resource base generated in Step 3. What new resources could the Chamber develop or acquire that would be of potential value to current or future customers? What would the new business model look like?

----

[6] Johnson, M. W., Christensen, C. M., & Kagermann, H. (2008). Reinventing your business model. Harvard Business Review, 86(12), 57-68

- Examine the business model canvases generated in Step 4. Then imagine changing one or more of the business model elements (e.g. Channel, Resources). What would be different about the new business model?

At this stage, the goal is to generate as many ideas as possible. Quantity is more important than quality. Ideas that seem a bit silly or unrealistic should be included, for now. It is easy to delete / eliminate them later if they are not really helpful. Participants should copy/paste their lists anonymously to a Google Form:

Part 3	Small team idea grouping

Once the full list has been distributed, all participants should review it.

Teams of 3-4 individuals should meet for 60-90 minute sessions to continue the brainstorming process in a collaborative format. The goals of these sessions are:

1. Discuss ideas without criticism or rejection.
2. Generate even more new ideas based on reviewing what the entire group generated.
3. Create groups of ideas that seem to fit together or could be connected in a business model.

The IDEO brainstorming rules should be applied here:

- If you think it, say it.
- Write everything down.
- Do NOT criticize; no judgment.
- Extend, change, build on ideas.
- Go for quantity, not quality.

The facilitator will distribute a Google Drive deck with all the ideas listed. Teams are strongly recommended to use collaborative document creation during the session to allow all participants to record ideas. Otherwise, one person should be responsible for documenting new ideas (or any other information) generated during the session.

Part 4	Compiling business model innovation ideas

The facilitator will compile the information from the teams into a set of business model innovations and any other residual ideas. This will be distributed to all participants.

Part 5	Discussing and selecting business model innovation ideas

The team will determine whether discussing business model innovation ideas will be done in small teams or with the full group. The goal of the discussion process will be to select a limited number of business model innovation ideas to use to generate new business model canvases.

Part 6	Business model innovation canvases

Once a limited set of innovation ideas has been selected, the team will generate business model canvases for each idea. These will be collaboratively generated by the team and the facilitator, and may require multiple iterations before finalization.

Template 4: Chamber Model Innovation prototype design

Table C7: Business Model Innovation: IDENTIFY CMI

Prototype	Brief description and additional information

Selected prototype for experimental design: [COPY FROM TABLE]

Detailed description of the prototype	
Resources/activities required to develop the prototype	
Experimental design to enable stakeholders to interact with the prototype	
Time frame to generate data	
Metrics of value creation	

APPENDIX B: SUMMARY OF TASK FORCE: CHAMBER 4.0 REPORTS

REPORT 1 (Jan - Feb 2021)

Based on the responses to the prompts, the discussion in the live session, and the contributions of the participants during the breakout session, we make the following observations:

- All of the participants and participating organizations recognize the need for Chambers and Chamber-related organization to continue to evolve.

- Task Force participants describe a wide variety of opportunities and initiatives ranging from addressing business corruption to supporting entrepreneurs, from helping native companies expand internationally to addressing socio-economic issues such as inequity and ecological sustainability.

- WCF organizations recognize that there will be a "new normal" rather than a "return to normal" as a result of the CV-19 pandemic. The transition to the "new normal" will generate challenges and opportunities for WCF organizations.

- Over time, many WCF organizations have expanded their services, usually without retracting or retiring older services; this is commonly described as trying to "serve every business every way we can."

- There is a consistent challenge in recruiting and retaining members; technology-focused companies are generally understood to be less likely to be Chamber members.

REPORT 2 (Mar - Apr 2021)

Based on the responses to the prompts, the discussion in the live session,

and the contributions of the participants during the breakout session, we make the following observations:

• Chamber organizations perceive the potential value of data accumulated from Chamber members and other sources.

• Chamber organizations recognize that they do not currently have the knowledge, skills, or infrastructure to analyze currently available data or monetize it by providing analytics or other outputs or services to Members.

• The brainstorming around collaborative capabilities yielded a variety of possible ways for chambers to work together in new ways, providing new types of services; many of these, however, such as co-working spaces, are already available to most companies around the world.

