Insider Action Research:
Developing Business Model Innovation Capabilities in Chambers of Commerce

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"The more you know, the more you realize you don't know."- Socrates.

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As I approach my 50th birthday, I stand ready to embark on the next phase of my journey. Building on my experiences, I am excited to transition into an advisory role and pursue an academic career. This doctorate degree marks the beginning of this new chapter, and I hope to inspire my children and those around me to fearlessly chase their dreams.

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Declaration

I, Hamad Buamim, hereby declare that the thesis titled "*Insider Action Research: Developing Business Model Innovation Capabilities in Chambers of Commerce*" is exclusively my own work. No portion of this dissertation has been previously submitted to any other university for any degree, diploma, or other qualifications. I have drawn upon previously submitted work by myself in the form of reviews and conference presentations for parts of this thesis. When the work of others is utilized, the extent of its use is indicated in the text and appropriately cited in the bibliography. Any errors or omissions within this thesis are my sole responsibility.

Signature: 

Name of Student: Hamad Buamim

Name of Supervisors: Professor James Hayton

Abstract

Chambers of Commerce face increasing challenges in a rapidly changing business landscape marked by technological and regulatory disruptions. These disruptions threaten the sustainability of their current business models and diminish the relevance of their services to their members. This research aims to explore designing a practical process to support Chambers of Commerce in innovating their business models and understand the organizational capabilities that support successful implementation.

The study employs an insider action research approach, encompassing a three action research cycles, to develop and test business model innovations (BMI) within a Chamber of Commerce setting. It investigates the factors influencing the successful implementation of BMIs, evaluates the initial outcomes of implementing these innovations, and identifies the necessary organizational capabilities.

The study proposes a unique Five-Phase Ten-Step BMI Process specifically tailored to navigate Chambers through the complexities of BMI. In addition, the research findings underline ten critical capabilities integral to the successful implementation of BMI in Chambers of Commerce. These results have been validated and endorsed by the ICC World Chambers Federation. Consequently, the adoption of the Business Model Innovation framework (Chamber Model Innovation) has been recommended, aiming to bolster innovation capabilities and agility among global Chambers.

This research contributes to the advancement of business models for chambers worldwide, non-profit organizations, business associations, and civil society organizations. By providing practical guidance on developing capabilities and implementing successful BMI processes, the study offers valuable insights for the 12,000 Chambers serving over 45 million members globally, as well as for thousands of similar membership-based organizations.

Abbreviations

AED	United Arab Emirates Dirham
BM	Business Model
BMC	Business Model Canvas
BMI	Business Model Innovation
CEO	Chief Executive Officer
Chamber(s)	Chamber(s) of Commerce
CSR	Corporate Social Responsibility
DBA	Doctorate of Business Administration
DC	Dubai Chamber of Commerce and Industry
DCCI	Dubai Chamber of Commerce and Industry
DED	Department of Economic Development
Dubai Chamber	Dubai Chamber of Commerce and Industry
DT	Design Thinking
FAQ	Frequently Asked Questions
FTZ	Free Trade Zone
GMB	Google My Business
HNWIs	High Net Worth Individuals
ICC	International Chamber of Commerce
MVP	Minimum Viable Product
NVivo	Qualitative Software Platform
OTC	Over-the-Counter
PPP	Public Private Partnership
R&D	Research and Development
RTA	Roads and Transport Authority
SDG	Sustainable Development Goals
SME	Small and Medium Enterprises
UOD	University of Dubai
VC	Venture Capital
VP	Value Proposition
WCF	World Chambers Federation
WCC	World Chambers Congress

1. SETTING THE STAGE – Introduction

This chapter introduces the background and context of the Chambers of Commerce. It provides an overview of their history and common business models. We highlight the challenges facing these chambers, including technological and regulatory disruptions that have threatened the sustainability of their current business models, reducing the relevance of their services to their members. To address these challenges, we propose applying the business model innovation (BMI) framework to guide and support chambers in innovating their business models using the action research methodology. The aim of this research is to explore the design of a practical process for supporting chambers in innovating their business models, examine the factors influencing the successful implementation of BMI, and evaluate the initial outcomes of implementing BMI in these settings. Figure 1 illustrates the organization and flow of the content, providing readers with a visual guide to understand the structure of this chapter.

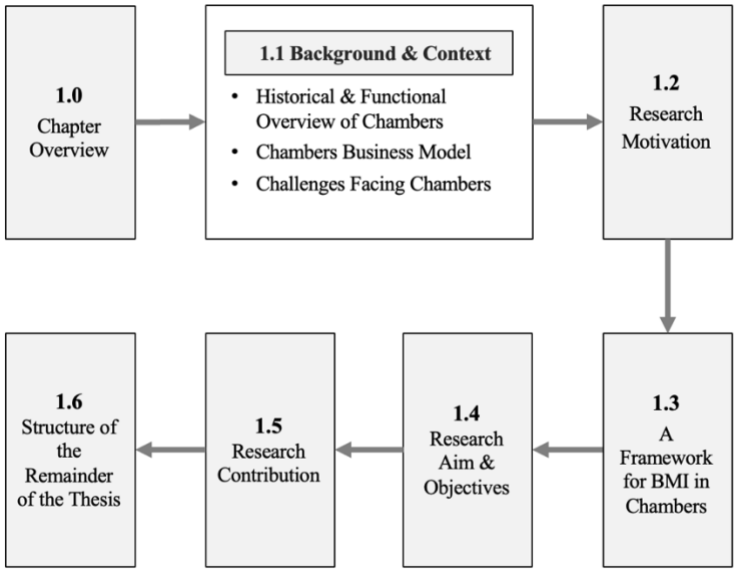

Figure 1. Organization and Flow of Chapter 1

1.1. Background and Context

1.1.1. Historical and Functional Overview of Chambers of Commerce

Chambers of commerce are not-for-profit organizations representing the business community, comprising enterprises engaged in trade, industry, and services. As articulated by Pilgrim and Meier (1995), the mission of chambers is to protect and promote businesses. They function both as service organizations—assisting their members—and as representative entities—advising and influencing government policies to foster a more favorable business environment.

Their main competitive advantage lies in their trusted network, acting as multi-sectoral business "intermediaries" that offer information and services to their members. Organized territorially, they represent different economic sectors within a defined area such as a city, province, or state (Pilgrim and Meier, 1995).

Chambers of Commerce have a rich history, dating back to the 16th century, with the term "Chambre de commerce" first appearing in 1599 in Marseille, France. Subsequently, many chambers sprouted across the European continent. The oldest English-speaking chamber of commerce is the Jersey Chamber, established in 1768, closely followed by the New York City Chamber that same year (Bennett, 2013; Mead, 2014; Taylor, 2007).

According to Mead (2014), local chambers now exist in almost every country and business community worldwide. Many are part of regional associations like Eurochambres. The International Chamber of Commerce (ICC), based in Paris, loosely associates thousands of chambers worldwide. Today, the ICC is the world's largest business organization, a network of over 12,000 chambers representing 45 million companies in more than 170 countries. This vast network accounts for a total employment footprint exceeding 1 billion people (ICC, 2021).

Bennett (1999, 1998) describes chambers as the leading private sector partners in regional and local economic initiatives across countries, given their relationships with their governments. Chambers' representative nature, transparent governance, and local roots offer clear advantages to governments over ad hoc and government-appointed bodies, which often lack resonance with businesses. Utilizing chambers allows governments to tap into existing networks, facilitating engagement and information dissemination about policy needs. As existing networks, chambers also provide cost advantages for governments, with no set-up costs and self-maintenance. Despite the differences between chamber models, most participate heavily in government partnerships (Bennett, 2013, 1999; Bennett and Krebs, 1991; Mead, 2014).

1.1.2. Chambers of Commerce Business Model

Chamber systems in most countries can be classified as one of two models: French (Public Law) or British (Private Law). The French model, often referred to as the “Continental” model, is characterized by compulsory membership and a special chamber law defining its status and tasks. This model has been adopted in several continental European countries, including Germany, Italy, Austria, and Spain, and was also introduced in most French colonies (Bennett and Krebs, 1991; Pilgrim and Meier, 1995).

On the other hand, the British model, referred to as the "Anglo-Saxon" model, is characterized by voluntary membership with no law governing its status and tasks. This model was adopted by the UK and USA and introduced in most British colonies (Bennett and Krebs, 1991; Pilgrim and Meier, 1995).

The Continental and Anglo-Saxon models represent two opposite poles in the development of chambers. Pilgrim and Meier (1995) explain that mandatory membership enables chambers to enhance their business representation and legitimacy, promote their financial strength, and offer a broader range of high-quality services supported by professional management. The chambers under this system collect their fees as part of the business license. However, voluntary membership allows chambers to focus on members' needs, fostering a strong relationship with the business community, which in turn leads to stronger member commitment and legitimacy.

Although most members of chambers are small and medium businesses (SMEs), there is limited empirical research explaining why they join. Bennett (1995) suggests that chambers provide two unique types of functions: (1) general or collective services, such as lobbying and representation, and (2) specific services, such as networking and training. SMEs, he argues, are uniquely attracted to a local chamber because of their need for affiliation to represent them before local and federal governments. Supporting this perspective, Olson (1971) emphasizes the primary motive behind local collective bodies like chambers, stating that their main purpose is to provide collective goods with a local impact. This suggests that businesses join chambers primarily to access collective services.

In contrast, Bennett (1998, 1996) contends that the primary motive for membership is accessing specific services rather than collective goods or general benefits. He asserts that companies recognize that they can benefit from collective goods and general services without being members, making these less of a stimulus for membership compared to specific services. Costanzo and Goodnight (2015) explain that membership-driven nonprofit organizations, such as voluntary chambers of commerce, depend on successfully marketing their value and benefits to their target members because they cease to exist without members.

Bennett (2000, 1996) points out that the mandatory membership model has been challenged and questioned. He reasons that, based on the free-market economy concept, the value of membership should govern the relationship with members instead of laws and regulations

offering protection. This perspective makes the successful implementation of a voluntary membership system more sustainable for chambers. A similar argument led many European governments to significantly reform their chamber laws to reduce taxes on businesses following the global financial crisis and economic slowdown in 2008 (World Chambers Federation, 2017).

Both public and private chamber models have faced challenges in recent years, each with its own set of advantages and disadvantages. However, in an era of reduced public expenditure, the benefits of systems that depend on voluntary finance and commitment are likely to become increasingly attractive to governments and businesses. Given its dependence on stakeholder satisfaction, the voluntary system is also expected to be more globally acceptable and sustainable in the long term. Accordingly, this study will focus on the private model as the public one is subject to government laws that are beyond an organization's (chamber's) control.

1.1.3. Challenges Facing Chambers of Commerce

The past two decades have witnessed numerous technological and regulatory disruptions posing significant threats to the current business model of chambers of commerce. Technological advancements, particularly the rapid growth of the internet, have simplified communication channels, enabling businesses to directly connect with customers more cost-effectively. Such progress has invariably disrupted the business model of all intermediaries, including chambers of commerce. This development also impacts their value propositions to attract and retain members, as the services they offer can now be obtained faster and more affordably through other channels, such as the Internet.

Furthermore, several chambers operating under public law have encountered substantial government reforms in the aftermath of the global financial crisis and economic slowdown of 2008 (World Chambers Federation, 2017). Multiple European governments, including those of Germany, Italy, Spain, Greece, and other EU countries, substantially reformed the laws governing their respective chambers. While these reforms retained the basic laws, they narrowed the breadth of compulsory membership and significantly reduced financial collections. The primary aim was to encourage robust voluntary participation by individual businesses, thus moving closer to the advantages offered by private law systems. These reforms sought to make public law chambers more cost-effective and focused (Bennett, 2011).

For instance, the Spanish government abolished the tax payment to local Spanish chambers in 2010, resulting in a 40% loss of income within a year. In 2014, the New Commerce of Spain law was introduced, shifting to voluntary contributions and thus ending 400 years of the public law system in the country. Concurrently, Italian government reforms resulted in a 50% income reduction for chambers over three years to reduce taxes on businesses. French chambers of commerce underwent similar reforms, negatively impacting their financial health. These changes not only narrowed compulsory membership but also significantly reduced income for public law chambers, in some cases by up to 50%. Chambers' leaders anticipate that more governments from various countries and regions will adopt similar reforms concerning their chambers (World Chambers Federation, 2017).

1.2. Research Motivation

In my sixteen years as the President and CEO of the Dubai Chamber of Commerce from 2006 to 2022, I actively collaborated with many global chamber leaders and was involved in the International Chamber of Commerce and its subsidiary, the World Chambers Federation activities. I served as the Deputy Chair of the ICC World Chambers Federation from 2010 to 2018, subsequently becoming the Chair from 2019 to 2022.

During this tenure, a recurring concern among Chamber leaders was the risk of chambers of commerce being perceived as "outdated" organizations. This underscored the need to transform their business models to stay relevant to the businesses in their communities. This issue was formally addressed during the 10th World Chambers Congress in Sydney, Australia, in September 2017, which hosted approximately 1,200 chamber executives from 100 countries. A workshop titled "Changing Chamber Business Model" was organized to discuss and brainstorm modern and innovative approaches to transform traditional chamber business models.

Despite gaining consensus on the challenge, the workshop concluded with limited, not widely applicable recommendations (World Chambers Federation, 2017). The dialogue continued at the 11th World Chambers Congress in Rio de Janeiro, Brazil, in June 2019. Despite the change in the workshop's title to "Chamber Model Transformation in Digital Age," the conclusion was similar - more questions than answers, highlighting that technology alone wouldn't suffice to handle the disruptions.

Chamber leaders understand that the business environment is volatile and unpredictable, emphasizing the chambers' role in fostering innovation among its members. Unfortunately, chambers are often perceived as bureaucratic entities with services that don't align with modern business operations. For survival and relevance, chambers must undertake transformative innovation of their business models.

As the Chair of the ICC World Chambers Federation and the President & CEO of Dubai Chamber, I committed to developing a framework to innovate my organization and support other chambers. Despite engagement with several consulting firms, their proposals were inadequate as they focused on services and distribution channels that could not be generalized or stand the test of time. This motivated me to delve into the academic world and industry practices, combined with my experience and resources, to approach this task, challenging yet not impossible.

1.3. A Framework for Business Model Innovation in Chambers of Commerce

This study aims to apply the business model innovation framework as a potential solution to address the challenges facing chambers, which necessitate an innovative transformation of their business. Davila et al. (2012) define semi-radical business model-driven innovation as a substantial change in one or more of the three business model levers (value proposition, value chain, or target customer). Understanding business model innovation starts with a comprehension of the business model itself. Numerous scholars have defined the business model as a tool primarily to facilitate the creation, capture, and delivery of value (Amit and Zott, 2001; Chesbrough, 2007; Teece, 2010). Building on this, business model innovation is the pursuit of novel ways to define value propositions, thereby creating and capturing value for stakeholders as articulated by Zott and Amit (2010). Lindgardt et al. (2009) echo this sentiment, stating that business model innovation occurs when two or more elements of a business model are refined to generate value in a new manner.

It's important to highlight that business models are also relevant to non-profit organizations, such as chambers of commerce, civil society organizations, and social businesses. In these instances, value relates to achieving social goals, such as economic growth or social justice (Bock and George, 2018; Yunus et al., 2010). Yunus et al. (2010) suggest that the literature on business model innovation for for-profit entities provides 'lessons' that can aid in uncovering

the novel value propositions and constellations required for non-profit organizations like chambers.

As this study is focused on innovating the business model of chambers, it will be reviewed from the perspective of established organizations. Business model innovation within such organizations involves dealing with the complexity of the existing business model and the risk of disrupting current revenue streams.

Finally, it's important to note that several studies have been published on the topic of chambers of commerce. For instance, Professor Robert J Bennett has researched and published numerous papers on the subject. However, most of the research has addressed the topic from economic development, policy, and historical perspectives, which differ from the approach of this study.

Overall, this study aims to contribute to, and stimulate further research on, the phenomena of chambers of commerce business models and business model innovation.

1.4. Research Aim and Objectives

The aim of this research is to explore the development of a practical process designed to assist chambers in innovating their business model. Furthermore, the study intends to examine the organizational capabilities that would support the execution of the proposed business model innovation process, thereby enhancing the probability of success.

The **Research Question** of the study is, *"How can Chambers of Commerce develop their BMI Capabilities?"*

The objectives of the study are multi-faceted, aiming to deepen understanding of business model innovation processes, with the following specific goals:

1. To generate practical ideas that Chambers can implement,
2. To increase the likelihood of successful business model innovation projects by learning through action-reflection cycles, and
3. To contribute to the development of business models in chambers and other similar non-profit organizations, including business and professional membership-based associations and civil society organizations.

1.5. Research Contribution

Over four centuries of service to businesses worldwide, Chambers of Commerce face a critical juncture. To stay relevant and valuable, they need to evolve their business models radically.

In my exploration of how Chambers could innovate, I discovered that it's not about superficial adjustments. It's a deeper, systematic change. From this realization emerged a Five-Phase Ten-Step BMI process specifically tailored to the unique needs and structures of Chambers of Commerce. This process serves as a practical roadmap, providing Chambers with a clear and comprehensive path to navigate the challenges they face in their innovation journey. With the rapid progression of technology and the disruptions caused by regulatory changes, Chambers of Commerce require a structured guide to effectively innovate their business models. The BMI framework presented in this study fills that need by offering a clear and comprehensive path, addressing the complexities associated with business model innovation. Chambers can utilize this framework to manage the diverse stages of BMI and successfully drive innovation within their organizations.

Furthermore, my research has identified ten essential organizational capabilities that play a crucial role in facilitating the effective implementation of BMI. These capabilities serve as tangible areas of focus for Chambers of Commerce, guiding the design of training programs, development initiatives, and strategic planning efforts within these organizations. The ten identified capabilities encompass a range of skills, resources, and organizational elements required for the successful execution of the BMI process. By emphasizing these capabilities, Chambers can enhance their overall capacity for innovation. These capabilities act as instrumental factors in driving positive change and fostering a culture of innovation within Chambers of Commerce.

Imagine the Five-Phase Ten-Step BMI process as a guiding roadmap – not just for a handful but for all 12,000 Chambers around the world. Yet, a map alone isn't enough without the skills to navigate. This is where the ten organizational capabilities play their part. Identified during this research, they serve as the compass, guiding the Chambers through the complexities of business model innovation.

In the world of theory, my research adds a fresh perspective to business model innovation. While there was a lot of talk about BMI, few explored the special challenges faced by non-profits or Chambers of Commerce. I wanted to address that oversight. Moreover, by spotlighting the role of specific organizational capabilities, this research not only strengthens the existing theoretical foundations but also forges new directions.

In terms of methodology, my research brings a new approach, emphasizing action and reflection. By adopting the action research methodology, I aimed to present a lens that sees BMI not just as a concept but as a lived experience, especially in distinctive settings like Chambers. The journey's blueprint, inspired by Coghlan's and Zuber-Skerritt and Perry's frameworks, serves as a guide for others planning similar research methods in the future.

But if there's one thread that runs consistently through this research, it's the spirit of experimentation. Gone are the days of static, upfront models of business planning. The framework here champions a dynamic, iterative approach. It's not just a new perspective; it's a shift backed by empirical evidence, making a marked contribution to business model innovation.

In essence, while this research provides invaluable insights for Chambers and their 45 million members, its ripple effects could be seen influencing a wider range of entities, from other non-profits to professional associations, and beyond.

1.6. Structure of the Remainder of the Thesis

The remainder of this thesis is structured in a clear and coherent progression through each chapter to provide a comprehensive understanding of the research topic.
Chapter 2 reviews the different types of innovation, with a particular focus on business model innovation as a viable solution for chambers facing various challenges. It explores the fundamental concepts of BMI and addresses potential barriers that may arise during the BMI process. Moreover, this chapter introduces the concept of design thinking, explaining its role and relevance to BMI. Lastly, it offers a detailed overview of the BMI process, emphasizing the significance of experimentation and the essential tools for successful implementation.

Chapter 3 focuses on the methodology and methods employed in this study. It is divided into four sections. The first section defines and describes the action research approach, specifically Insider Action Research, which holds relevance to the project at hand. The subsequent sections discuss the research design, thesis project cycles and core project cycles, following the framework Coghlan (2019) proposed for action research. Lastly, the chapter delves into data collection and generation, data analysis and coding, research and data quality, and the role duality of the researcher.

Chapter 4 presents the outcomes of the Core Action Research Project, which comprised a three cycles. The chapter highlights the progression from ideation to experimentation, culminating in the launch of a novel service. It provides an overview of the issues and responses taken by the researcher and the organization.

Chapter 5 examines the outcomes and findings of the Thesis Action Research project, with a specific focus on meta-learning through self-reflection. It involves reflecting on the content, process, and premise of the research. The chapter presents the identified themes and codes resulting from the data analysis and coding process, employing the methodology proposed by Gioia et al. (2012). The ten themes are categorized into content, process, and premise reflections, each explored in a separate section.

Moving into Chapter 6, the primary emphasis is answering the research question and highlighting key BMI findings within Chambers of Commerce. This chapter reconnects with our research objectives, introduces the Ten-Step BMI Process and the key capabilities, aligns these insights with relevant literature, and concludes by revealing the study's significant contributions.

Chapter 7 demonstrates how the research project was implemented on a larger scale to generate practical and actionable knowledge. The chapter shares the positive experience of the Chambers of Commerce community in implementing the suggested BMI process and highlights the relevance of the research to a broader audience.

Chapter 8 showcases the transformative power of academic research and practice on personal, professional, and organizational levels through the effective utilization of insider action research and integrating first-, second-, and third-person inquiry. This chapter serves as an example of the profound impact research can have on individuals, teams, and communities, encouraging further exploration and application of such research methods in various organizations and fields.

Finally, Chapter 9 provides a comprehensive overview and conclusion of the research study. It concisely synthesizes the key findings, contributions, and implications of the study. The chapter is organized into four sections: summarizing the research project's objectives and main outcomes, acknowledging the constraints and challenges encountered, identifying opportunities for further exploration and investigation, and offering a synthesis of the key insights and contributions of the research, reflecting on its impact on both the academic and practical domains.

Throughout the thesis, the structure of each chapter builds upon the previous ones, ensuring a logical and coherent progression of ideas. The organization of this research is presented in Figure 2 below, which outlines the structure of the thesis and provides an overview of each chapter.

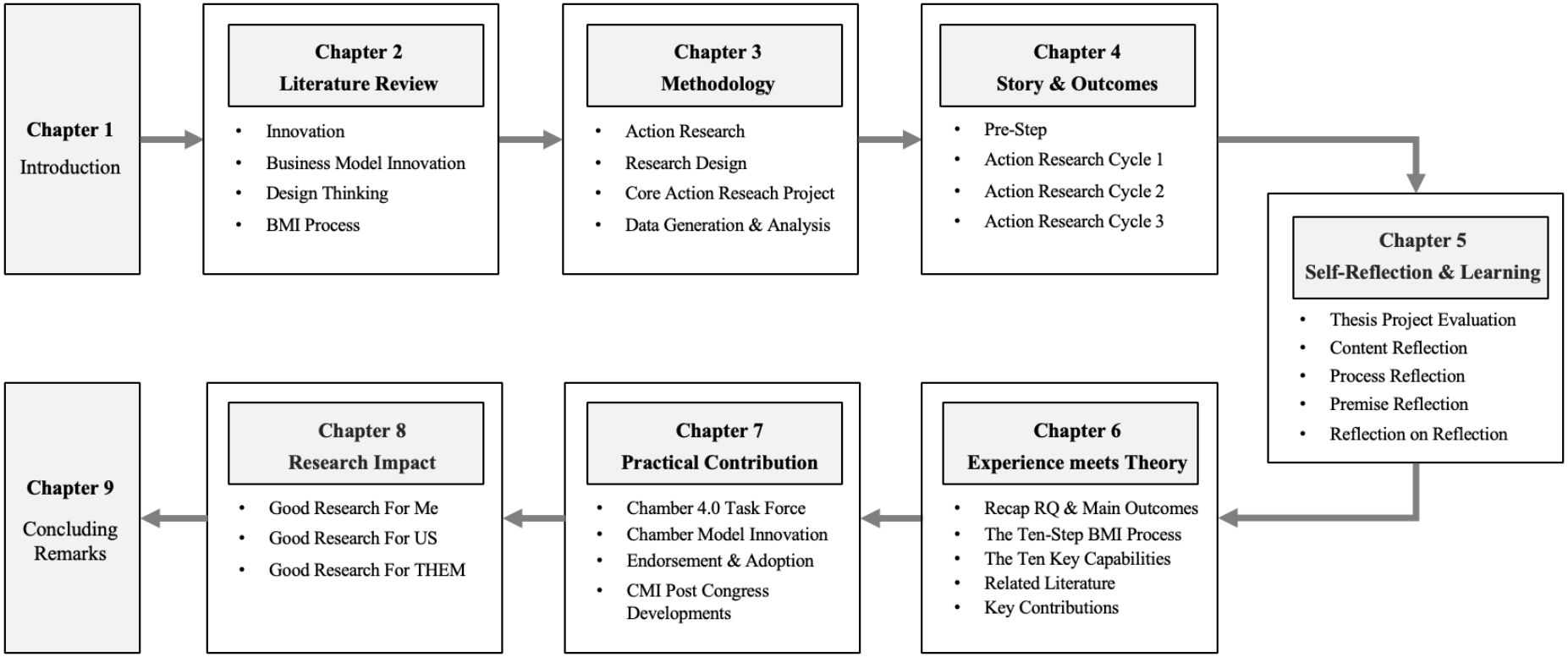

Figure 2. Thesis Structure and Overview

2. CONTEXTUALIZING THE STUDY – Literature Review

Building on the conclusion of Chapter One that chambers need to innovate their business models, I have structured Chapter Two into four main sections. The first section delves into the concept of innovation, exploring its various types, specifically emphasizing Business Model Innovation as a potential solution for chambers grappling with challenges.

In the second section, I narrow my focus to BMI, beginning with an exploration of its definitions, building on the dynamic aspects of business models. My aim is to foster a deep understanding of BMI to arrive at a definition that aligns with my study. This section further investigates different facets of BMI, such as its potential rewards, risks, and barriers. I also examine BMI in the context of established organizations, like chambers, which often exhibit risk-averse tendencies and resistance to change.

The third section introduces Design Thinking as a crucial component of the BMI process. I discuss its definition, highlight its advantages, delve into the iterative design thinking process, and finally, connect the design thinking process to the BMI. The goal here is to underline the crucial role design thinking plays in fueling innovation and adaptability in business models.

In the final section, I focus on the Business Model Innovation process rooted in design thinking principles. While emphasizing its creative and iterative nature, I note that it isn't a standardized process. I explore the experimentation aspect and review supporting tools like the Business Model Canvas, The Lean Startup Methodology, and the Customer Development Model.

The organization of this literature review chapter is visually represented in Figure 3 below.

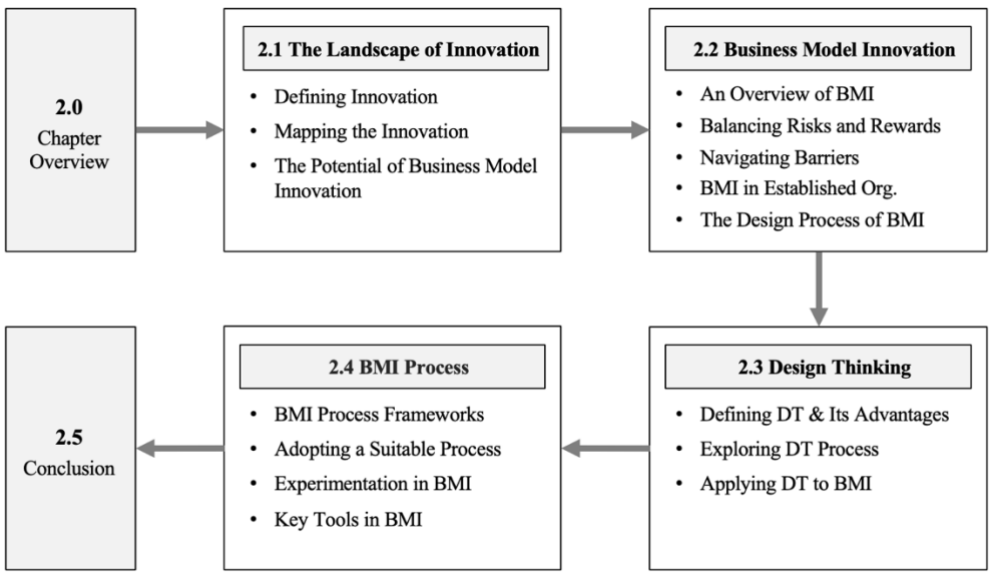

Figure 3. The Organization and Flow of Chapter 2

2.1. The Landscape of Innovation

This section delves into innovation, beginning with its varying definitions, progressing through its classifications, and spotlighting the transformative power of Business Model Innovation.

2.1.1. Defining Innovation

Innovation, a term frequently echoed in business meetings, forums, and conferences, often brings to mind notions of risk-taking and the pursuit of novel and unique ideas. However, these aspects merely represent pieces of the wider concept of innovation. A survey of the literature uncovers a multitude of definitions of innovation. One of the earliest and most comprehensive definitions comes from Schumpeter (2013), who, in his significant work "Capitalism, Socialism, and Democracy," describes innovation as a process that involves "new combinations" of existing resources. This could mean developing new or significantly improved products, services, production methods, sourcing strategies, or business organization models. Schumpeter's perspective on innovation emphasizes not just the practical application of ideas but also their potential to cause transformative change—a process he famously termed "creative destruction."

In a comprehensive review, Baregheh et al. (2009) discovered approximately 60 different definitions of innovation scattered across various scientific papers. In their pursuit of a multidisciplinary definition, they proposed: "Innovation is the multi-stage process whereby organizations transform ideas into new/improved products, services, or processes, in order to advance, compete, and differentiate themselves successfully in their marketplace" (Baregheh et al., 2009, p.1334). For the purpose of our study, we adopt this comprehensive definition as our primary reference for understanding innovation.

2.1.2. Mapping the Innovation

Henderson and Clark (1990) introduce four types of innovation that capture its varied nature. They first describe incremental innovation, which involves making minor, iterative enhancements to existing products, processes, or services. This type of innovation, often focused on efficiency and cost-saving, can manifest in diverse ways, such as process optimization, the adoption of innovative technology, or the redesign of products for enhanced user-friendliness. Incremental innovation, being a sustaining form of innovation, poses a lower risk and is one of the more straightforward routes to creative improvement.

Next, they discuss radical innovation, a type that revolutionizes the landscape by creating an entirely novel product or service for a new market. This form of innovation, despite its disruptive nature and requirement for substantial investment of resources and time, holds the potential to create remarkable value for both the organization and its customers. Despite its high-risk nature, the potential rewards can be significant (Henderson and Clark, 1990).

The authors then address architectural innovation, a type that involves the reconfiguration of the fundamental structure or system through which a product or service is delivered, often to cater to a new market. Such innovation might entail changes to the business model, the value chain, or the organization's operational procedures.

Lastly, Henderson and Clark (1990) shed light on disruptive innovation. This term refers to the introduction of new products or services that fundamentally alter the dynamics of an industry. This is often achieved by launching a new, lower-cost alternative that eventually outperforms the existing market leaders. Disruptive innovation is typically associated with small, entrepreneurial firms challenging established industry players and encapsulates the core of the Innovator’s Dilemma, as elaborated by Christenson (1997).

Henderson and Clark (1990) underscore that these innovation types are not mutually exclusive. Organizations may simultaneously pursue multiple types of innovation, and the boundaries between these categories can often blur, with innovations fitting into multiple classifications. They suggest that market leaders tend to shy away from extensive, high-risk changes, focusing more on incremental innovation. Architectural innovation, being a more attainable form of innovation, has emerged as a potent business strategy as it significantly enhances the product or service without altering its core value.

Further categorizing innovation, Davila et al. (2012) and Osterwalder et al. (2020) provide a comprehensive view of different kinds of innovation organizations can harness, organizing these types into specific categories. These include (1) Product/Service innovation, which involves new or improved products or services, (2) Process innovation, which refers to the enhancement or streamlining of the processes or technology used for product or service creation and delivery, (3) Business model innovation, implying alterations in how a company creates, delivers, and captures value from its offerings, (4) Marketing innovation, involving the development and implementation of novel or significantly improved marketing strategies or tactics, (5) Organizational innovation, representing the development and implementation of

new or significantly improved organizational structures, processes, or cultures, and finally, (6) Strategic innovation, which is the development and implementation of new or significantly improved strategies for market competition.

Building on these categories of innovation, Davila et al. (2012) distinguish that some innovations are incremental while others are radical. They assert that organizations need to effectively manage both types of innovation to maintain competitiveness and adapt to dynamic market conditions. In a contrasting perspective, Osterwalder et al. (2020) argue that these different forms of innovation can be linked to distinct elements of the business model. For instance, product innovation may be associated with the company's value proposition, whereas process innovation could link to the company's value chain. On the other hand, business model innovation represents a more fundamental shift in the company's mode of operation and value creation for its customers.

Both authors emphasize the crucial role of innovation in driving business success, arguing that companies need to consider a variety of innovation types to sustain competitiveness and meet the evolving needs of their customers. They recognize that different types of innovation can have varying impacts on a company's performance. Further, they highlight the importance of effective innovation management to maximize the benefits of these efforts and to ensure alignment with the company's strategic objectives (Davila et al., 2012; Osterwalder et al., 2020).

Considering the challenges faced by the chambers, as explained in Chapter 1, business model innovation emerges as a potential solution to address their issues. Relying on incremental innovation may not be sufficient to spark the level of transformative change they aspire to realize (Davila et al., 2012; Osterwalder et al., 2020).

2.1.3. The Potential of Business Model Innovation

Business model innovation, which involves novel ways of organizing business, is recognized as a powerful type of innovation that, when successfully implemented, can directly contribute to a sustainable competitive advantage (Casadesus-Masanell and Zhu, 2013; Chesbrough, 2007; Davila et al., 2012; Osterwalder et al., 2020; Teece, 2010). Expanding on this concept, Zott and Amit (2010) propose that organizations can generate market value by inventing new business models. These models could be triggered by the emergence of new technologies, external forces, or collaborative ventures aimed at co-creating innovative value for stakeholders.

Nonetheless, Chesbrough (2007) suggests that business model innovation goes beyond simply adopting new technologies. It requires a fundamental rethinking and redesign of key aspects of a company's operations to create value. This form of innovation can provide a competitive edge and enable organizations to adapt to evolving market scenarios and customer needs. Further reinforcing this notion, Chesbrough (2003) earlier introduced the concept of "open innovation," suggesting that companies should not solely depend on their internal research and development for new ideas but should also actively explore external sources of innovation. He advocates that companies embracing open innovation are better positioned to succeed in today's dynamic business environment.

The following section will further explore business model innovation, considering it as a distinct type of innovation.

2.2. Business Model Innovation

This section delves into key BMI elements. It examines business model fundamentals, proceeds to insights on BMI strategies, and evaluates its risks and benefits. The discussion addresses challenges in established organizations and concludes with a focus on designing innovative models, emphasizing important tools and methodologies.

2.2.1. Understanding Business Models

2.2.1.1. Defining the Business Model Concept

Despite the lack of a universally accepted definition for the term business model (Johnson et al., 2008), scholars broadly understand it as a framework for creating, capturing, and delivering value (Amit and Zott, 2001; Chesbrough, 2007; Teece, 2010). Magretta (2002) articulates this concept as the story of identifying customers, defining value for those customers, and delivering this value at an appropriate price. Johnson et al. (2008) similarly envisage the business model as the assembly of elements that collectively create value.

Amit and Zott (2001) and Teece (2010) argue that a business model is a roadmap for how a company will create and deliver value to its customers and how it will capture that value through revenue streams through its various resources and relationships with its customers, suppliers, and partners. It is seen as a way of organizing and managing the various elements of a business to create value for the firm and its stakeholders. According to these researchers, value is

recognized as the main purpose of business models. The value can be profits, competitiveness, and efficiency. Teece's (2010) interpretation also emphasizes the importance of the exchanges that take place within a business and their value-creating role, highlighting the governance required to manage and coordinate these exchanges and the need for a clear and coherent operational structure to guide the business's activities.

Osterwalder and Pigneur (2010) further detail the business model concept, identifying nine building blocks: customer segments, value proposition, channels, customer relationships, revenue streams, key resources, key activities, key partners, and cost structure. These components describe the various elements of a business model and how they interact with one another, demonstrating the logic behind a company's value creation. This definition emphasizes understanding the value a company offers to its customers and the vital relationships and partnerships necessary to create and deliver this value.