• The brainstorming around investing into new capabilities and resources, tended to focus on data and analytical skills and better mechanisms for understanding and interacting with current Members.

• Broadly speaking, it appears that many Chambers are in a similar situation as Dubai Chamber in early 2020: extensive knowledge about member activity and organizational demographic information, but very limited direct knowledge and observations around how the needs of members (or non-members) are changing.

• Although most chambers can demonstrate examples of collaboration across chambers, especially in adjacent regions or within national borders, these collaborations appear to be primarily one-off circumstances based on specific funding initiatives, rather than projects driven by customer needs and development of long-term collaborative resources.

REPORT 3 (May - Jun 2021)

Based on the responses to the prompts, the discussion in the live session, and the contributions of the participants during the breakout session, we

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make the following observations:

- Standard data collection tools were most commonly referenced: surveys, online polls, focus groups, social media polls and advertising, third party data sources, direct emails, etc.

- A less obvious suggestion was "social media listening," described as the process of monitoring social media posting related to specific topics or groups. This appears to be an emerging area of interest for Task Force: Chamber 4.0 participants.

- Additional non-traditional suggestions included reaching out to alternate (non-CEO) employees at organizations, utilizing student competitions, and creating different types of stakeholder forums.

- Participants noted that they have access to non-members through certain specific types of chamber events ("cocktail hours") and could collect data from those individuals and organizations.

- Participants are beginning to recognize the real challenge of business model innovation in the context of addressing unmet needs rather than generating incremental improvements or adjustments to existing chamber services.

APPENDIX C: CASE STUDIES

Dubai Chamber of Commerce and Industry ———————— Chamber Model
World Chamber Congress   Innovation Case Study
WCF Task Force: Chamber 4.0

Chamber:
Argentine Chamber of Commerce and Services

Interviewee:
Marcelo Elizondo
and Sebastian Ferrari

Date of interview:
August 17, 2021

Key quote:

**The process has accelerated because of covid,
using these kinds of tools in chambers is a must**

Sebastian

Possible set of questions/responses

What are the big challenges at your Chamber?

The Argentine Chamber of Commerce and Services (CAC) serves a wide array of companies with different needs. Some legacy companies have no desire to change their activities and methods. More modern and experimental companies desire innovative services. CACS has to find ways to serve both effectively.

When did you first learn about or try Chamber Model Innovation?

Although CAC was familiar with business model innovation generally, the Task Force was the first direct exposure to Chamber Model Innovation. CAC provides a variety of services related to CMI, including entrepreneurial training and their University, UCAECE. CAC has participated in and supported a variety of projects and programs that fit the CMI framework, but without formally using the CMI process.

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Why is CMI difficult to implement?

Chamber Model Innovation can be difficult when it requires people to change their normal routine. This was experienced firsthand at the start of the pandemic, when CAC and most professional businesses pivoted to remote and online work settings. CAC learned many lessons about preparedness and adaptability which will be valuable in pursuing CMI experiments going forward.

What experiments did you conduct?

The CAC developed an experimental Digital Intensity Index (IID) to identify and describe the adoption of novel digital technologies, including cloud, cyber-security, e-commerce, and broadband internet. This effort was supported by the CAC's internal innovation hub and University UCAECE. The index helps companies, government agencies, and innovators understand the state of digital utilization and sophistication of Argentina's business community.

What benefits have you seen as a result of using CMI?

The CAC has focused on new types of data and programs that will help Argentine businesses adopt and utilize digital technologies and capabilities. The close partnership with UCAECE enables projects like the IID that require collaboration between businesses, the Chamber, and the analytical resources of the university. Although CAC is relatively new to Chamber Model Innovation processes, we are seeing more innovative thinking, and collaboration with innovative companies.

What is the biggest lesson from using CMI at your chamber?

CAC has learned that Chamber Model Innovation needs to be approached as a large-scale change process, not just incremental change of one program or another. The truly innovative chamber seeks opportunities to rethink every aspect of how we serve the business community, as the first step of a longer innovation process to adapt to the rapidly changing needs of Argentine businesses.