Chesbrough and Rosenbloom (2002) support Osterwalder and Pigneur's (2010) perspective in explaining the core functions of a business model. They confirm that it articulates the value proposition, identifies a market segment, defines the structure of the value chain required to create and distribute the offering, determines the resources necessary to support the firm's position in this chain, specifies the revenue generation mechanisms, estimates the cost structure and profit potential of producing the offering, describes the firm's position within the value network (or ecosystem), and formulates the competitive strategy that will afford the firm an advantage over its rivals.

2.2.1.2. The Role of Business Models in Management

Though the business model as a managerial concept has emerged relatively recently, primarily over the last two decades, it has rapidly gained significance. The evolution and design of business models have been increasingly spotlighted, with scholars and practitioners alike recognizing their importance in contemporary business environments (Chesbrough, 2007).

Teece (2010) attributes this surge of interest to the explosive growth of the Internet and e-commerce, which necessitated a re-evaluation of business models. This digital transformation posed new challenges, prompting questions about how businesses could deliver value to customers in innovative ways and capture value from novel services that users often expect to be free. Advances in technology have enabled individuals and businesses to access an unprecedented volume of data and information. The Internet has not only revolutionized data

accessibility but has also emerged as a disruptive distribution channel, compelling many traditional brick-and-mortar organizations to reassess and reinvent their business models entirely.

2.2.1.3. The Dynamic Nature of Business Models

One crucial aspect to understand is that business models are not static entities; they represent how firms conduct business in a dynamic way (Amit and Zott, 2012). This suggests that business models are continuously evolving in terms of components, relationships, and structure to adapt to shifting environments and customer demands.

This concept of the business model as a dynamic, ongoing process is further substantiated by Amit and Zott (2001), who propose that business models must be perpetually refined and adapted in response to market fluctuations and customer needs. Teece (2010) echoes this viewpoint, underscoring the necessity for continual change in business models.

Chesbrough (2007) emphasizes the significance of innovation within this context, pointing out that businesses must continuously adapt and evolve their models to remain competitive. He argues that organizations can derive benefits from both internal and external sources of innovation and should actively seek out and incorporate new ideas and technologies into their operations to remain competitive.

This dynamic perspective correlates strongly with the concept of Business Model Innovation and ties it intimately to the principle of value creation (Chesbrough and Rosenbloom, 2002).

2.2.2. An Overview of Business Model Innovation

Similar to the business model concept, there isn't a universally agreed-upon definition for business model innovation, as Johnson (2010) noted. Despite its importance in both academic and managerial realms, our understanding of BMI is still limited (Bocken et al., 2014; Foss and Saebi, 2017; Wirtz et al., 2016).

Generally, business model innovation encompasses identifying new value propositions for revenue generation and finding innovative ways to create and capture value for its stakeholders (Amit and Zott, 2001; Magretta, 2002; Teece, 2010). It signifies the creation of a novel business model or the transformation process from one model to another (Chesbrough, 2010; Mitchell and Bruckner Coles, 2004). Zott and Amit (2010) view it as the search for new ways to define value propositions to create and capture value for their stakeholders.

Foss and Saebi (2018) provided a theoretically oriented definition of business models and business model innovation, emphasizing the constructs of value creation, delivery, and capture mechanisms, along with their underlying complementarity. According to them, BMI entails novel alterations of such complementary relations.

Johnson (2010) views BMI as the ability of the organization to change as a whole. Lindgardt et al. (2009) relate it to the innovation of business models, arguing that when two or more business model elements are refined to create value in a new way, it results in BMI. Osterwalder and Pigneur (2010) define BMI as the process of establishing new mechanisms for value generation, concentrating on fulfilling new or unexpressed customer needs. Simultaneously, Mitchell and Coles (2003) describe BMI as a process that either completely renovates a business model or recombines at least two of its elements to innovate and deliver a value proposition perceived as new by the customer.

In this research, the BMI definitions provided by Lindgardt et al. (2009), the explanations of Osterwalder and Pigneur (2010), and Mitchell and Coles (2003) form my guiding framework. Subsequent sections will delve deeper into the opportunities, risks, and barriers associated with BMI, including the capabilities needed to navigate these challenges. These discussions are crucial to the project.

2.2.3. Balancing Risks and Rewards in Business Model Innovation

Business model innovation carries the potential for significant performance enhancements when executed effectively. Research by Johnson et al. (2008) suggests that it can be a highly rewarding activity that has the capacity to reshape entire industries, consequently generating substantial value for numerous organizations across diverse industries. They argue that business model innovation allows companies to adapt to market fluctuations and to remain viable and prosperous in today's dynamic and competitive business landscape. In alignment with this, Amit and Zott (2012) found a correlation between business model innovation and increased performance levels, as reflected in market value and revenue growth, particularly in industries characterized by high uncertainty. Moreover, they found that innovative and distinct business models significantly contribute to the high performance of both startups (Zott and Amit, 2007) and established organizations in a variety of industries and countries (Casadesus-Masanell and Zhu, 2013).

On the contrary, business model innovation may also be perceived as a high-risk venture. It demands substantial changes to the way businesses operate and generates revenue, which could involve introducing new products or services, expanding into new markets, or implementing innovative business models or pricing structures. According to Bock and George (2014), this process, by its nature, is high-risk, as it obliges organizations to make comprehensive changes to their processes, resources, and systems. Unlike product and process innovation, business model innovation demands an opportunity-focused, disruptive approach, initiating a fundamental shift in the firm's method of value generation and capture. Bock and George (2014) suggest that agile firms exhibit ambidexterity, seamlessly transitioning between exploration and exploitation of new opportunities. They propose four rules for achieving agile business model innovation: simplifying structures, partnering for knowledge, fostering self-reliance for innovation, and encouraging creativity at firm boundaries. Furthermore, they underscore the importance of investing in intangibles, such as creativity, employee commitment, and knowledge creation.

2.2.4. Navigating Barriers in Business Model Innovation

There exist a variety of barriers that may obstruct business model innovation, as noted by Koen et al. (2010). Such barriers can be rooted in the firm's existing business model, which tends to shape its approach toward innovation. Common internal barriers include conflicts with established models, the risk of cannibalizing current sales and profits, and the potential to upset significant business relationships or threaten the company's existing value (Chesbrough, 2010; Amit and Zott, 2012; Teece, 2010).

This complex challenge is explained by the Innovator's Dilemma phenomenon described by Christenson (1997). Here, successful companies can fail to stay ahead of their competition because they are too focused on maximizing their current business model and meeting the demands of their most profitable customers. This intense focus often blinds them to the potential of new technologies or business models that could disrupt their industry, leading to their eventual decline.

Other significant barriers to business model innovation include the allocation of resources, as Chesbrough (2010) mentions. When a firm allocates its capital to the most profitable uses, the established business model often gets disproportionately favored, leaving disruptive models starved of resources. There's also the cognitive barrier due to management confusion or

obstruction (Chesbrough and Rosenbloom, 2002) and the need for the involvement of top leadership, which Chesbrough (2007) identifies as a critical element in business model innovation. Time and resources are additional barriers that must be taken into account.

Yet, despite these obstacles, certain strategic approaches can help overcome these barriers to business model innovation. Chesbrough (2010) emphasizes the importance of developing organizational capabilities to innovate business models. He also highlights the value of commitment to experimentation, which can help create the data needed to justify a novel business model. Furthermore, (Osterwalder and Pigneur, 2004) framework provides a proactive method for experimenting with alternative business models, allowing organizations to simulate different possibilities before committing to large-scale investments.

According to Chesbrough (2010), leadership plays a critical role in the effective governance of business model experimentation, with the CEO ideally positioned for this task. Similarly, Doz and Kosonen (2010) emphasize the need for strategic agility in leadership to facilitate the transformation of business models. Bock and George (2014) propose that BMI relies on potent central leadership, often spearheaded by the CEO. Contrary to other forms of innovation that profit from grassroots involvement, BMI demands visionary leadership and radical change that is driven from the top.

Finally, the importance of fostering a strong organizational culture to manage the co-existence between the current and new business models is stressed by Tushman and O'Reilly (1996). Such an environment can facilitate the search for a new business model.

In the context of this study, understanding the barriers, risks, and necessary capabilities related to business model innovation is crucial. This understanding is particularly relevant for established organizations such as the chambers in our research. Recognizing these risks and developing the right capabilities to tackle these challenges is fundamental for the success of the project. Understanding the unique challenges facing established organizations, compared to those such as startups, is vital for developing the appropriate strategies and capabilities to navigate business model innovation. This is covered in the next section.

2.2.5. Business Model Innovation in Established Organizations

Business model innovation presents unique challenges to both established businesses and start-ups, but the specifics of these challenges tend to vary significantly. Despite having plentiful

resources such as financial and human capital, market knowledge, and crucial technologies, established organizations often struggle with innovating their business models (Koen et al., 2011, 2010). These businesses can be successful at driving breakthroughs in technology innovation but often stumble when it comes to business model innovation, particularly when it involves exploring new market spaces. The complexity of this challenge increases as these businesses venture into unfamiliar territories where such innovation is crucial.

Generally, established organizations excel at sustaining innovation, which pertains to the enhancement of their existing products or services. However, business model innovation, which goes beyond mere product or service improvement, can deeply challenge the core of the organization and its culture. The development of a new business model often requires these organizations to acquire new skills and, in some cases, abandon the thinking that led to their previous successes (Koen et al., 2011, 2010).

Doz and Kosonen (2010) also highlight that established firms' business models can become rigid over time, which can hinder their strategic adaptability to disruptions. Despite being resource-rich, these companies can show risk aversion and resistance to change. However, in spite of these hurdles, business model innovation remains a significant opportunity for established firms, inviting them to move beyond their comfort zones and delve into new territories.

On the contrary, start-ups have the advantage of building a business model from scratch, which allows for more flexibility and agility. Nonetheless, start-ups face their own set of challenges, including limited resources and pressure to establish a customer base and generate revenue quickly. Blank (2013) emphasizes a key distinction - unlike established firms that primarily focus on executing existing business models, start-ups are temporary entities focused on discovering a scalable and repeatable business model.

Therefore, it's clear that while both established businesses and start-ups face hurdles with respect to business model innovation, the specific challenges and strategies to overcome them can vary depending on the nature of the firm.

2.2.6. The Design Process of Business Model Innovation

The design element is a crucial part of business model innovation, as evidenced by various definitions. For instance, Chesbrough (2007) emphasizes the need to form superior value

configurations. Zott and Amit (2010) contend that the design of business models significantly influences a company's evolution and success. Osterwalder and Pigneur (2010) speak of experimenting with new business model components and building blocks. Business model design is also depicted as a source of innovation and a paramount task for entrepreneurs and managers (Chesbrough, 2007; Zott and Amit, 2007). Osterwalder and Pigneur (2010) explain that business model innovation entails modifying an existing business model or designing and implementing a new one.

Several business model innovation design tools have been developed for entrepreneurs and managers. For example, Chesbrough (2007) offers design measurement models for business model innovation using a business model framework. Chesbrough (2010) provides an integrated approach to business model innovation. Osterwalder and Pigneur's (2010) Business Model Generation handbook introduces design thinking methods (customer insights, ideation, visual thinking, prototyping, and scenarios) and tools (empathy maps and brainstorming).

Many researchers believe that design thinking can play a strategic role in business model innovation. For example, Gilbert et al. (2012) highlight the potential of design thinking as a method of approaching problem-solving and innovation in the business sphere. They argue that design thinking can be a valuable approach for businesses seeking to innovate their business models. This tool can be employed to identify and define problems, generate and evaluate potential solutions, and implement new business models that cater to the needs of customers and stakeholders. They conclude the benefits of integrating design thinking and business model innovation, including the ability to quickly identify and address customer needs and create new value for both the company and its customers.

Moreover, Brassett et al. (2019) discuss how companies can utilize prototyping and design thinking to develop and test new business models. They argue that prototyping (a process of creating and testing a product or service to gather feedback and make improvements) and design thinking (a problem-solving approach that involves empathy, experimentation, and iteration) can be valuable tools for business model innovation, as they enable companies to test and refine new ideas quickly and better understand their customers' needs and wants. Echoing this perspective, Wrigley et al. (2016) emphasize that design thinking is a necessary mindset for business model innovation and represents the willingness to explore future possibilities.

The subsequent section of this chapter delves deeper into the concept of design thinking. This detailed exploration is designed to enhance our understanding of this approach, particularly focusing on its role and application in our project and, more specifically, in relation to business model innovation.

2.3. Design Thinking

This section explores Design Thinking, offering a clear and detailed look at this creative strategy. It commences with defining Design Thinking and discussing its benefits, including improved problem-solving and creativity. The iterative process of Design Thinking is then highlighted, connecting it to BMI, emphasizing its strategic value.

2.3.1. Defining Design Thinking and Its Advantages

As defined by Brown (2008), design thinking is a creative problem-solving strategy. This strategy is grounded in understanding users' needs, ideating, prototyping, and testing potential solutions, followed by refining these solutions based on the feedback received. It is a human-centric approach that is flexible and versatile, capable of tackling challenges across a wide array of challenges, including designing new products and services, enhancing business processes, and optimizing organizational structures. IDEO (2021) expands on this definition, describing design thinking as a strategy for innovation that harmoniously blends people's needs, technology's potential, and business prerequisites.

According to Brown (2008), the appeal of design thinking lies in its prescriptions for product and service innovation within business and social contexts. It serves as an effective problem-solving tool in diverse settings, particularly when faced with complex, ill-defined problems. Buchanan (1992) supports this notion, highlighting design thinking's ability to grapple with 'wicked' problems - problems without definitive formulation or clear solutions. Thus, design thinking fosters a greater tolerance for ambiguity and failure within teams (Glen et al., 2015), a crucial trait when dealing with such wicked problems.

The essence of design thinking is collaboration. This method engages individuals from various departments, units, and organizations, promoting creative problem-solving and innovation (Luchs et al., 2016). As Brown (2009) suggests, the capacity to work with people from different

disciplines is a crucial quality of a 'design thinker.' This collaborative approach encourages diverse perspectives, leading to improved teamwork and decision-making (Davis, 2010).

Design thinking also cultivates creativity within teams. It encourages divergent thinking and brainstorming, allowing the generation of a broad spectrum of potential solutions (Brown, 2009).

One of design thinking's key features is its user-centric focus. It prioritizes the needs and wants of the user, fostering the development of practical, user-friendly, and desirable products, services, or processes. This results in enhanced customer satisfaction and loyalty (Brown, 2009).

2.3.2. Exploring Design Thinking: An Iterative and Collaborative Process

As Brown (2008) outlined, the design thinking process is an iterative, non-linear process that involves constantly refining and testing ideas until a satisfactory solution is reached. This collaborative approach brings together people with diverse skills and perspectives to solve complex problems in a human-centered way. It is a structured approach that involves empathy for the user, creativity in generating solutions, and prototyping and testing to improve those solutions.

A variety of models and frameworks exist for the design thinking process, and different practitioners may adopt slightly different approaches. For instance, Meinel et al. (2011) recommend a five-phase description of the design innovation process. This includes (re)defining the problem, need finding and benchmarking, ideating, building, and testing.

According to Brown (2008), the design thinking process can also be envisioned as a system of overlapping spaces rather than a sequential series of steps. These spaces include inspiration, ideation, and implementation. It is not unusual for projects to loop back through these spaces multiple times as the team hones its ideas and explores new directions (Brown and Wyatt, 2010).

The design innovation process initiates with the inspiration phase, as explained by Brown and Wyatt (2010). This phase involves observing real-world interactions and identifying problems or opportunities. These problem formulations can be articulated in a brief, which includes constraints that offer a framework for the project team to begin, benchmarks for measuring progress, and a set of attainable objectives. In problem framing, designers explore the given

problem and its context instead of accepting it at face value. This could lead to reinterpretation or restructuring to achieve a specific problem framing that suggests a path to a solution (Dorst, 2011).

The next stage is ideation, which is characterized by the alternation of divergent and convergent thinking, typical of the design thinking process. Divergent thinking is facilitated by including a diverse group of individuals in the process. Design teams begin with a structured brainstorming process of "thinking outside the box." Then, the convergent thinking stage aims to zoom in and select the best choice, which permits the continuation of the design thinking process to achieve the final goals. After collecting and sorting numerous ideas, the team embarks on a process of pattern finding and synthesis, where ideas are translated into insights that can lead to solutions or opportunities for change (Brown and Wyatt, 2010).

The final space in the design thinking innovation process is implementation when the best ideas generated during ideation are materialized (Brown and Wyatt, 2010). At the heart of the implementation process is prototyping, converting ideas into actual products and services that are then tested, evaluated, iterated, and refined. A prototype, or even a basic mock-up, serves to gather feedback and refine the idea. Prototypes can expedite the innovation process because they allow for quick identification of the strengths and weaknesses of proposed solutions and can stimulate new ideas.

Building upon the work of Brown (2008), the Stanford Design School (d.school), now known as the Hasso Plattner Institute of Design, has elaborated on the design thinking process, delineating it into a widely recognized 5-stage model: Empathize, Define, Ideate, Prototype, and Test (Stanford d.school, 2022). This 5-stage process is visually represented through the d.school's distinctive hexagonal design thinking model (Stanford d.school, 2022). The model underscores the flexible and interconnected nature of these stages instead of portraying them as strictly linear steps, which can be seen in Appendix 1.

The first stage, Empathize, involves understanding the user's or customer's needs, desires, wants, and limitations. This understanding is achieved by gathering data through methods such as observation, interviews, and other research approaches. Analyzing the collected data uncovers insights into users' experiences and challenges.

The second stage, Define, refines the problem or opportunity to be addressed based on the insights gathered during the Empathize phase. It requires synthesizing these insights and

identifying the key needs and objectives that the solution should cater to, establishing a clear and concise problem statement.

The third stage, Ideate, is where the team generates a wide range of ideas and potential solutions to the defined problem or opportunity. This stage involves creative problem-solving techniques such as personas, journey maps, brainstorming, sketching, and storytelling. The goal is to foster divergent thinking and create an abundance of ideas, regardless of their seeming impracticality, refraining from evaluation at this stage. Once a comprehensive list of ideas is generated, the team begins evaluating, refining, and selecting feasible, impactful options.

In the fourth stage, Prototype, the team brings the most promising ideas to life by creating models or mock-ups that can be tested and iterated upon. This stage allows for continuous refinement based on feedback gathered from users, improving the idea's viability.