Dubai Chamber of Commerce and Industry ⎯⎯⎯⎯⎯ Chamber Model
World Chamber Congress   Innovation Case Study
WCF Task Force: Chamber 4.0

Chamber:
Dubai Chamber of Commerce and Industry

Interviewee:
Hamad Buamim and
Hassan Al Hashemi

Date of interview:
August 17, 2021

> « Key quote:
>
> **CMI experiments allowed us to optimize our resources
> and budgets by eliminating those services we thought our
> customers wanted, but as a matter of fact, they didn't**
>
> Hamad

Possible set of questions/responses

....

What are the big challenges at your Chamber?

Dubai Chamber has one of the largest memberships among the organizations of its kind, serving community of more than 260 thousand enterprises. While representing diverse sectors, the companies are facing significant, in time, existential challenges caused by both Covid19 pandemic and the need of digital transformation.

....

When did you first learn about or try Chamber Model Innovation?

Dubai Chamber introduced the CMI approach to its operations in March 2020, with the first experiments across multiple departments coming to life in 2021.

....

Why is CMI difficult to implement?

The challenge that any Chamber would probably encounter is that you start working on

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experimenting new services whilst conducting business as usual, where your resources sometimes are already committed to long-term projects. Yet there is definitely a silver lining to it as in some instances a new experiment has already helped us to identify and do important pivots within long-term projects that had been launched before CMI introduction.

Another difficulty, and opportunity, is the talent. One the one hand an introduction of such a novel approach as CMI could be seen as a challenge for staff who used to conduct business in certain way, on the other hand we saw the power of CMI to galvanize innovative talent to experiment with their ideas without being restricted by a lengthy bureaucratic process of approvals.

What experiments did you conduct?

Since 2021 we have conducted 5 experiments on new service ideas, 3 pilots, and we expect to have up to 10 new services that our customers have requested by the end of 2022. We have generated more than 100 ideas about what our customers are likely to want.

We extensively experimented with ideas in the transformation areas, such as Data Analytics, International Offices, Business Groups, and Councils.

For instance, Dubai Chamber has several offices in Africa where we have a large network of businesses who are not members of our organization. Therefore, our hypothesis was: Africa's network of potential customers would be eager to benefit from a "Grow Your Business with Dubai Chamber" package.
The experiment was focused on digital format. It was a sequence of HTMLs with a specific offer proposition, namely an early-bird discount to customers who completed a detailed survey. The data collected through the surveys, offered us valuable insights: demographics, pain points, perception of Chambers as service providers and solutions that customers value the most and are willing to pay for. The experiment met the success KPIs and consequently was used to design and launch a service pilot.

What benefits have you seen as a result of using CMI?

The CMI experiments allowed us to rule out a number of ideas we thought our customers needed but, as a matter of fact, they didn't. This saved us a considerable amount of time and effort by eliminating unwanted services from our operations and budgets.

What is the biggest lesson from using CMI at your Chamber?

Firstly, the importance of clearly defining success KPIs for each experiment before we commence work. It is natural and tempting for a person initiating an experiment to wish his idea being approved and expedited to the Piloting Phase fast. Secondly, documenting experience while utilizing developed templates to ensure knowledge retention. And finally, we saw the benefit of engaging multiple departments, stimulating cross-department collaboration within CMI experiments.

Dubai Chamber of Commerce and Industry ———————— Chamber Model
World Chamber Congress   Innovation Case Study
WCF Task Force: Chamber 4.0

Chamber:
Bogota Chamber of Commerce

Interviewee:
Maria Monica Conde
and Lina Maria Hoyos

Date of interview:
July 28, 2021

> **«**
>
> Key quote:
>
> **BMI is a model that should be implemented at all organizational levels as a flexible instrument for building great businesses. It is the art of enhancing advantage and value creation by making simultaneous changes to an organization's value proposition to customers and its operating model. In simple words, it helps a Chamber create and capture value.**

Possible set of questions/responses

....

What are the big challenges at your Chamber?

The Bogota Chamber of Commerce (BCC) strives to address technological and structural challenges to innovation. BCC strives to adopt and utilize digital technologies, including in the provision of services to our customer businesses. But it is difficult to maintain and update the necessary skills and capabilities within the organization. Before using CMI, the Bogota Chamber of Commerce struggled to carry out large projects in a timely manner. Big projects require several steps of approval to be implemented, making it hard to speed up the process.

....

When did you first learn about or try Chamber Model Innovation?

About 13 years ago the Bogota Chamber of Commerce began working with the Chamber

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Model Innovation canvas. Each department at the Bogota Chamber developed their own canvas which became an important and strategic tool for the chamber to assess ways in which they could innovate both within the department and for different business sectors.

Why is CMI difficult to implement?

CMI is an entirely new approach to value creation. BCC needed to educate leaders and departments about the framework and the mindset necessary to enable effective innovation. Some leaders did not understand how CMI would be beneficial to the chamber, making it difficult to implement at first. Then, because each department developed its own canvas, implementation of innovation activities had to be communicated clearly across different teams working on different problems.

What experiments did you conduct?

Until recently, most of the experiments were relatively incremental at the department level. But when the pandemic started, BCC needed to pivot more significantly. The chamber initiated a "Chamber 2.0" project to explore and analyze how other chambers were implementing digital technologies such as big data and data analytics. Initially it was a significant struggle to obtain the information, as chambers around the world were making significant adjustments to their operations. With effort, BCC found opportunities to model new technological solutions based on the experiences of other changes. This helped demonstrate the importance of pursuing continuous innovation to be prepared for unexpected circumstances, and the value of collaboration across chambers.

What benefits have you seen as a result of using CMI?

The use of Chamber Model Innovation has helped accelerate implementation. Bigger projects are moving quicker and new ideas are being developed and put into practice at an increased rate. CMI has helped the Bogota Chamber of Commerce "prove and improve." First, BCC has become more effective at gathering, analyzing and applying hard evidence to identify potential solutions in areas of interest. As BCC has implemented more Chamber Model Innovation efforts, the chamber is providing improved services that address more complex and valuable members' needs.

What is the biggest lesson from using CMI at your chamber?

The WCF Chamber 4.0 Task Force provided an opportunity for BCC to see how CMI is being used for innovation at other Chambers. This includes the struggles and challenges that other Chambers have faced implementing CMI on a more widespread basis. BCC has begun adopting new educational efforts and CMI processes based on those lessons. Chamber Model Innovation has proven to be an extremely helpful tool, despite the challenges, and holds great promise for continuously adapting to meet Chamber members' needs.

Dubai Chamber of Commerce and Industry ———————— Chamber Model
World Chamber Congress   Innovation Case Study
WCF Task Force: Chamber 4.0

Chamber:
International Chamber of Commerce Austria

Interviewee:
Max Burger

Date of interview:
July 20, 2021

> **«**
>
> Key quote:
>
> **The key source of innovation is our clients. Chambers who have their standard menu, and routine, will never be creative. The key point is to have a specialized department to help individual companies, and listen at the same time. Listen, question, relate.**

Possible set of questions/responses

What are the big challenges at your Chamber?

ICC Austria serves primarily small and medium-size businesses. Most of these businesses serve markets outside Austria and must address complex issues of international trade. The organization has experienced significant change, including being completely reformed as a private entity without government funding. The Chamber serves an economic region experiencing complex political forces, especially related to Eastern Europe. ICC Austria would also like to see much greater focus on anti-corruption efforts on a global basis.

When did you first learn about or try Chamber Model Innovation?

The Chamber was formally introduced to Chamber Model Innovation recently, but has been operating with a CMI mindset for decades. One original challenge at ICC Austria was to provide legal guidance to SMEs engaged in international trade. At first the Chamber could not hire enough experts or train enough people internally to address all

possible legal issues and national trade law frameworks. To overcome these limitations at the beginning of the change process, the Chamber built relationships with retired lawyers and trade experts and established a network of expertise. As Chamber members identified problems and challenges, the Chamber would make direct connections and referrals to that network.

Why is CMI difficult to implement?