The final stage, Test, involves trialing the prototypes with a select group of users or customers to gather feedback. The insights derived from this stage are used to refine the prototype further. This phase is cyclical in nature, with the intention of continual improvement based on user feedback until a final solution is ready for implementation (Stanford d.school, 2022).

As emphasized by IDEO (2021), diversity in the brainstorming sessions during the Ideate stage significantly contributes to the creativity and innovation of the outcomes. A variety of perspectives and backgrounds can inspire unique solutions, so a multidisciplinary team with diverse experiences can help explore different perspectives more easily.

As depicted in Appendix 2 by IDEO (2021), establishing ground rules for ideation and brainstorming sessions can foster a productive and creative atmosphere, nurturing the development of a wide range of ideas and solutions. Some suggested rules to adhere to include deferring judgment, encouraging wild ideas, building upon participants' ideas, staying focused on the problem, treating all ideas and participants with respect, and striving for a quantity of ideas. By creating this open, respectful environment, it facilitates the freedom for participants to generate an array of innovative ideas.

2.3.3. Applying Design Thinking to Business Model Innovation

Design thinking, with its emphasis on empathy, experimentation, and iteration, plays a significant role in business model innovation. As described by Lockwood (2009), design thinking involves a holistic approach to problem-solving that prioritizes understanding and

addressing the needs and experiences of customers. The inherent mindset of design thinking calls for considering the human element at every stage of the design process while actively seeking diverse perspectives.

In the context of business model innovation, collaboration plays a crucial role, particularly in the experimentation process. To harness the creative synergy from diverse individuals, establishing a common set of values and beliefs among team members is paramount. This collaboration demands an open-minded, non-judgmental approach that encourages a shared mindset (Brown, 2009).

Brown (2008) states that design thinking has grown significantly in popularity and application over recent years. It has evolved from a buzzword to a widely recognized approach that addresses product, process, and business model innovation (Liedtka and Ogilvie, 2012). Micheli et al. (2019) further argue that design thinking has garnered substantial interest from professionals and scholars alike due to its unique approach to innovation and problem-solving. While it differs from other innovation methodologies like agile product development and lean startup, it often complements them.

Design thinking encourages experimentation and iteration, endorsing the notion that design thinkers should be open to exploring new ideas, even those that might initially seem unsuccessful (Brown, 2009). Prototyping, in particular, assumes a crucial role in this process. Rather than serving as a validation tool, prototyping enables stakeholders “to learn about the strengths and weaknesses of [an] idea and to identify new directions that further prototypes might take” (Brown, 2008, p. 87). Moreover, design thinking promotes an embrace of failure, not as an endpoint but as a valuable stepping stone toward learning and growth (Brown, 2008). By continuously testing and refining their ideas, design thinkers can develop more effective solutions and enhance their initial concepts. In this view, failure provides a valuable learning opportunity, allowing for the improvement of a product or process before rigidities take hold. As stated by Luchs et al. (2016, p.324), "The nature of the design process is to embrace early failure and uncertainty so as to continuously iterate toward better solutions." Glen et al. (2014) further assert that rapid experimentation and prototyping allow innovators to learn from early, relatively low-cost failures, whereas organizations that strive to avoid failure at all costs risk missing potential opportunities.

Building upon the groundwork of business model innovation and its risks, rewards, and barriers detailed in section 2.2, and the examination of design thinking with its definition, advantages, processes, and application to Business Model Innovation in section 2.3, the next step is to go deeper. Section 2.4 explores the business model innovation process, a vital component of our project. Particular focus on experimentation and the tools used in this process.

2.4. Business Model Innovation Process

The BMI process is fundamentally based on the principles of Design Thinking. With its structured, human-centric approach, Design Thinking lays the groundwork for innovation, emphasizing empathy, collaboration, and rapid prototyping. As the subsequent section will detail, the core tenets of the BMI process mirror Design Thinking's stages of Empathize, Define, Ideate, Prototype, and Test. Both processes not only prioritize the end-user but also champion the concept of continuous iteration and adaptation. By anchoring the BMI process in Design Thinking, we ensure that our business models are not merely innovative, but also deeply resonant with the ever-evolving needs of our customers.

This section covers the BMI process, from strategies to tailored processes, emphasizing experimentation and key tools.

2.4.1. Business Model Innovation Process Frameworks

Numerous scholars advocate that business model innovation is a process deeply connected to understanding customers' needs, involving consistent experimentation. Johnson (2010) defines business model innovation as the ability of the organization to change as a whole through a prescriptive iterative process. George and Bock (2012) expand upon this, illustrating business model innovation as a creative process that relies on a deep understanding of customers' needs and behaviors. Such a mindset proves essential as it explores how companies generate and deliver value, particularly for customers. As customer behaviors evolve in a continuously changing environment, firms should adjust their business models to improve the value proposition and delivery to the market (Andreini and Bettinelli, 2017). Sosna et al. (2010) frame this process as an experiment followed by continuous fine-tuning grounded in trial-and-error learning. This perspective aligns with Teece (2010), who posits that significant trial and error is expected when pioneering a new business model.

Wirtz and Daiser (2018) conducted an extensive review, systematically investigating the business model innovation process by analyzing extant research and consolidating existing insights. Their primary findings reveal that the business model innovation process is not a standardized procedure. They explain that business model innovation processes vary significantly concerning the number of proposed business model innovation process steps. The main examples of the discussed innovation process, according to Wirtz and Daiser's (2018) research, are as follows:

Chesbrough (2007) proposes to start the business model innovation process with a business model analysis. He suggests the BMI process follow four steps: (1) business model analysis, (2) Experiment for innovation, (3) choosing the best concept, and (4) implementation.

Johnson et al. (2008) present a clear road map for reinventing business models and propose five steps: (1) developing a particular value proposition, (2) constructing a related profit formula, (3) identifying key resources and processes, and (4) comparing the new model to the current one to know which way to go, and (5) to implement the new business model.

Later, Johnson (2010) breaks down the implementation step into three steps: (1) incubation, (2) acceleration, and (3) transition. He explains incubation as a process that identifies the business assumptions which are most critical to the success of the business. Then, systematically tests them to evaluate their viability. If the new business model is viable, the business model innovation process should enter the acceleration phase to expand and scale up the refined business model.

Sosna et al. (2010) business model innovation process starts with business model design and testing and—if tested successfully—hands over to business model development. They suggest a phase of organization-wide learning to sustain the growth of the new business model.

Osterwalder and Pigneur's (2010) business model innovation process follows five steps: (1) assembling all needed elements for new business model design, (2) analysis of these elements, (3) generating and testing different business model options and selecting the best, (4) implement the selected business model prototype, and (5) adapt and modify the business model as needed based on market reaction.

Later, Wirtz (2011) proposes a process comparable to the one suggested by Osterwalder and Pigneur (2010) but has more details. His business model design process follows seven

steps: (1) Idea generation, (2) Feasibility analysis, (3) Prototyping, (4) Decision-making, (5) Change management, (6) Implementation, and (7) Monitoring and controlling. He stresses the importance of alternatives in the prototyping phase of the process.

In contrast, Amit and Zott (2012) propose a six-step business model innovation process focusing on operations: (1) Analyze customer needs, (2) Business model content innovation, (3) Business model structure/governance innovation, (4) Check value creation through a novel business model, (5) Defining Revenue Models, and (6) Launching model.

Finally, Frankenberger et al. (2013) offer a "structured view on process phases and challenges," including (1) initiation (analyzing the ecosystem), (2) ideation (generating new ideas), (3) integration (building a new business model), and (4) implementation (realization). Gassmann et al. (2014) also follow the same four steps.

2.4.2. Adopting a Suitable BMI Process for the Project

Based on their extensive business model innovation process review, Wirtz and Daiser (2018) conclude that differences exist concerning the orientation of the BMI processes, with some focusing on designing new business models while others emphasize managing and actualizing business model innovation. Their research derives seven generic business model innovation process steps: (1) Analysis, (2) Ideation, (3) Feasibility, (4) Prototyping, (5) Decision-making, (6) Implementation, and (7) Sustainability. They argue that the business model innovation process represents a semi-structured flow of activities and feedback loops leading to cyclical sequences rather than a sequential, unidirectional, standardized procedure. Consequently, our project is guided by the BMI process and steps proposed by Wirtz and Daiser's (2018).

While it's widely believed that exceptional value propositions should always originate from the customer, it's not always the case. However, they must always conclude by addressing customers' needs and jobs. Osterwalder et al. (2014) underscore this point in their book "Value Proposition Design" as they provide sixteen starting points for developing new or better value propositions. These starting points can emerge from various sources, such as the customer, the current value propositions, the business models, the environment, or value propositions and business models from other industries and sectors. This can explain part of the reason why the BMI process is not a standardized procedure, as different scholars address the starting point differently.

Lastly, as part of the business model innovation process, some scholars (Chesbrough, 2007; Osterwalder and Pigneur, 2010; Wirtz, 2011) recommend defining scenarios for alternative configurations and experimentation to design, evaluate, and test different business model options. Given that business model innovation is a high-risk process, with more models failing than succeeding (Bock and George, 2014), reducing such risk by performing small experiments before making significant resource commitments is a viable strategy. The following sections delve into BMI experimentation and its associated tools in more detail.

2.4.3. Experimentation in Business Model Innovation

Exploring innovative business models through business experimentation is increasingly acknowledged in management literature and practice (Bland and Osterwalder, 2019; Blank, 2013; McGrath, 2010; Osterwalder and Pigneur, 2010; Ries, 2011). This approach emphasizes the importance of execution over exhaustive planning, employing hypothesis testing and direct customer engagement for idea validation (Blank, 2013).

In this context, business experimentation provides a framework for validating hypotheses about novel business models, emphasizing data analysis to inform subsequent actions (Bland and Osterwalder, 2019; Blank, 2013; Chesbrough, 2010; McGrath, 2010; Ries, 2011). These actions may include further testing, scaling, pivoting, or even discarding and killing the ideas. The process is action-driven, typically low-cost, and effective in quickly operationalizing ideas and attracting an initial group of customers.

The of business experimentation, such as its cost-effectiveness and proactive nature, render it an appealing strategy for both startups and established organizations seeking strategic renewal (Bland and Osterwalder, 2019; Blank, 2013; Chesbrough, 2010; McGrath, 2010; Ries, 2011). Furthermore, McGrath (2010) emphasizes that business experimentation can minimize the risks associated with the development of new business models in a cost-efficient manner.

Many scholars stress the importance of idea experimentation and hypothesis testing as key elements in the BMI and design process (Bland and Osterwalder, 2019; Blank, 2013; Osterwalder and Pigneur, 2010; Ries, 2011). They propose using the business model canvas as a tool for these experiments, which involves defining the key components of a company's business model and conducting experiments to confirm or invalidate its assumptions.

This testing process may involve creating prototypes or minimum viable products (MVPs), gathering customer feedback, and analyzing data to evaluate the performance of the business model. By using the business model canvas as a framework for experimentation and hypothesis testing, Osterwalder and Pigneur (2010) and Bland and Osterwalder (2019) contend that organizations can validate or invalidate assumptions about their business model's viability more quickly and efficiently, facilitating necessary adjustments.

2.4.4. Key Tools in Business Model Innovation

2.4.4.1. Business Model Canvas

Bock and George (2017) acknowledge the developments of the Business Model Canvas and Value Proposition Canvas as significant advancements in business model practice. These management tools guide in systematically structuring thinking about business models and value propositions.

The Business Model Canvas offers a fair representation of the key concepts proposed by scholars, providing an effective visual tool to facilitate discussions and reflections about a business model (Osterwalder and Pigneur, 2010). It assists firms in understanding and examining the diverse components of their business models and identifying potential areas for improvement. This canvas comprises nine building blocks symbolizing the key elements of a business model: value proposition, customer segments, channels, customer relationships, revenue streams, key resources, key activities, key partners, and cost structure (see Appendix 3). Osterwalder and Pigneur (2010) argue that the Business Model Canvas is a powerful tool for visualizing and analyzing business models and can be utilized to identify innovation and growth opportunities. It is crafted to be a flexible and adaptable tool that can be used to help businesses plan, develop, and pivot their business strategies as needed.

The Value Proposition Canvas framework complements the Business Model Canvas. It articulates a value proposition by identifying the customers' pain points or gains, demonstrating how services address their needs, and linking the value proposition to the organization's competitive advantage (Osterwalder and Pigneur, 2010). It consists of two main components: the Customer Profile and the Value Map (see Appendix 4). The Customer Profile provides a detailed description of the target customer or market segment, including their needs, wants, and pain points. The Value Map visually represents how the product or service being developed addresses these needs and desires and creates value for the customer.

As suggested by Osterwalder et al. (2014), to effectively use the Value Proposition Canvas, one must first need to understand the target customer. This involves identifying their demographics, behaviors, jobs, needs, and any pain points or challenges they might be facing. With a clear understanding of your customer, you can start mapping their needs and wants on the Value Map. Then, you need to identify the value that your product or service can offer to your customers, including the functional and emotional benefits, as well as any unique selling points or differentiators. Ultimately, you need to align the value that your product or service offers with the needs and wants of your customers to create a compelling value proposition. This may necessitate adjusting your product or service to better meet your customers' needs.

2.4.4.2. The Lean Startup Approach

The Lean Startup methodology is at the core of the BMI experimentation process. As explained by Ries (2011), this approach is a development and management methodology for businesses that promote rapid experimentation, also known as "validated learning," to test and refine business models and strategies in an effort to mitigate risk. The methodology primarily operates within a Build-Measure-Learn loop (see Appendix 5), which involves developing a minimum viable product (MVP), measuring its performance, and learning from the results to make the necessary improvements. This process is repeated until the MVP evolves into a product that adequately caters to the needs of the target market. The Lean Startup approach underscores the importance of constant innovation and experimentation to guide decision-making and emphasizes incorporating customer feedback into the development process through various research methods. The Lean Startup approach bears strong ties to the Agile software development methodology, which emphasizes flexibility, iteration, and collaboration (Ries, 2011).

Many scholars endorse the Lean Startup methodology as an integral part of BMI experimentation. Blank (2013) advocates for this approach, arguing that it favors experimentation over detailed planning, customer feedback over intuition, and iterative design over traditional “big design up front” development (Blank, 2013, p.66). He contends that by embracing principles such as failing fast and continuous learning, organizations ranging from startups to governments can significantly increase their chances of success. He believes that the lean approach minimizes costs associated with customer acquisition, erroneous product development, and prolonged technology development cycles by expediting and reducing the cost of the launch of customer-desired products (Blank, 2013). Moreover, Schoemaker et al.

(2018) argue that the ability to “pivot” by quickly test, discard, and replace ineffective ideas and models, a principle underscored by the Lean Startup approach, is likely to result in success for entrepreneurs and innovative managers.

Furthermore, Bocken and Snihur (2020) argue that while the Lean Startup method may not have been conceived primarily for ideation, it enables continuous experimentation as an iterative process aimed at reducing uncertainty, engaging stakeholders, and fostering collective learning at a relatively low cost.

However, it's also important to note some reservations about the Lean Startup approach highlighted by various scholars. Felin et al. (2020), for instance, suggest that while the approach encourages structured experimentation and rapid iteration based on feedback, it does have limitations. They argue that the methodology's emphasis on observable feedback and quickly validated learning may inadvertently lead to a search for value and validation only where it is easy to observe. They also assert that the Lean Startup approach could potentially oversimplify the process of hypothesis development and promote incremental experiments that generate only incremental value.

2.4.4.3. Customer Development Model

Blank's (2020) concept of customer development serves as another significant tool related to the business model innovation process. This method proposes discovering and validating a business model through customer interaction and feedback. Blank (2020) emphasizes the value of engaging with customers and gathering data about their needs and preferences as a pathway to identifying and validating a viable business model. He recommends that entrepreneurs express their company ideas as business model hypotheses within a business model canvas framework (Osterwalder and Pigneur, 2010) and test these assumptions regarding customer needs.

In the Customer Development Model, as explained by Blank (2020), there are four essential steps that are interconnected and crucial for building a successful business. These steps, illustrated in Appendix 6, provide a clear roadmap to follow:

The first step is Customer Discovery, which focuses on gaining a deep understanding of the target customers. It involves conducting research and interviews to identify their problems, preferences, and buying behavior. This step lays the foundation for developing products or services that meet customer needs effectively.

Once customer insights are gathered, the next step is Customer Validation. In this phase, the goal is to develop a replicable sales process. It involves testing and validating the product or service in the market to ensure there is a demand and customers are willing to pay for it. This step is crucial for achieving business scalability and ensuring a sustainable revenue stream.

After validating the product and establishing a sales process, the next step is Customer Creation. This stage focuses on generating demand and acquiring new customers. Marketing and sales efforts are intensified to reach a wider audience and convert them into paying customers. Strategies for customer acquisition and retention are implemented to drive growth.

The final step in the Customer Development Model is Company Building. This step revolves around building and scaling the organization to support the growing customer base. It includes hiring and structuring the team, setting up operational processes, and executing the business plan. Company Building is essential for achieving long-term success and ensuring the organization is equipped to handle increased demand.

It's important to note that the first two steps, customer discovery and customer validation, are iterative processes that may need to be repeated multiple times until customer creation can be effectively pursued. This iterative approach allows for continuous learning and adaptation based on customer feedback and market insights.

In the event of a lack of interest, Blank (2013) suggests that startups could "pivot," altering one or more hypotheses until a viable model is achieved. This iterative nature of customer development implies that startups may experience several setbacks before finding the right approach. Through this systematic process, a learning and discovery loop is established, helping to prioritize work and improve the timing for launch and scale.

Blank (2020) believes that the essence of business model innovation lies in the ability to continuously learn and iterate in response to customer feedback. He contends that it is preferable to swiftly identify and address problems with a business model rather than pouring significant time and resources into a non-viable model. He also maintains that a clear understanding of the customer's identity, their problems, and their buying behavior is vital for startups due to their fragile nature. However, Blank (2020) cautions entrepreneurs not to underestimate the challenges of engaging in systematic customer interaction during product development and the learning process involved in conducting insightful customer interviews and identifying pivot points. He concludes by emphasizing the importance of failing fast and learning from failure.

As demonstrated, these tools are essential in the BMI experimentation and prototyping process, which is an important step for the business model innovation process.

2.5. Summary and Conclusion

In this chapter, I began by exploring the various types of innovation, placing particular emphasis on business model innovation as a promising solution for chambers navigating numerous challenges.

I initiated my exploration with a deep dive into the business model concept and the fundamental facets of BMI. I discussed that while BMI holds substantial potential for transformative change, driving industry reformation, and value creation, it's not devoid of considerable risks. These risks largely stem from the necessity for organizations to implement exhaustive modifications in their systems, resources, and processes. Risks such as limited resources, organizational culture dynamics, and various internal barriers were identified. To overcome these barriers, I shared potential solutions and strategies.

Subsequently, my attention turned toward design thinking—I defined it, explained its advantages, and its process. I highlighted the advantages of design thinking, which include improved problem-solving, enhanced creativity, increased user satisfaction, and better collaboration. The 5-stage process of design thinking—empathize, define, ideate, prototype, and test—was discussed, ultimately linking design thinking with business model innovation and stressing the significance of the testing and experimentation phase.

In the concluding section of this chapter, I examined the BMI process. I discussed the importance of experimentation in validating business models and reviewed various tools that can facilitate this process, such as the Business Model Canvas, Value Proposition Canvas, The Lean Startup approach, and the customer development model.

This chapter lays the foundation for the design and implementation of my forthcoming project. The subsequent chapter will detail the insider action research approach and the steps taken to implement the business model innovation process within a chamber of commerce setting.

3. ACTION RESEARCH – Methodology

Having set the context and purpose of the study in the earlier chapters, this chapter focuses on the methodology and inquiry methods employed in this project, explaining and justifying the selected approach.

The chapter is divided into four sections. The first section lays out the methodology, defining and elaborating the action research approach with a focus on Insider Action Research, which is of particular relevance to our project. This section details the action research framework of Coghlan (2019) and explicates why this approach is a good fit for our work. Additional important aspects of action research, including its strength, quality, rigor, and the Modalities of Action Research, are also discussed. Emphasis is placed on learning history as it pertains to our project. The chapter subsequently explores the meta-learning forms of reflections and how engagement in insider action research immerses the researcher in first-, second-, and third-person practice and triggers single-loop, double-loop, and triple-loop learning.

The next two sections detail the methods applied in the study. The second section discusses the research design, executed as two projects: the "core project," an action project addressing a real issue within the organization, and the "thesis project," which delves into the action research project and involves inquiry into the core project. This follows the conceptual model of action research by Zuber-Skerritt and Perry (2002). Further details on the thesis action research cycle and the core action research cycles are discussed, including information about the organization and project team settings. The third section provides more in-depth information about the three core project cycles, each comprising four steps: constructing, planning, taking, and evaluating actions as per Coghlan's (2019) action research framework.

The final section of this chapter revolves around project data. It begins with a discussion on data collection and generation, noting that the primary source of data in action research is generated through the actions of the core project cycles. Alongside this, the researcher's "reflective journal" plays a crucial role, acting as an integrative tool for information, experiences, reflection, and conclusions and facilitating learning and reflections. This section also tackles data analysis and coding, explaining that qualitative data was coded following the Gioia methodology and using NVivo software. Lastly, considerations regarding research and data quality, rigor, and the role duality of the researcher are addressed.

Figure 4 below provides a visual guide to the organization and flow of this research methodology chapter.

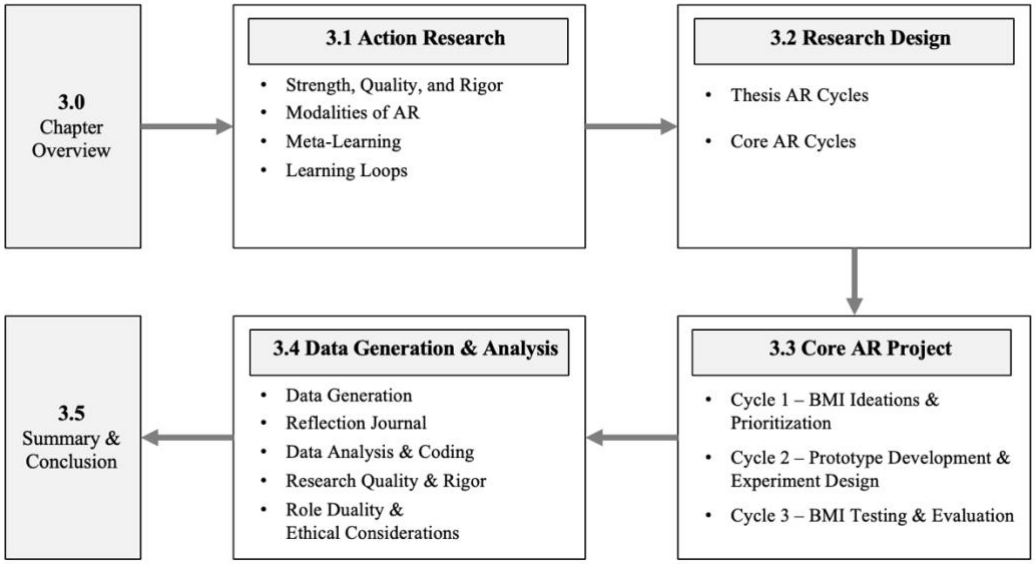

Figure 4. The Organization and Flow of Chapter 3

3.1. Action Research

Action Research, defined by Coghlan (2019), consists of iterative cycles of planning, acting, observing, and reflecting, citing Lewin (1997). These cycles represent a continuous spiral of steps, incorporating planning, action, and fact-finding about the result of the action. The entire project is one overarching cycle with minor, embedded cycles of actions and reflections across different phases.

An integrative approach to action research incorporates three voices and audiences: first, second, and third person (Bradbury, 2015; Reason and Torbert, 2001). As explained by Gearty and Coghlan (2018), first-person inquiry refers to individual reflexivity, second-person inquiry refers to collaborative engagement within a team, and third-person inquiry represents the traditional researcher's perspective, integrating the first and second-person perspectives to generate actionable knowledge.

Action research conducted by individuals within their own organization is classified as Insider Action Research by Coghlan (2019). He states that insider action researcher engages in first-person research using their organizational knowledge for professional development, engage in second-person research by working on practical issues of concern their own organization in collaboration with others, and engage in third-person research by generating knowledge from experience.

Coghlan (2019) further explains that engagement in action research is grounded in three crucial practices. The researcher must be attentive to him/herself and maintain self-awareness during engagement with others in the project, a first-person practice captured through a reflective journal. Simultaneously, it is vital to be mindful of the dynamics of collaborating with others, including consensus-building on important issues, addressing disagreements and conflicts, and facilitating shared inquiry and learning. This second-person practice requires the researcher's skills in active listening and cooperation. Finally, third-person practice merges the first-person process of learning-in-action with the second-person collaborative processes of building and implementing change.

This study adheres to the insider action research framework of Coghlan (2019), a cyclical process consisting of a pre-step (understanding the purpose and context of the project) and four key steps of "constructing, planning, taking action, and evaluating action." Figure 5 below illustrates this framework.

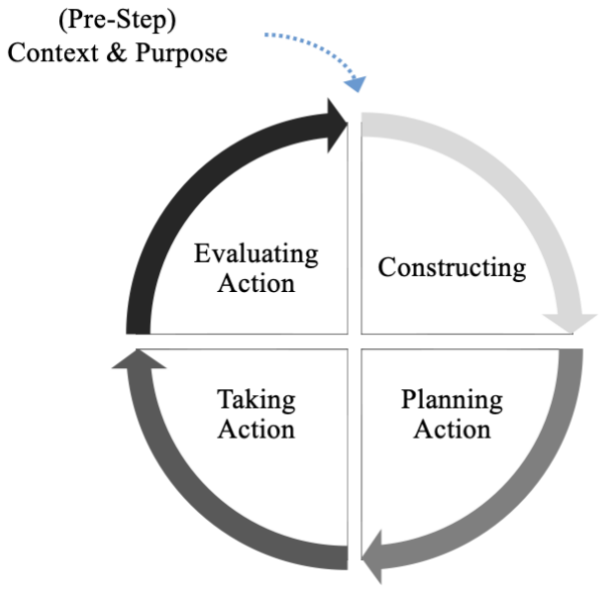

Figure 5. Action Research Cycle Framework by Coghlan (2019)

It's worth noting that insider action research methodology fits well for this particular research project and work situation. As Lippitt (2016) explains, action research is best suited to situations where organization participants gather data about themselves and use it to foster new understanding and facilitate developmental action. Additionally, insider action research, a work-based learning project, permits the researcher to conduct the study while working full-time (Costley and Lester, 2012).

3.1.1. Strength, Quality, and Rigor

The strength of action research lies in its dual contributions to action and knowledge. As noted by Coghlan and Shani (2020), action research combines rigor and relevance, outcomes meet scholarly standards. It generates knowledge and offers real cases of organizational change as it is conducted in real-time situations within organizations addressing relevant challenges.

Achieving quality and rigor in insider action research requires a commitment to cycles of action and reflection, permitting researchers to move beyond their subjectivity (Coghlan, 2019). The researcher must immerse themselves in their thoughts, feelings, and experiences during the research process, a principle known as interiority. This inner, reflective, introspective aspect of research enables effective integration of practical knowledge gained from direct experience and action with scientific knowledge acquired through systematic inquiry and analysis. Emphasizing this interior aspect of the research, the researcher can bridge the gap between the practical and scientific dimensions of the study, thereby enhancing its overall quality and rigor. Evaluating insider action research should be conducted within its unique framework, guided by its principles and methods, as opposed to applying standards from other research approaches.

Rigor in insider action research is attained through the general empirical method, involving human knowing operations at empirical, intellectual, rational, and responsible levels of consciousness. Across the four steps in each cycle—experiencing, reflecting, interpreting, and taking action —researchers fulfill the authenticity of action research by being attentive to data, intelligent in inquiry, reasonable in making judgments, and responsible in making decisions and taking action (Coghlan, 2008). Reflection is an essential skill for action researchers, serving as the "critical link between concrete experience, judgment, and taking action" (Coghlan and Brannick, 2010, p.25).

In action research cycles, researchers must engage in their learning-in-action, allowing them to experience constructing, planning action, taking action, evaluating, inquiring, and seeking insight and understanding into the enactment of the cycles, judging what is appropriate, and then taking action based on their judgment (Coghlan, 2019).

In insider action research, data collection, analysis, and interpretation occur simultaneously with learning-in-action (Coghlan, 2019). This process begins with experiencing, which encompasses the "empirical level of consciousness," where the “data of sense and data of

consciousness" interact. This is followed by understanding or the pursuit of meaning and insight. Subsequently, evidence is gathered as a basis for judgment, culminating in decision-making after evaluating various options. This illustrates how data processing, analysis, and evaluation take place in insider action research, utilizing the four stages of human knowing and doing (Coghlan, 2019, p.57-59).

3.1.2. Modalities of Action Research

Action research incorporates various modalities, each possessing a unique focus (Raelin, 2009; Coghlan, 2010, as cited in Coghlan, 2019). Coghlan (2019) identifies the main modalities as organization development, action learning, appreciative inquiry, clinical inquiry/research, cooperative inquiry, and learning history. This research subscribes to the learning history modality, which aspires to encapsulate learning from a project, initiative, or event, drawing upon the experiences of participants and stimulating wider learning from these experiences.

Learning history represents an action research approach that includes participants in a change effort, often supplemented by external consultants (Bradbury and Mainemelis, 2001). Its aim is to foster participation in reflective dialogue to engender desired future practices. It offers the experiences and viewpoints of individuals who have undergone or been impacted by a change, aiding the organization's progression. Coghlan (2019) explains that a learning history operates as an organizational intervention when action research documentation, encapsulating the organization's recent significant episodes, is shared with stakeholders as a written narrative (Roth and Kleiner, 1995), with the goal of facilitating learning.

Learning history modality presents multiple, simultaneous, and at times, conflicting voices within an organizational narrative rather than the single perspective of a researcher. Gearty and Coghlan (2018) describe how the learning historian, the organizational member, and the reader engage in first-, second-, and third-person inquiry and practice when interacting with the learning history. They propose a methodological approach for learning history action research and provide guidance on researchers' participation in such projects. They clarify that the general empirical method includes conversations and written texts, fostering the emergence of new shared insights through the dialogue of multiple voices, culminating in informed judgments, action plans, and implementation.

3.1.3. Meta-Learning

The term 'meta-learning' is employed by Coghlan (2019) to describe three forms of reflection within an action research framework: content, process, and premise. As referenced by Mezirow (1991) through Coghlan (2019), these reflections can be understood as follows: Content reflection, wherein the researcher and participants consider the issues and what's happening; Process reflection, wherein the strategies, procedures, and execution methods are examined; and Premise reflection, wherein the underlying assumptions behind the actions are critiqued. According to Coghlan (2019), these three reflections correspond to the following questions:

> *"1. As you look back on this, what insights do you have about the content of the issue? Did the initial construction fit? Have you named the right issues? What have you learned about the issue in your business or organization?*
> *2. What insights do you have about the process? How did the team work on the issue? What have you learned about how to plan, take action, and evaluate? What have you learned about collaboration?*
> *3. Was there any challenge to existing premises of how you thought about things, anything in the event that challenged the team to ask different questions, see the issue in terms of a different category of issue or problem, and so on?" (p.18)*

Coghlan (2019) explains that all three forms of reflection are critical. When applied to the action research project, content, process, and premise reflections contribute to meta-learning, that is, learning about learning. It is the dynamic of this reflection on reflection that enables action research to be more than everyday problem-solving or project management.

3.1.4. Learning Loops

Coghlan (2019) defined that insider action research involves the researcher in first-, second-, and third-person practices, which correlate to single-loop, double-loop, and triple-loop learning.

In first-person practice, single-loop learning focuses on developing skills like attentiveness, inquiry, reflection, and journaling. Double-loop learning involves learning how to learn, termed as meta-learning, which entails questioning assumptions and comprehending the process of knowing. Triple-loop learning, meanwhile, demands a continuous questioning of how learning is conducted and examining the assumptions surrounding that learning, including questioning content, process, and premise.

Second-person practice, on the other hand, involves building a team, fostering shared inquiry, and instigating collaborative action in its single-loop learning phase. Double-loop learning requires the team to learn, understand, and, as necessary, question assumptions. The aim of triple-loop learning is to develop a collaborative mindset and skills for all situations.
In its single-loop learning phase, third-person practice generates practical knowledge from experiences of change and improvement, making it accessible to a broader audience that extends beyond those directly involved. Double-loop learning calls for questioning assumptions about content, process, and premise. Lastly, triple-loop learning focuses on advanced implementation by contributing to the theory that goes beyond the inquiry focus, engaging in a wider conversation about insider action research.

3.2. Research Design

The research was conducted using a dual-project approach. As outlined by Zuber-Skerritt and Perry (2002), these two projects coexisted in parallel, intertwined yet distinct in their objectives and methodology. The "core project" focused on addressing the actual issue within my organization. It was based on the principles of action research, and within this framework, the research questions were formulated, the study was conducted, and the solutions were developed and implemented. On the other hand, the "thesis project" had a more meta-analytical purpose. Its aim was to examine the underlying process of conducting the core project. This involved exploring the framework, methodology, and execution of the core project itself. This higher-level analysis provided additional insights into the process and results of the core project.

To visually represent the two projects and the research process, I simplified the model and incorporated the action steps, as depicted in Figure 6. This diagram outlines the sequential steps involved in each project, illustrating their intersections and interactions. I differentiated the action research cycles of the thesis project from those of the core project, as they were carried out in distinct settings. The thesis project was carried out by the researcher individually, while the core project involved collaborative efforts with the project team within an organizational context.

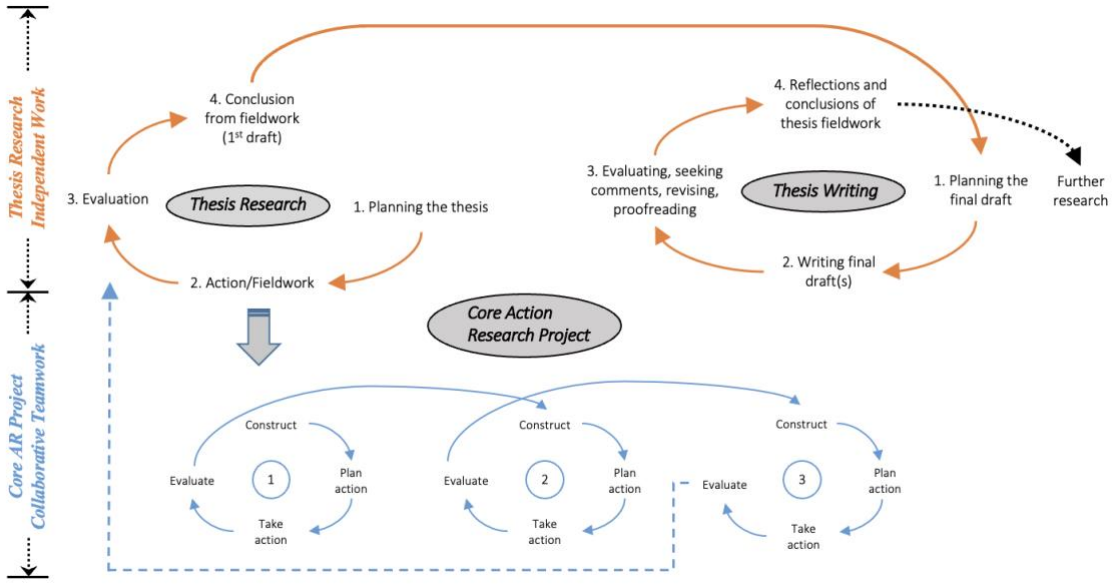

Figure 6. The Updated Research Design is based on Zuber-Skerritt and Perry's (2002) Model demonstrating the Relationship between Thesis Research, Core Action research and Thesis Writing

The subsequent sections will delve into further details regarding the thesis and the core action research cycles.

3.2.1. Thesis Action Research Cycles

The research design incorporated two distinct but interlinked action research cycles within the thesis project —Thesis Research Cycle and Thesis Writing Cycle. These cycles enable introspective inquiry into the core project's execution and outcomes while providing a platform for my reflection on my role as the project manager.

The Thesis Research Cycle focused on the exploration and evaluation of the core project. This cycle is characterized as an "inquiry-in-action," scrutinizing the planning, execution, and evaluation stages of the core project. This cycle also facilitated an in-depth examination of my role within the project and the subsequent reflection on my performance.

The Thesis Writing Cycle, on the other hand, marks the culmination of the entire project. This cycle revolves around the documentation and presentation of the research, where I reflect on the entirety of the process and present the actionable knowledge that has emerged from the study.