A Chamber faces multiple challenges to implement CMI. The first challenge is resource availability. CMI requires that Chamber staff are constantly in contact with customers to hear about their problems and needs, which are always changing. It is essential to put most staff members in contact with member companies to understand customer needs and obtain feedback from those customers as they use Chamber services. A second significant challenge is that customers may bring very idiosyncratic problems to the Chamber. The Chamber cannot easily operate as a consulting service to solve small problems that are only relevant to one or two customers. We have to find solutions that will efficiently serve many customers, or provide processes, like seminars, that can point customers in the right direction.

What experiments did you conduct?

ICC Austria saw a need for guidance on translating technical product information into purchasing and logistics contracts. Engineers and lawyers tend to speak very different languages; companies were having difficulty getting the right product information into legal contracts required for international trade. ICC Austria launched a series of seminars to help customers get up to speed on the topic. The series was very successful for years, and then interest seemed to decrease. More recently, interest picked up again, especially in the context of insurance for international trade and international commercial terms (incoterms). This has also become especially relevant during supply chain disruptions.

What benefits have you seen as a result of using CMI?

The real benefit has been ICC Austria's ability to adjust service offerings to the needs of members. Our model outsources a lot of knowledge and capabilities to our network of technical and legal experts. This helps us focus on the changing needs of our customer base, rather than trying to maintain all of the necessary knowledge capabilities in house.

What is the biggest lesson from using CMI at your chamber?

The first lesson is that the Chamber should focus on understanding the needs of our customers, rather than creating and maintaining a standard menu of services. This means that new information is being received all the time, because we're hearing about new customer needs. The Chamber doesn't need to solve every business problem right away, it just needs to be agile and connected enough to ensure that customers obtain access to experts and solutions through the Chamber's network.

Dubai Chamber of Commerce and Industry ——————— Chamber Model
World Chamber Congress   Innovation Case Study
WCF Task Force: Chamber 4.0

Chamber:
Chamber of Commerce and Industry of Romania

Interviewee:
Mihai Ivascu

Date of interview:
August 24, 2021

> **Key quote:**
>
> **Chamber Model Innovation is very important because there is no 'one size fits all' solution for Chambers to evolve. Sharing best practices can add incredible value to Chamber activities all over the globe**

Possible set of questions/responses

. . . .

What are the big challenges at your Chamber?

The Chamber of Commerce and Industry of Romania (CCIR) is a private organization -- it receives no state funds and finances all operations via revenues. At the same time, CCIR is governed by national law that specifies and limits Chamber activities. This law was implemented many years ago and has not been updated since 2007. This creates significant constraints on CCIR, as general business activities and needs are constantly evolving.

. . . .

When did you first learn about or try Chamber Model Innovation?

Although CCIR is familiar with the general concept of business model innovation, the WCF Chamber 4.0 Task Force was the first formal exposure to Chamber Model Innovation. Mihai Ivascu represented CCIR on the Chambers 4.0 Task Force. Like many Chambers, CCIR explored new models of operation and service when the pandemic started in 2020. CCIR implemented a number of quick, lean changes to address urgent member needs, primarily in a reactive mode. The conclusions and recommendations

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of the Task Force can be of great help to CCIR in order for it to be more responsive to the changing customer needs in the future

Why is CMI difficult to implement?

Like many other Chambers around the world, CCIR is regulated by state law. This has the potential to inhibit the scope of experimentation and implementation of innovative services. Because CCIR relies entirely on existing service revenues for operational funding, it is difficult to set aside excess funds for activities not specifically related to the provision of current services.

What experiments did you conduct?

Although CCIR has not formally implemented Chamber Model Innovation experiments, it has introduced innovations with varying levels of data and customer feedback. One example of this is The Chamber Trust platform. This CCIR program validates data on Chamber members to help companies establish their legitimacy as stable and trusted entities. Companies that obtain the trust seal are then published to a global database, providing exposure in Romania and beyond. CCIR implemented the program based on observed success in other markets, which served as experimental validation.

What benefits have you seen as a result of using CMI?