As proposed by Zuber-Skerritt and Perry (2002), the principle underpinning these cycles is that the validation and enhancement of actionable knowledge should emerge from the reflective process. This meta-learning, derived from engaging with the action research cycles and their execution, provides valuable insights and learnings.

The two thesis action research cycles bookend the entire project, acting as independent yet vital components of the research (Coghlan, 2019).

Table 1 below provides an overview of these cycles.

Table 1. Thesis Action Research Cycles

Main Steps	Reflection Cycle 1 Dissertation Research	Reflection Cycle 2 Dissertation Writing
1. Planning Action	Planning the Dissertation – Proposal until the Defence	Planning the Final Draft
2. Taking Action	Fieldwork – 3 Core Action Research Cycles	Writing the Final Draft
3. Evaluating Action	First Draft	Seeking Comments, Revising
4. Conclusions	Conclusions/ Reflections On Content, Premise, and Process from Fieldwork	Conclusions/ Reflections of the Dissertation

Cycle 1 of the thesis research initiated with the 'planning of the thesis.' This stage included the analysis of the context, problem identification, literature review, gap analysis, and the potential contribution to research knowledge. The subsequent stage, 'acting in the fieldwork,' involved the activation of the core action research in conjunction with an external expert and the internal team (Zuber-Skerrit and Fletcher, 2007). This study saw three main cycles of team planning, acting, observing, and reflecting, which I will elaborate on in the succeeding section. The third stage, 'observing and evaluating the fieldwork,' was independently executed by me, as the researcher, separate from the team. The data sources comprised the researcher's reflection journals, the team's insights, and diverse stakeholder perspectives obtained through interviews and project team discussions during and post fieldwork. Lastly, 'reflecting on the results of the fieldwork' constituted the final stage in the thesis research cycle. This independent evaluation

was designed to facilitate the integration of my reflections and findings, thereby leading to a specific contribution to knowledge in both theory and practice (Zuber-Skerrit and Fletcher, 2007).

Cycle 2, the Thesis Writing Cycle, unfolded over four stages as depicted in the preceding diagram and table: (1) planning the final draft; (2) writing the final draft; (3) evaluating, seeking feedback, revising, and editing; and (4) reflecting and drawing conclusions (Coghlan, 2019).

The thesis writing cycle tackled typical dissertation-writing issues, adopting an action research approach. As per Coghlan (2019), these issues are:

1. Introduction, including the purpose and rationale of the research.
2. Context, including the literature review.
3. Methodology and Method of Inquiry.
4. Story and outcomes.
5. Self-reflection and Learning of the Action Researcher.
6. Reflection on the story in light of experience and theory.
7. Extrapolation to a broader context and articulation of usable knowledge.

I used these proposed chapters as a blueprint, modifying them as necessary to align with the unique facets of my research project.

The framework of first-, second-, and third-person inquiry builds upon Reason and Marshall's (1987) well-known concept of three research audiences: "All good research is for me, for us, and for them: it speaks to three audiences ... It is for me to the extent that the process and outcomes respond directly to the individual researcher's being in the world ... It is for us to the extent that it responds to concerns for our praxis, is relevant and timely ... [for] those who are struggling with problems in their field of action ... It is for them to the extent that it produces some kind of generalizable ideas and outcomes." (Reason and Marshall, 1987, as cited in Deane, 2004: 112-113). By examining the broader relevance of the research, I underscore the importance of catering to these three audiences and their particular interests. In doing so, I highlight the research's significance not only for my personal understanding and growth as a the researcher, but also for the benefit of others encountering similar challenges and concerns.

3.2.2. Simplified Research Design

To further refine and simplify the research design to accurately represent the work conducted in my study and enhance readability for the reader, I divided the design into three components. The first part depicts the 'Thesis Research' phase. The second part encompasses the 'Core Project,' which corresponds to the fieldwork described in Step 2 of the thesis research. In the third part, the 'Thesis Writing' cycle was deemed self-explanatory and not included in the design diagram. Figure 7 presents the updated research design, which is based on the framework proposed by Zuber-Skerritt and Perry (2002).

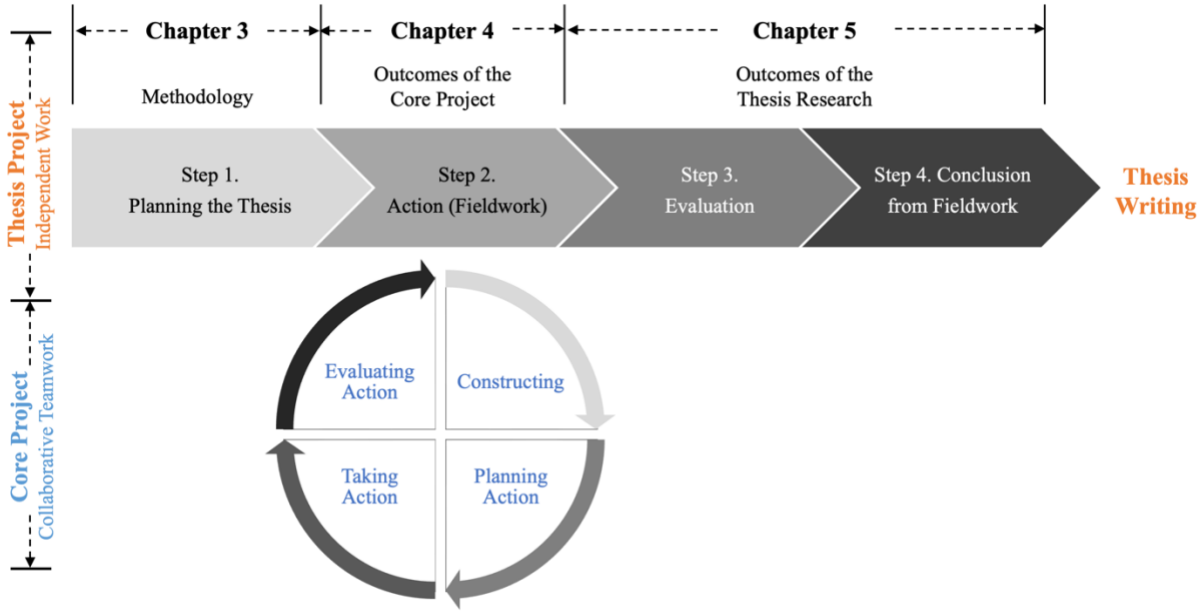

Figure 7. Simplified Research Design based on Zuber-Skerritt and Perry (2002)

The research process represented in above commences with the thesis research phase, progresses to the core project, and then loops back to the thesis research cycle for evaluation and reflection. Ultimately, the research concludes with the thesis writing phase. The specific tasks involved in Step 1 are elaborated in this methodology chapter (Chapter 3), while Chapter 4 presents the outcomes of the fieldwork conducted in Step 2. Finally, the outcomes of step 3, which pertain to the thesis research, are presented in Chapter 5.

3.2.3. Core Action Research Cycles

Coghlan (2019) defines core action research as the collaborative cycles of action and reflection undertaken both individually by the researcher (in a first-person capacity) as a team leader and collectively with the organizational actors or team members (in a second-person capacity). This process involves the integral steps of constructing, planning action, taking action, and evaluating action, which was continuously performed and documented until the desired future state was achieved. Collaboration, participation, and cooperation among organizational members were essential characteristics at every stage of the core action research cycles.

The action research surrounding the development of the Chambers' business model innovation capabilities was conducted within the Dubai Chamber of Commerce (DC). As reported in its Annual Report (Dubai Chamber of Commerce, 2021a), the Dubai Chamber was established in 1965 to represent, support, and protect the interests of businesses in Dubai. Following the public law model, the Chamber was incorporated under a government decree. In 2021, the Chamber boasted a total membership of 287,000 businesses, 97% of which were SMEs. The Chamber provides comprehensive services, including networking, information, training, export documentation, alternative dispute resolutions, and others. It organizes its members into interest groups to better represent advocacy services.

The Dubai Chamber presents an excellent setting for this research for several reasons. Firstly, it has a typical revenue model, mirroring most chambers of commerce worldwide, being highly dependent on membership fees as the main revenue stream. Membership fees constituted around 64% of the Dubai Chamber's total income (Dubai Chamber of Commerce, 2021), highlighting the need for the Chamber to innovate more value-added services through the BMI process. Secondly, as a public law chamber, the Dubai Chamber faces a greater risk of losing members compared to private chambers, given that currently, most members subscribe due to legal compulsion. A survey conducted in 2016 underscored this, revealing that the Chamber could lose up to 65% of its members if the government rescinded its mandatory status, as has occurred in parts of Europe in recent years. This elevated risk calls for urgent action. Thirdly, the Dubai Chamber is also vulnerable to the government imposing a reduction in its membership fees. Similar legislative reforms were enacted in Europe in recent years, causing chambers' income to drop by up to 50%. In fact, the neighboring city of Abu Dhabi implemented a similar reform in July 2021, reducing Chamber membership fees by 90% to decrease the cost of doing business in the city (Abu Dhabi Media Office, 2021). Accordingly,

the Dubai Chamber urgently needs to innovate and adopt a new model. While it has been mitigating this risk by increasing income from value-added services and investments, searching for a more sustainable business model remains a significant priority and challenge.

Finally, during the course of this research, I concurrently held the position of President & CEO at the Dubai Chamber. Acknowledging the associated risks resonates with the responsibilities inherent to my strategic role, presenting both challenges and distinctive study prospects. This position empowers me to mobilize the necessary resources and devise potential solutions that not only align with the organization's objectives but also address the identified challenges in alignment with the study's goals.

From the outset of the project, I assembled and led an internal project team consisting of four members, including myself. The three other team members originated from various departments, namely the Strategy, International Relations, and Entrepreneurship departments, and held different levels of seniority. We also hired an external consultant with practical BMI expertise to guide and facilitate the project, collectively referred to as the project Executive Team.

The core project was divided into two stages. Stage 1 aimed to establish the foundations of Dubai Chamber's business models through four distinct steps. This stage set the groundwork for the main Core Action Research project in Stage 2. For this study, Stage 1 was considered a "pre-step," designed to establish the understanding, purpose, and context of the project. Although the research was built upon the foundations of Stage 1, the emphasis was on reporting and discussing Stage 2. Stage 2's goal was to implement Dubai Chamber's business model innovation(s) which were divided into three steps (or cycles).

For Stage 2, the Consultant and I expanded the team to facilitate a greater diversity of ideas. We integrated six additional staff members into the team. These members, holding positions of middle and senior management, originated from departments that directly interacted with customers. They brought a broad range of experience to the table, spanning from two to fifteen years of service at the Chamber. This ensured valuable diversity within the project. The new additions represented the International Relations Department, the Entrepreneurship Department, the Marketing & Communication Department, the Members' Relations Department, and the International Offices. Consequently, the entire team expanded to eleven members, including myself and the Consultant.

The Executive Team reached an agreement on the scope of work with the Consultant for the core action research project. The ultimate aim was to generate and experiment with an innovative business model(s) for the Dubai Chamber. The project was executed following the stages (cycles) below, spanning a planned period of twelve months:

In the initial stage (Pre-Step), we laid the groundwork for our project at Dubai Chamber. Our primary focus was understanding our current and potential customers and their needs. We assessed the core jobs and needs of these customer segments, giving us insight into what they expected from us. Concurrently, we analyzed the Chamber's existing and potential resources. By employing the value proposition canvas, we linked customer needs to the Chamber's capabilities. We also gained a thorough understanding of Dubai Chamber's current business model using the business model canvas. This six-month stage provided a solid foundation, allowing us to pivot towards exploring and testing business model innovations in Stage 2.

The focus of the next stage was on the ideation and prioritization of fresh services and concepts for the Dubai Chamber. In addition, we invested time in prototyping and testing these business model innovations. The activities were designed and executed in alignment with the action research process. We adopted the design thinking model and framework from Brown (2008) for our Core action research cycles, which divided the design thinking process into three distinct spaces. The Exploratory space, aimed at defining the problem or opportunity; the Ideation space, targeted at generating a multitude of ideas to seek creative solutions; and the Prototyping and Testing space, intended to build models and run experiments to facilitate the development and selection of the most promising ideas and concepts.

In the first cycle (Cycle 1), we focused on generating and exploring innovative business models related to the Dubai Chamber. This process allowed us to conceive novel solutions tailored to the specific needs and constraints of the Dubai Chamber.

In the second cycle (Cycle 2), we organized and prioritized the potential business model innovation experiments. This phase required us to think critically about the viability and potential impact of each proposed experiment and rank them accordingly.

During the third and final cycle (Cycle 3), we conducted the planned business model innovation experiments by employing the lean startup methodology. This experimental approach allowed us to quickly test the effectiveness of our innovations, iterate as necessary, and learn from each trial.

The focus of the study revolves around the activities and findings of Stage 2, which includes the ongoing action research Cycles 1, 2, and 3. In the following sections, we will delve into each of these cycles and provide detailed insights into the specific actions being taken during each stage.

3.3. Core Action Research Project

The core action research project unfolded over three distinct cycles. Following Coghlan's (2019) action research framework, each action research cycle encompassed four key stages: constructing, planning, taking action, and evaluating action. The following sections detail these cycles. A deep dive into the 'taking action' and 'evaluating action' stages for each cycle, encompassing the results and findings, will be further detailed in Chapter 4.

3.3.1. Cycle 1 – BMI Ideations and Prioritization

The first cycle was established with the aim to explore and generate innovative business models, embracing opportunities for novel value creation and capture. The ‘Construction’ of this cycle kickstarted with an exploration of potential business model innovations relevant to the Dubai Chamber. This step aimed to uncover new possibilities by thoroughly examining the current business landscape. Following this, ideas were generated using brainstorming techniques in face-to-face meetings and through team collaboration. This step encouraged a dynamic and creative flow of ideas, promoting out-of-the-box thinking within the team. Lastly, the most promising business model innovation opportunities were identified, prioritized, and selected. This was a critical phase as it allowed the team to narrow down the options and focus on the most promising and impactful possibilities.

The ‘Planning Action’ stage of this cycle was multifaceted, launching with an introduction to Design Thinking. An interactive workshop offered an engaging session about Creative Thinking and Business Model Innovation, supplemented with additional materials such as articles and videos (listed in Appendix 7) for a comprehensive understanding of the concepts. The team then reviewed earlier cycle reports, particularly beneficial for new team members, ensuring a consistent understanding of identified customer segments, their needs, and the available resources of the chamber. This served as a strong foundation for potential business model innovations.

The phase then transitioned to the generation and prioritization of ideas, which began with individual brainstorming sessions. Recognizing the benefits of personal ideation in enhancing collaborative work, we tasked each participant with creating a document full of potential ways the Chamber could modify its business model. Some team members opted for an open-ended approach, jotting down any ideas that sprung to mind, while others preferred a structured process. These structured approaches included examining potential new customer segments, scrutinizing customer needs and jobs, analyzing the Chamber's resource base, or reassessing the business model canvases with a view to altering one or more elements. Our focus was on generating as many ideas as possible, prioritizing quantity over quality at this stage, and allowing for seemingly unrealistic ideas, as they could always be refined or removed later. After brainstorming, participants transferred their idea lists anonymously to a shared document, which was then compiled without editing into a comprehensive list for review.

The 'Taking Action' stage of the cycle kicked off with team-based completion of business model innovation brainstorming. Upon receiving the compiled list of ideas, we divided the group into three teams, each consisting of three members. These teams engaged in 60–90-minute brainstorming sessions with a focus on idea discussion, generation, and group formation. The guiding principles for these sessions were the brainstorming rules by IDEO (2021), encapsulating notions such as deferring judgment, fostering wild ideas, building on others' concepts, and maintaining topic focus, among others. Teams were encouraged to document new ideas during these sessions, either by assigning one member the responsibility of recording or using shared documents for collective input. Following these discussions, some ideas were expanded, others merged, and the final list was organized into themes by each team.

The process then proceeded to the integration of these business model innovations into a single list for review. The updated idea documents were submitted by the teams to the project consultant, who compiled the information and sorted it into distinct categories: business model innovations and other residual ideas. Finally, we shifted to a team-based evaluation of these business model innovations. We rearranged the teams into four groups, each composed of 2-3 individuals, and provided them with an information pack containing the consolidated list of ideas. Teams were given latitude to adjust the categorization and selection of "Ideas/BMIs" as they saw fit and were encouraged to make notes if they thought a reclassification was in order. While no idea was to be outright discarded, teams could rate certain ones as "low."

The evaluation process was structured around several key questions: How would the Idea/BMI generate value for stakeholders? Which specific Chamber customer segments does the Idea/BMI directly target? What assumptions are built into the Idea/BMI regarding value

creation and segment service? And overall, how appealing does this Idea/BMI seem for the Chamber to investigate? To gauge the appeal of an idea, teams could consider various factors like the size of the opportunity, ease of implementation, required resources, or the level of enthusiasm for the idea. Once again, these discussions were carried out in 60-90 minute sessions, culminating in the teams submitting their final documents to the consultant.

The “Evaluating Action' phase of the first cycle entailed discussing and selecting BMI opportunities. The project consultant gathered the results of the team-based evaluations to be presented to the executive team. By calculating average "attractiveness" and "agreement" (standard deviation) based on group evaluations, we pinpointed the most appealing BMIs with broad consensus. The compiled report was then circulated among the executive team for examination and debate, with the ultimate aim of narrowing down to a select few BMI ideas for the upcoming cycle. Following the team's evaluation, the executive team cherry-picked the top six business model innovation concepts. These selected ideas were prioritized and circulated among the entire team to stimulate brief discussion and lay the groundwork for planning experimentation in the subsequent cycle.

3.3.2. Cycle 2 – Prototype Development and Experiment Design

The second cycle was designed with the objective of developing prototypes and designing potential experiments for the selected business model innovations pertinent to the Dubai Chamber. This cycle was centred around the construction and prioritization of BMI experiments, adhering to the lean startup methodology, with an ultimate aim to finalize a detailed and precise experimentation plan for each business model innovation.

The cycle's construction phase laid the foundation for the ‘Planning Action’ stage, which kicked off with a workshop designed to navigate the challenges associated with experimenting with business model innovation. Coordinated under the banner "Elements of a Good Experiment," this workshop was meant to enhance the team's capability to conduct BMI experiments, a crucial step towards evolving viable new business models for the Chamber. The format of the workshop involved smaller group brainstorming sessions and practice of experiment design, with the outcomes later presented to the larger group for a holistic understanding.

Parallelly, the consultant worked on developing a "BMI experiment" template. The planning action stage required the team members to engage with this template, choosing at least one prototype and designing an experiment that was straightforward, cost-effective, and quickest

to draw actionable data from stakeholders. This required detailing the prototype, resources and activities needed for development, the experimental design for stakeholder interaction, the timeframe for data gathering based on this interaction, and the specific metrics for assessing perceived value from the prototype.

Subsequently, the ‘Taking Action’ phase began, building upon the insights gathered from the "BMI Experiment" template and the workshop. The team agreed upon a five-step flow for progressing with the BMI testing plans. The steps encompassed articulating BMI ideas using Value Proposition Canvas and Business Model Canvas concepts, formulating hypotheses, outlining experiments to verify each, seeking answers regarding customers' jobs, pains, and gains, and collecting insights that could tweak the idea. The next course of action was to design experiments for high-priority BMIs. Each team member was tasked with brainstorming at least three individual prototypes for each selected BMI. These prototypes were aimed at allowing key stakeholders to experience the innovation and provide feedback. After the brainstorming sessions, the consultant compiled all the ideas into an integrated list, which was then disseminated among all participants.

As the cycle progressed toward its end, the ‘Evaluating Action’ phase was initiated. In this phase, the experimental designs formulated by the team were put under review. The executive team and the consultant assessed these designs, discussing their merits and shortcomings. Following a rigorous review process, we selected and prioritized the BMI experiment plan for the third cycle. Chapter 4 provides further insights and detailed findings from this process.

3.3.3. Cycle 3 – BMI Testing and Evaluation

The third cycle pursued the objective of implementing the planned experiments on the prioritized business model innovation ideas that were pertinent to the Dubai Chamber. It was a stage that embarked on the journey of testing, validating, and measuring the feasibility of each business model idea, following the tenets of the lean startup methodology and the Customer Development Model.

During the construction phase of this cycle, the groundwork was laid for the experiments which were planned in the preceding Cycle 2. The experiments were designed meticulously with an eye on assessing each idea's feasibility.

The subsequent phase, planning action, was initiated with the formation of three internal teams. Their task was to execute the chosen business model prototype ideas and experiments within a stipulated timeframe and resource allocation. To ensure smooth execution and comprehensive

involvement, additional staff who interacted closely with the target customer group related to the BMI idea and service were roped in. While the entire team remained involved in parts of the experiment, especially during the final stage of results sharing, the executive team and the consultant maintained supervision over the entire process.

The teams undertook a review of the experimental details, reaching an agreement on the specifics, including the BMI business model canvas, the hypotheses, the target customer group, and execution particulars. The actions for engaging stakeholders were planned, and a timeline was set accordingly.

In the taking action phase, the sub-groups embarked on running the experiments, which were agreed upon and established during Cycle 2. A methodically identified process was deployed to test, validate, and measure the hypothesis of each BMI idea. Each sub-group initiated by detailing the idea and the proposed value proposition and then moved on to build the Business Model Canvas. The next steps involved defining the critical hypotheses, structuring the experiment and prototype, and outlining a timeline for generating data and executing the experiments.

Once these parameters were set, the sub-groups executed the experiments and collected the results. From there, learning and next actions were captured. The team made recommendations based on the experiment results, choosing between three options: Uncertain (indicating that further testing was needed), Validated (suggesting a successful experiment that should progress towards the next element or phase 2), or Invalidated (meaning the experiment had failed, leading to either iterating or pivoting the idea). If an idea continued to be invalidated, it was considered for termination.

Finally, during the evaluating action phase, each sub-group presented their experiment details and actions to the wider team in dedicated sessions. These sessions were designed as a platform for every team member to inquire about and discuss the process and findings, fostering an environment of shared learning and insights. Following these presentations, the executive team, alongside an external expert, conducted a comprehensive review of the findings and conclusions. The discussions concluded with confirmation of recommendations for further actions, setting the stage for Phase 2 of the initiative. This phase would involve developing potential ideas identified through the experiments into a more refined form, a process that could extend from three to six months. The agreement underscored that the prototypes recommended for further product development should have the support of the relevant department heads and a defined allocation of resources and funding.

Table 2 below provides a comprehensive timeline for the three action research cycles. Alongside the timetable, it also summarizes the list of actions undertaken during these core action research cycles. These cycles were instrumental in facilitating the immediate transfer of learning experiences among organizational members, contributing to management continuing education and encouraging the habit of critical reflection, as Raelin and Coghlan (2006) emphasize. This approach empowered the team to build capabilities for generating practical learning and creating actionable knowledge related to business model innovation and transforming ideas into opportunities.

It is worth noting that the project execution ultimately spanned ten months, a deviation from the original plan of six months.

Table 2. Planned Schedule of Actions for the 3 Cycles of Core Action Research

Main Steps	**CYCLE 1** OCT – NOV 2021 BMI Ideation and Prioritization	**CYCLE 2** DEC 2021 – JAN 2022 Prototype Development and Experiment Design	**CYCLE 3** FEB - JUL 2022 BMI Testing and Evaluation
Construction	Generate and explore possible business model innovations related to Dubai Chamber.	Prioritize and plan business model innovation experiments based on the lean startup methodology.	Conduct the BMI experiments as planned in Cycle 2.
Planning Action	• Learning and discussion about Design Thinking. • Review earlier cycle reports. • Generate ideas and prioritize them.	• Presentation and discussion of "Elements of a Good Experiment." • Design of "BMI experiment" template.	Set up three internal teams to execute the experiments within limited time and resources. The teams agreed on the details of the experiments and scheduled the actions to engage the stakeholders.
Taking Action	Team-based completion of business model innovation brainstorming. Integration of BMIs into a single list for review and evaluation.	▪ Discussion of BMI experiments. ▪ Completion of "BMI experiment" templates. ▪ Integration of BMIs into a single list for review and evaluation	▪ Run the experiment following a specific process to test, validate and measure the hypothesis of each idea. ▪ Capture learning and next actions: Based on the experiment results, the team recommended one of three options: test more (Uncertain), progress toward the next element or phase 2 (Validated), or iterate, pivot, OR kill the idea (Invalidated).
Evaluating Action	• Review and discussion of BMI opportunities by the executive team. • Shortlisting the ideas for testing.	Review and evaluation by the executive team. Development of BMIs experiment prioritization and plans.	▪ Review and confirmation by the executive team. ▪ Generate reports and presentations of every experiment for learning, reflection and possible further actions (phase 2).

3.4. Data Generation and Data Analysis

3.4.1. Data Generation

Coghlan (2019) explains that the primary data in action research is derived from the actions taken throughout the core project cycles. He clarifies that data emerges from the interactions with others during the action research cycles, and the steps to gather this data are in themselves interventions. The discussions, viewpoints, actions, and responses all act as generators of data. Consistent with this approach, I audio-recorded the twenty-six meetings that took place over a period of ten months, from October 2020 until July 2021. I then transcribed these audio records into meeting minutes, ensuring the detailed capture of all discussions and perspectives of the attendees. Additionally, we organized five workshops, all of which were recorded and transcribed. The presentations and discussions from these workshops were also converted into notes. The combined duration of these thirty-one audio recordings amounted to 30.2 hours, and the resultant transcripts totaled approximately 170,000 words.

Further, I archived all project-related email exchanges involving the project team members, including the external consultant. I also utilized feedback from the team regarding their thoughts and learnings, both at the project's outset and throughout its progression. The reports issued by the external consultant, which documented the team submissions and outcomes of each phase and project cycle, were also instrumental sources of data. Additionally, I referred to and used the organization's data, records, and documents pertinent to the project. This comprehensive approach to data collection allowed me to chronicle the roles, actions, and decisions made as the project progressed, including my own as a researcher.

3.4.2. Reflection Journal

Throughout the project, I, as a researcher, maintained a "reflective journal" to document the events, thoughts, and emotions associated with the action research as they unfolded. Keeping a journal facilitated my learning and reflection processes, serving as a tool for integrating information, experiences, reflections, and conclusions. As Coghlan (2019) points out, journal-keeping is a crucial mechanism for developing first-person skills and aids in enhancing the quality of the researcher's learning. In the context of the general empirical method, the journal aimed to record how I strived to remain attentive to my surroundings, intelligent in my understanding, reasonable in my judgments, and responsible in my actions (Coghlan, 2019).

I based the journal on Schein's (1999) ORJI model (Observation, Reaction, Judgment, Intervention), which is outlined in Appendix 9. The ORJI model features the intrapsychic processes of observation, reaction, judgment, and intervention. Schein (1999) suggests that observation (O) should be grounded in reality, capturing what is actually transpiring in the environment as perceived through our senses, free from the distortions of preconceived judgments. Emotional reactions involve connecting with our feelings to ensure unbiased responses. Judgment (J) comes from the ability to analyse and reason before taking action, and Intervention (I) is the action taken after forming a judgment. My journal was oriented towards personal reflection and the learning derived from the entire project. A summary of the ORJI Personal Reflection Journal entries is presented in Appendix 10.

Table 3 provides an overview of the data collected, generated, and recorded throughout the project.

Table 3. Project Data Sources

Data Source	**Description**
Audio records of the team discussions and meetings	Thirty-one meetings between October 2020 to July 2021. 30.2hrs of record scripted into 100,000 words (182 pages)
Teams Emails	100+ emails and communications related to the project
Educational Workshops	Two 90-min conducted by the consultant and attended by all the team members. Presentations materials for each session total 78 pages
Customers Interviews	Ten Customers interview from different segment to understand their jobs and needs
BMI Workshops presentations and discussions	Three 60-min presentation and discussion of the 3 experiments. The presentation materials added to 59 pages
BMIs Experimentations Reports	Three detailed reports (69 pages, 8,300 words)
Personal Reflection Journal	66 entries (12 pages)
Consultant Project Reports	Seven comprehensive reports for each step of stage 1 and stage 2 (337 pages, 49,600 words)
Corporate Documentation	Customers Segmentation, Segmentation Analysis, Members Engagements by Segment, Members Needs Assessment, Membership Study, Business Community Engagement Survey, Dubai Chamber Big Data, Distribution of members by major activity and employment, Designing the Chamber of the Future Presentation, Annual Report 2019, Risk Assessment Report 2017, and Financial Statement 2019.

3.4.3. Data Analysis and Coding

I processed the extensive qualitative data of the entire project, which comprised over 170,000 words (equivalent to 800 pages), using the NVivo software. In this analysis, I adopted the coding method proposed by Gioia et al. (2012) to identify themes, conduct in-depth analysis, and represent findings through visualizations and insights, thereby facilitating clear and conclusive outcomes.

During the first-order analysis, I initially generated 132 categories (codes). I consolidated many of these codes and discarded the irrelevant ones, reducing the number to 57 level-1 codes, which was still substantial. This aligns with Gioia et al. (2012), who acknowledge that this stage can be overwhelming, potentially leaving researchers unsure about how to interpret the data. However, they argue that "getting lost" is a crucial part of the discovery process. I examined the similarities and differences among the numerous categories, which further reduced the categories to 38 level-one codes, a more manageable number.

In line with Gioia et al. (2012) methodology, during the second-order analysis stage, I moved into the theoretical domain. Here, I scrutinized whether the emerging themes could provide concepts that could help describe and explain the observed phenomena. Consequently, I followed an iterative process that involved revisiting existing literature and theories and comparing them with the data and my codes. I explored themes and dimensions from a theoretical perspective to inform the research questions. Ultimately, I identified ten second-order themes. From these, ten second-order themes emerged to explain the reflections that we were seeking. These codes and themes are presented in Table 4 and Table 5, respectively.

Table 4. First Order Codes

No.	Level-One Codes
1	Establishing a Shared Language for Business Models
2	The Relationship Between Value Proposition and Business Model
3	Enhancing Conversations with Visual Language and Tools
4	Understanding BMI Beyond Technology
5	Building Organizational Capability for Business Model Innovation
6	Learning and Development Activities for BMI
7	Learning by Sharing Knowledge and Open Discussion
8	Transferring Knowledge from Learning into Practice
9	Providing Guidance to Keep to the BMI Process
10	Defining BMI Project Success
11	Embracing Customer Perspective Mindset
12	Addressing Bias in Customer Interviews
13	Resistance to the Customers' Perspectives Approach
14	Establishing a Long-Term Process for Customer Insights
15	The Importance of Top-Down Commitment to Business Model Innovation
16	Innovation Requires Time and Dedication
17	Managing the Innovation Dilemma
18	Overcoming the Internal Limitations
19	Collaborating for Cost-Effective and Innovative Solutions
20	Simplifying the Process: A Diagram with All Steps to Navigate BMI Effortlessly
21	Agile Decision-Making
22	Embracing Normalization of Failure
23	Moving from Theory to Practice: Lessons Learned in Experimentation
24	Limitations of Interviews and Surveys
25	Failing Tests and Killing Ideas
26	Building the Right Team with the Right Mindset for BMI

27	Collaboration and Knowledge Sharing
28	Celebrating Wins and Learning from Failures
29	New Way of Thinking with an Open Mindset
30	Shifting from Traditional Problem-Solving to Experimentation
31	Stakeholder Engagement and Transparency
32	Explaining Tests Results vs. Teams Results
33	A New Mindset in Innovation Thinking by Celebrating Failure
34	Skepticism and Resistance to Change
35	Fear of Taking Risks
36	Building a Culture that Supports Innovation and Risk-Taking
37	Providing Incentives to Support Exploring New Ideas
38	Establishing Support through a Dedicated Innovation Unit

Table 5. Second-Order Themes

No.	Level-Two Themes
1	Developing Business Model Innovation Know-How
2	The Importance of External Expertise to Support the BMI Project
3	Shifting Towards a Customer-Centric Approach
4	The Role of Leadership in Fostering Innovation
5	Leveraging Partnerships to Enhance Service Offerings
6	Navigating the Complex Process of BMI
7	Building Capabilities for Effective Experimentation and Prototyping
8	Creating a Team and a Culture of Inclusivity and Collaboration
9	Adopting an Entrepreneur's Open Mindset
10	Building an Innovation Culture for BMI

Lastly, adhering to Gioia et al. (2012) methodology, I determined three 'aggregate dimensions' based on the set of second-order themes. Once more, I utilized an iterative process, revisiting the literature and the research question. These three 'aggregate dimensions' based on Coghlan's (2019) framework pertained to the reflections, which were pivotal outputs of the action research project. Consequently, the content, process, and premise reflections were chosen as the three primary aggregate dimensions for our study."

By examining the first-order codes and second-order themes alongside aggregate dimensions, we have a foundation for developing a data structure, as depicted in Figure 8. This data structure enables configuring the data in a meaningful visual representation. As explained by Gioia et al. (2012), the data structure enables a meaningful visual representation of the data, demonstrating how I evolved raw data into codes and themes and conducted the analysis. Such a step is crucial in demonstrating rigor in qualitative research, according to Pratt (2008) and Tracy (2010).

It's also worth noting that a part of the data analysis and evaluation, related to the core action research, was conducted during the cycles, as it guided further data gathering and decision-making. This analysis was executed throughout the data-gathering process and influenced the ongoing interventions and actions.

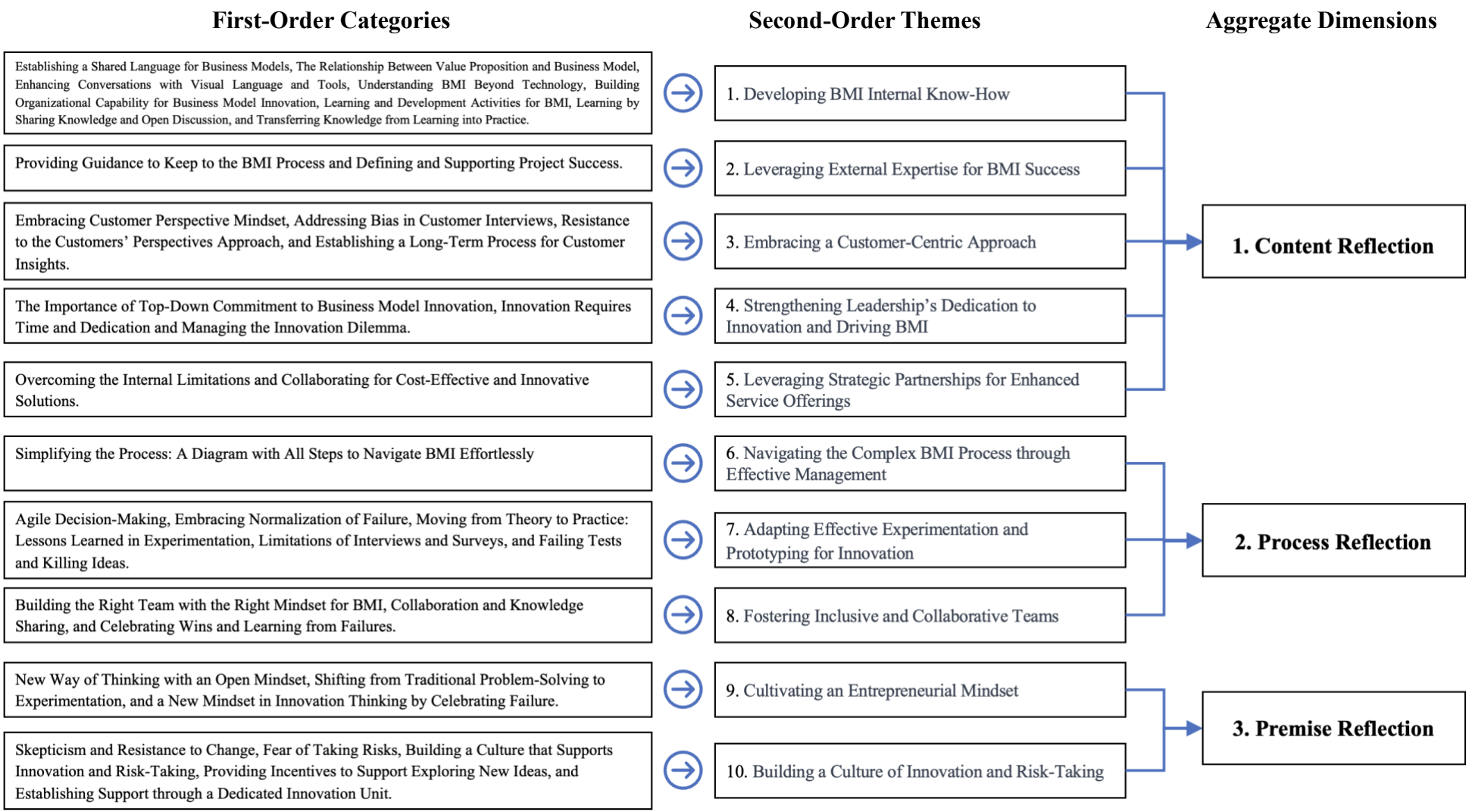

Figure 8. Project Data Structure as per Gioia et al. (2012)

3.4.4. Research Quality and Rigor

To secure the quality and rigor of the research, I was mindful of the processes of data generation, collection, and the posing and answering of questions from the first, second, and third-person perspectives. Throughout the project, I acknowledged my multiple personal roles — as a researcher, an insider, and a team leader — and the need to refrain from giving advice and instead focus on asking questions that elicited others' opinions and ideas.