The success of the Chamber Trust program shows the potential value of Chamber Model Innovation. Projects and experiments that demonstrate early customer validation can be promoted to pilot studies with a high probability of success. Experimentation does not need to happen within the Chamber itself-- validated customer data may be found from experiments beyond the Chamber's direct actions.

What is the biggest lesson from using CMI at your chamber?

Chamber Model Innovation has great potential, but remains challenging to implement. Chamber personnel likely need training to become proficient at generating and implementing fast, cheap and effective experiments. Lack of funding is also a significant obstacle. CCIR hopes to continue to learn from other Chambers that have already implemented CMI processes, including how to find the resources and time to invest outside the active provision of Chamber services.

Dubai Chamber of Commerce and Industry ———————— Chamber Model
World Chamber Congress   Innovation Case Study
WCF Task Force: Chamber 4.0

Chamber:
Iran Chamber of Commerce, Industries, Mines and Agriculture

Interviewee:
Pedram Soltani

Date of interview:
September 19, 2021

> « **Key quote:**
>
> **Chambers that continue current practices are at risk of dying within a few decades if they do not pay attention to threats and the ever increasing gap between the new generations of businesses. Chamber Model Innovation is a good opportunity to stimulate the minds of the Chamber leaders and managers**

Possible set of questions/responses

What are the big challenges at your Chamber?

Public supported chambers have a unique set of challenges, in Iran or anywhere else. Public chambers are mission oriented and must fulfill a specific set of duties primarily determined by state requirements. When the government is a major stakeholder, the Chamber may be required to adhere to legal requirements that are not updated as quickly as changing business needs. Such laws may unintentionally hinder public chambers from innovating to meet company needs in a competitive international context. This is especially challenging in the context of supporting emerging entrepreneurial technology ventures.

When did you first learn about or try Chamber Model Innovation?

The Iran Chamber of Commerce, Industries, Mines, and Agriculture (ICCIMA) began

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learning about CMI through recent World Chamber Commerce discussions about the future of chambers of commerce. Some leaders at ICCIMA, such as Pedram Soltani, have been aware of business model innovation for much longer, but it was not obvious that business model innovation could be applied to a mission-oriented organization like a public chamber of commerce. Business model innovation has been discussed, though not significantly implemented, as part of discussions with related entities, such as the Iran Austria Joint Chamber of Commerce and the Confederation of Asia-Pacific Chambers of Commerce and Industry.

Why is CMI difficult to implement?

Implementing CMI is especially difficult for a public chamber funded and regulated by the state. First, these organizations have a clear and consistent funding stream that is not driven by customer services. This can reduce the incentive for the chamber to actively explore emerging business needs. For similar reasons, the chamber may not consistently build technological capabilities to keep up with trends in the business community. For some chambers, it will always be simpler to focus on incremental changes to existing services, rather than the kinds of changes possible with CMI.

Finally, CMI may not be sufficient for a mission-oriented, rather than profit-oriented organization, like a public chamber. The business model canvas is more difficult to use when there are multiple stakeholders-- when the paying customer (government) is not the same as the end-users of the services (businesses). Public chambers may need to adapt the business model canvas to make it more relevant for finding opportunities.

What experiments did you conduct?

ICCIMA has not yet implemented a formal CMI process to run experiments, but is hoping to learn from the experiences of other chambers, especially public chambers.

What benefits have you seen as a result of using CMI?

Although ICCIMA has not directly used CMI, the Chamber is hopeful that it can be applied specifically to the adaptation of service offerings at a public Chamber. ICCIMA has implemented service innovations in the past, and CMI offers the potential to increase the speed of innovation.

What is the biggest lesson from using CMI at your Chamber?

The Task Force provided insight on how CMI could be implemented at any Chamber as well as examples of CMI already in place at some Chambers. There is a global question to address which gets to the heart of the identity of Chambers of commerce: why do businesses need a Chamber of commerce? CMI could help clarify the value that Chambers provide to keep Chambers relevant to customers, the business community, and governments. Perhaps there are entirely new models for public Chambers, such as a "hands-on" think tank rather than an operational service provider. CMI provides a framework for exploring how Chambers can avoid becoming obsolete in a rapidly changing business environment.

Dubai Chamber of Commerce and Industry ———————— Chamber Model
World Chamber Congress   Innovation Case Study
WCF Task Force: Chamber 4.0

Chamber:
Brampton Board of Trade: www.bramptonbot.com

Interviewee:
Todd Letts

Date of interview:
July 22, 2021

« Key quote:

**Don't let pursuit of perfection impede progress.
Experiments won't be perfect. Progress requires action.
Just get started.**

Possible set of questions/responses

What are the big challenges at your Chamber?

Brampton has grown very quickly from a residential suburb to one of Canada's major cities. The Brampton Board of Trade (BBoT) needs to innovate to serve the expectations of the existing business community as well as a growing population of entrepreneurs.

When did you first learn about or try Chamber Model Innovation?

The Brampton Board of Trade has been exploring Chamber Model innovation for more than a decade. BBoT used psychographic segmentation to better categorize customers and develop unique value propositions. The resulting «Value Pack Model» offers distinct services to businesses based on expected needs. BBoT began conducting online marketing experiments to test advertising campaigns to increase engagement and ultimately sign up more companies for services and membership.

Why is CMI difficult to implement?

CMI requires a high level of trust within the Chamber organization because not every project and experiment will succeed. Chamber employees who are uncomfortable with uncertainty or unwilling to take risks may struggle to learn and implement CMI processes. Because CMI is not a standard process at most organizations, new employees have to be oriented and trained. In addition, it can be challenging to change the culture of a Chamber of commerce. BBoT had already developed an effective team that was enthusiastic about trying new ideas, but this can be a real challenge at Chambers which have a "legacy" approach to services. Just getting CMI experiments started can be difficult because there will always be responsibilities associated with the core activities of the Chamber. Correlating the results of CMI is also not going to be easy-- there is generally not going to be a magical link between CMI activities and a large jump in ROI, especially because most Chambers rely on a relationship-based business model.

Finally, CMI is not, by itself, a magic bullet to solve all Chamber problems. It needs to be used as a tool to complement innovative changes in leadership, new efforts at stakeholder segmentation, broader changes in culture and governance, and operational innovation (especially use of digital technologies). The combination of these represents The Chamber of the Future.

What experiments did you conduct?

One of the first BBoT experiments directed companies to a «join now» landing page after clicking on an ad. The results showed that while the objective to create awareness was met, it did not lead to membership conversion. The team hypothesized that the missing link was engagement with the Chamber community. They redirected the landing page to an invitation to opportunities to participate in free discussions and forums with other companies and Chamber members.

What benefits have you seen as a result of using CMI?

The change in targeting generated a 4X increase in the number of people that accepted event invitations. Membership sign-ups improved as well. But BBoT has gained more than increased membership and member engagement. They learned that real knowledge about customers comes from interaction, not just survey results. BBoT have kept experiments small, a few thousand dollars or less, and leveraged a third-party data analytics firm to get up the learning curve.

What is the biggest lesson from using CMI at your Chamber?

Todd wishes they had started sooner! BBoT sees CMI as the path for the Chamber to

continually adapt to the needs of the business community. The use of the business model canvas has motivated new ways of thinking at BBoT. Todd describes this as the «Three Cs» — Courage to begin this process, Catalyst to move quickly without hesitation, and Confidence in knowing that what you are doing will make a difference. Todd believes that Chamber Model Innovation will be a key driver in the success of Chambers around the world.

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Dubai Chamber of Commerce and Industry ——————— Chamber Model
World Chamber Congress   Innovation Case Study
WCF Task Force: Chamber 4.0

Chamber:
Federation of Belgian Chambers of Commerce

Interviewee:
Wouter Van Gulck

Date of interview:
August 13, 2021

" Key quote:

Fail quickly, and be transparent about your failing as well.

Possible set of questions/responses

What are the big challenges at your Chamber?

Chambers of commerce tend to be conservative and often rely on what has worked in the past. This makes internal change difficult; even when a chamber wants to innovate, individuals may be hesitant to take risks. There can also be a lack of urgency, because the governance board for a chamber may not run the chamber like a business. Although upper management usually has the final say in determining priorities and projects, this can also deter significant changes when those managers find stability and predictability more comfortable than innovation and uncertainty.

When did you first learn about or try Chamber Model Innovation?

The Federation of Belgian Chambers of Commerce (FBCC) has been exploring Chamber Model Innovation for about 5 years. This began with an onsite brainstorming session with all of the directors of all Belgium chambers. Participants explored disruptive innovation, customer satisfaction and the need for business model change. Three major proposals were funneled out of this session, including a 24-7 help desk for certificates of origin, an on demand service for startups, and an app-based networking platform for members to connect based on similar interests.

Why is CMI difficult to implement?

Chambers of commerce have historically preferred managing a stable organization with limited risk taking and predictable outcomes. This is based partly on the concern that the Chamber, and the employees and managers, will lose credibility if a new product or service fails. This is obviously a hindrance to CMI, which is all about fast failure and validated learning from experiments that include trial and error.

What experiments did you conduct?

One relatively recent experiment was designed to target businesses with existing or potential connections between Belgium, India, and China. The FBCC offered current members a free 6 month membership to the bilateral Chambers of Commerce connecting Belgium - India and Belgium - China. Another experiment tested a new event where members of local Chambers could set up appointments with bilateral Chambers. Keeping the experiment small by limiting the number of participating bilateral Chambers helped the project move fast and generate lessons quickly.

A very recent experiment addressed cross-Chamber memberships. The Brussels Chamber offered its members free membership at two bilateral Chambers for a limited period. During this period the bilateral Chambers could convert these free members into paying members.

What benefits have you seen as a result of using CMI?

One of the more advanced Chambers within FBCC is the Brussels Chamber of Commerce. Brussels has launched a number of innovative services as well as more carefully explored experimental services launches. The original 24-7 help desk for certificates of origin was valuable to the few customers that used it, but proved expensive overall. Brussels relaunched that service to very targeted segments with quick testing and validated learning. Brussels has been doing a lot of these types of experiments, which is proving to be a great model for FBCC and the other local and regional Chambers to observe.

What is the biggest lesson from using CMI at your Chamber?

Failure is inevitable in the innovation process. It's important to recognize the value of learning from failure. When failures are transparent to the organization, the impact can be minimized and the organization can learn how to avoid similar failures in the future. Chambers, and Chamber managers, need to learn to be less afraid of failure, to dive in and embrace both failures and successes.

APPENDIX D: ACKNOWLEDGEMENTS

The deployment of CMI as a framework for Chamber 4.0 Task Force was led by a team with extensive experience in Chamber model and business innovation and included Hamad Buamim, Hassan Al Hashemi, and Natalia Sycheva of Dubai Chamber of Commerce and Industry.

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- **Lina Maria Hoyos Gaviria** and **Adriana Ramos** of Bogota Chamber of Commerce
- **Pedram Soltani** of Iran Chamber of Commerce, Industries, Mines and Agriculture
- **Michael Barnett** and **April Kerr** of Auckland Business Chamber
- **Mihai Daraban** and **Mihai Ivascu** of Chamber of Commerce and Industry of Romania
- **Gennadiy Chzyhykov** of The Ukrainian Chamber of Commerce and Industry
- **Jay Byers** and **Sheree Anne Kelly** of the Association of Chamber of Commerce Executives in the USA.

APPENDIX E: HELPFUL RESOURCES

1. A general guide to business model innovation for organizations is described in "Agile Business Model Innovation" by Adam J. Bock and Gerard George, European Business Review, May-June 2014. pp 8-11. https://www.europeanbusinessreview.com/agile-business-model-innovation/

2. An excellent introduction to lean startup can be found in "Why the Lean Startup Changes Everything." Steve Blank. Harvard Business Review. May 2013.
https://hbr.org/2013/05/why-the-lean-start-up-changes-everything

3. Strategyzer. Value Proposition Canvas.
https://strategyzer.uservoice.com/knowledgebase/articles/1194400-how-do-i-add-customer-jobs-to-my-value-proposition

4. "Questions for Value Proposition Canvas"
https://university.hygger.io/en/articles/1818952-questions-for-value-proposition-canvas

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