In evaluating the quality of the study, I adhered to the guidelines suggested by Coghlan (2019) for insider action research work, based on principles laid out by Reason (2006). Specifically, I worked to promote effective cooperation between myself as the action researcher and the project team members. I focused on achieving practical outcomes by continuously reflecting on progress and making necessary adjustments throughout the process of organizational change or improvement. I incorporated diverse ways of knowing and understanding to maintain the integrity, depth, and appropriateness of the research methods used. I aimed to work on significant and impactful projects, emphasizing the importance of the research's overall contribution to the field. Lastly, I aimed to create lasting and sustainable changes to ensure that the outcomes of the research would have a long-term positive impact. Following these simplified guidelines ensured that my research maintained a high level of quality and rigor throughout the project.

Recognizing the importance of clearly demonstrating and defending the procedures used to achieve rigor in my research, I followed Dick's (1999) guidance, which includes using action research learning cycles, accessing multiple data sources to provide both contradictory and confirming interpretations while engaging in advocacy and inquiry, continuously challenging and testing one's own assumptions and interpretations throughout the project, and relating interpretations and outcomes to existing literature.

To assess the rigor of the study, I employed the tools suggested by Coghlan (2019) for insider action research based on recommendations from Eden and Huxham (2016). This involved engaging in multiple and repetitive action research cycles, including constructing, planning, taking action, evaluating action, and recording these steps to show that they accurately represented the topic studied. I consistently challenged and tested my own assumptions and interpretations throughout the project and, through content, process, and premise reflection, exposed my familiarity with and closeness to the issues for critique. I accessed different views

of what was happening, leading to both confirming and contradictory interpretations, thus allowing for a more comprehensive understanding of the situation. I grounded my interpretations in scholarly theory and applied them rigorously. Additionally, I compared the project outcomes with the theories underpinning those interpretations and judgments, ensuring that they were challenged, supported, or disconfirmed as appropriate. Following these guidelines, I ensured that my research maintained a high level of rigor and was well-supported throughout the project.

3.4.5. Role Duality and Ethical Considerations

In conducting the research, I was acutely aware of potential challenges associated with the research settings. This included my role duality (conflict between my position as a team leader and as a researcher), power dynamics (given that some project team members report directly to me), and the management of organizational politics (navigating the situation from two perspectives), as detailed by Coghlan (2019).

Throughout the project, I strove to avoid giving advice as much as possible, as it often does not foster collaboration. Instead, I focused on asking questions and encouraging others to express their opinions and ideas. Following Coghlan (2019), I found myself assuming multiple roles in this project. As an insider action researcher, my first role was to serve as a bridge between academia and the organization, facilitating the translation of information between research and practice. My second role resembled that of a traditional researcher, constructing case studies about the organization while leveraging the benefits of being an insider. My third role involved using the organization as a setting for experimentation. Viewing the project as an internal change agent aligned perfectly with my dual roles as CEO and researcher, thereby minimizing the potential for role confusion.

Further, I ensured proper actions were taken to manage potential ethical issues, including guaranteeing confidentiality, anonymity, and respect for all involved parties. I sought written, signed consent from all stakeholders (both the organization and individuals) to confirm that they were informed about the study, the data gathering and analysis methods, their ability to withdraw their data from the study if desired, and the public dissemination of the findings and conclusions. Furthermore, I maintained strict confidentiality of all data and records.

3.5. Summary and Conclusion

This chapter outlined the steps taken to implement the business model innovation process within a chamber of commerce context, using insider action research. Initially, the chapter explained the theoretical action research framework that underpinned our approach to the project. Then, we crafted our intervention project guided by Zuber-Skerritt and Perry's (2002) framework, dividing the study into two segments - the thesis action research cycle and the core action research project.

In the third section of this chapter, we detailed the actions embarked upon within the core action research project. This was concentrated on the ideation and prioritization of fresh ideas for the Dubai Chamber, in conjunction with prototyping and testing these business model innovations. These actions were executed across three core action research cycles spanning ten months. Collaboration, participation, and cooperation among the chamber's team members were integral to this process. The project amassed a substantial amount of data, as outlined in the fourth section of this chapter. This data was scrutinized and coded using NVivo software, adhering to the methodology proposed by Gioia et al. (2012). The analysis uncovered 38 first-level codes and ten second-order themes distributed across three distinct dimensions—content, process, and premise reflections.

The subsequent chapter will showcase the outcomes of the Core Action Research Project, charting the journey from ideation to experimentation, culminating in the launch of a novel service.

4. THE JOURNEY – Story and Outcomes

Chapters 4 and 5 each present the outcomes and findings of the projects, with Chapter 4 spotlighting the results of the Core project, while Chapter 5 elucidates the outcomes of the Thesis project.

Chapter 4 concentrates on the process and results of the Core project. It corresponds to the "Taking Action" phase in the Thesis Action Research, aligning with the second step of Zuber-Skerritt and Perry's (2002) research design (as illustrated in Figure 7). The chapter provides an overview of the Business Model Innovation project for the Dubai Chamber, unveiling the challenges encountered and the responsive measures employed by the researcher and the organization. This phase of the research mirrors single-loop learning, where actions are taken, results are observed, and modifications are made in light of those outcomes.

As outlined in Chapter 3, Chapter 4 delineates the Core Project's outcomes, segmented into two stages: the preparatory stage, which establishes the project's foundation, and the action research cycles stage, where potential business model innovations were explored, and experimentations were developed and executed.

The organization and flow of Chapter 4 are depicted in Figure 9.

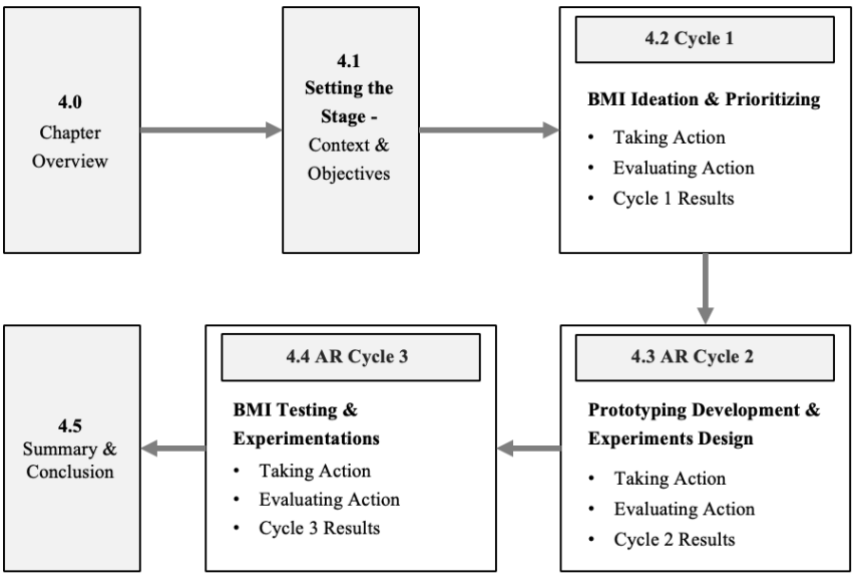

Figure 9. The Organization and Flow of Chapter 4

4.1. Setting the Stage: Context and Objectives

Leading an internal team at the Dubai Chamber (DC), we sought new business model opportunities. An external consultant with expertise in business model innovations joined us. Together, we collaborated to design a two-stage project: The "pre-step" stage involved a thorough analysis of DC's value proposition and current business model. The subsequent "action cycles" stage was initially two-fold: generating innovative business model ideas and planning feasibility experiments. However, the project's evolution demanded executing these tests, adding a third cycle and extending the timeline by four months. This additional phase was pivotal for the project's completion and to showcase the actual intervention.

The research design of the core project is displayed in Figure 10, drawing inspiration from Zuber-Skerritt and Perry's (2002) framework. It showcases the specific sections of each step, providing a visual representation of the project's structure and flow.

In addition to the design, Table 2 presents the planned action schedule for the Core Action Research Project cycles. This table details all the main steps involved in constructing, planning, taking actions, and evaluating these actions for each cycle. The action schedule serves as a comprehensive guide, ensuring a systematic and well-organized approach throughout the project's implementation.

This chapter predominantly concentrates on the outcomes of the “Taking actions” and “Evaluating these actions” steps within each cycle of the core projects. The initial stages of construction and planning were already covered extensively in Chapter 3.

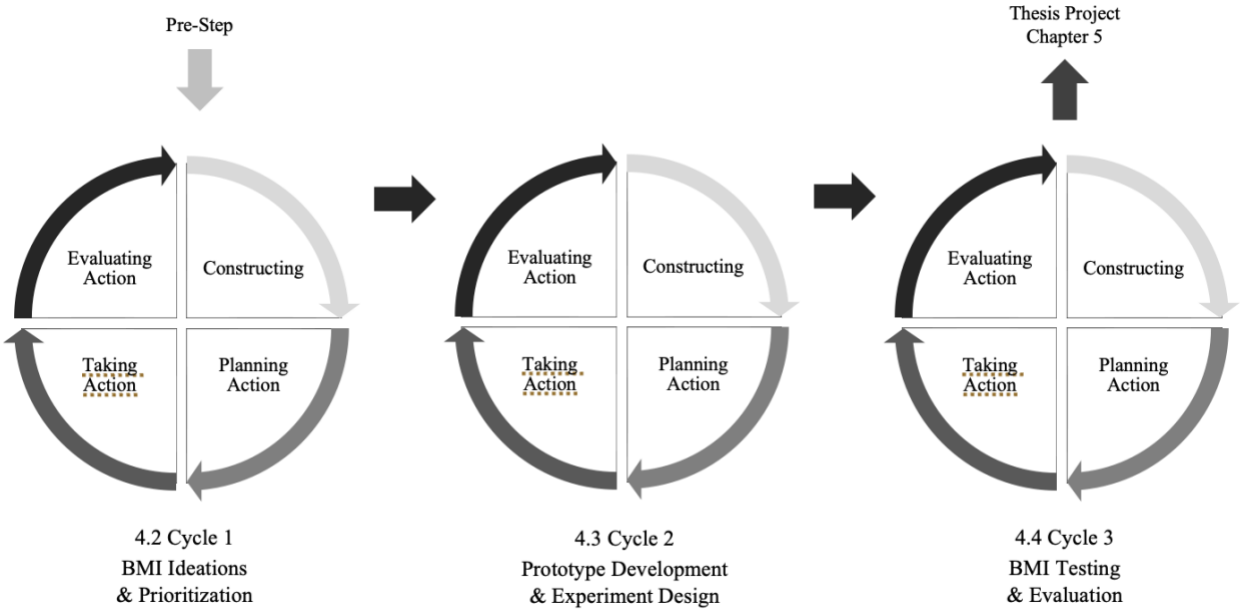

Figure 10. The Core Action Research Project Three Cycles Design

4.1.1. Pre-Step: Establishing the Project Foundation

At the onset of the project, we took crucial steps to lay a solid foundation. We began by identifying the Dubai Chamber's current and potential customer segments. This effort led us to the selection of retail businesses, medium to large manufacturing, C&C, and logistics/transportation businesses. Additionally, we pinpointed two promising segments: business associations and foreign businesses in emerging markets where the Chamber has branches.

To delve deeper into the needs of these segments, we embarked on an investigation of their main tasks or "jobs." Our findings painted a picture of a robust desire to maintain business growth amidst various challenges, notably globalization and the aftermath of the pandemic. A unique observation was the distinct needs of family-run businesses compared to those of professionally managed companies.

In our next phase, we turned our attention to the resources at the Dubai Chamber's disposal. Our goal was to discover valuable assets and recognize gaps, which would inform our business model innovations. A significant takeaway was that many of the resources, while crucial for the current business model, might not hold the same value in a new, innovative model.

Using our insights from the customer needs and resource analyses, we defined the Chamber's value propositions for the major customer segments. We didn't stop there; our curiosity about the Chamber's current operations led us to a thorough examination of its existing business models. This culminated in the development of Business Model Canvases for the identified segments, and we also ventured to conceptualize potential avenues for technology companies.

As this foundational stage concluded, we felt well-prepared to navigate the succeeding stages of our endeavor. Our detailed groundwork not only provided clarity about our starting point but also shed light on the trajectory for our future explorations in business model innovation. For a comprehensive understanding of the pre-step stage of the project, please refer to Appendix 11.

4.2. Cycle 1 – BMI Ideation and Prioritization

In the first action research cycle, we turned our focus toward generating and prioritizing business model innovations. The meticulous groundwork laid in the pre-step phase served as the stepping stone for exploring potential business model innovations. The actions during this cycle, portrayed in Figure 11, began with the ideation phase.

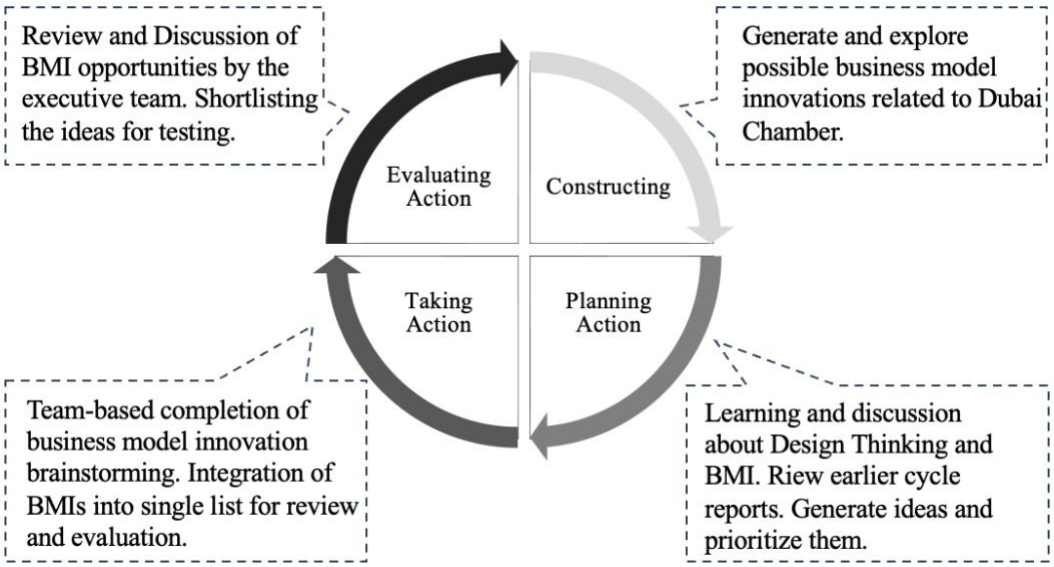

Figure 11. Cycle 1 Actions

Our team assembled for a brainstorming session with the objective of generating as many potential business model innovations as possible. Using a systematic approach, we prioritized and selected from these ideas. During this phase, we initiated individual brainstorming sessions aiming to generate a wide variety of ideas. Each team member worked independently and later anonymously contributed their ideas to a shared document. This process brought forward a total of 104 ideas. To complement our internal brainstorming, our consultant, who is a University Professor teaching Strategy Course at a reputable USA University, engaged his university students, who contributed an additional 120 ideas. Even though many of these ideas were not directly applicable, they provided a refreshing perspective and boosted the total to 224 ideas and Appendix 13).

Following the individual brainstorming sessions, we proceeded to small team idea grouping. The consultant disseminated a document listing all the ideas generated thus far. We formed three small teams, each consisting of 3 to 4 individuals. These teams met over multiple sessions, each lasting 60 to 90 minutes, to continue the brainstorming process collaboratively. With a designated member documenting new ideas during each session, the teams later returned the documents to the consultant for consolidation.

Subsequently, the consultant integrated the BMIs into a single list. These submissions were grouped into 18 BMIs and residual ideas, with detailed information for many of the ideas provided in the appendices. For simplicity, some sub-level ideas were bundled up into the ideas shown in Table 6.

Table 6. The Integrated List of Ideas (BMIs)

No.	BMI Ideas
1	Business Associations reformation (Business Groups/Councils/ International Associations)
2	Supply Chain/eCommerce partner program
3	Service Star Forces
4	Dubai Chamber FTZ
5	Private Sector Apprenticeship Program for Government Employees
6	Dubai Chamber stock option program
7	Chamber Business Intelligence Department (Data Vault)
8	Dubai Chamber Plus (improve what we currently do)
9	Youth Engagement and Development
10	Expand Chamber's geographic footprint (internationalization)
11	"Businesses of the Future" Experimental Platform
12	The Chamber as an outsourced and operating services organization
13	The Economic Engine Chamber
14	The "Responsible" Chamber
15	Chamber App; Expand social media / digital online footprint
16	New Chamber Services
17	Future-proofing Dubai / UAE
18	Revised membership fee model

The draft of this integrated list of ideas was shared with all participants. Recognizing that the process of categorizing and selecting ideas is inherently subjective, we encouraged everyone to revisit the list and adjust the categorization and selection as they saw fit. At the end of this phase, the teams collectively reviewed and evaluated the list, which contained various themes and 29 major ideas. The refined lists were then submitted to our consultant for further evaluation.

Moving on to the evaluation phase, we focused on discussing and selecting the best BMI ideas. As the team leader, I saw the value in carrying out these discussions within a smaller setting, namely, the executive team, with the objective of narrowing down the numerous ideas generated in the previous step.

The consultant gathered the results of the team-based evaluations, which were subsequently presented to the executive team. This complete analysis included all ideas that emerged from the group work. The evaluation was based on two main criteria: attractiveness and agreement among the groups. The attractiveness of each BMI was calculated as an average, and the agreement was gauged by looking at the standard deviation. This two-dimensional analysis helped us identify the most attractive BMIs that also garnered a high level of consensus among the teams. The findings from this analysis are depicted in Figure 12.

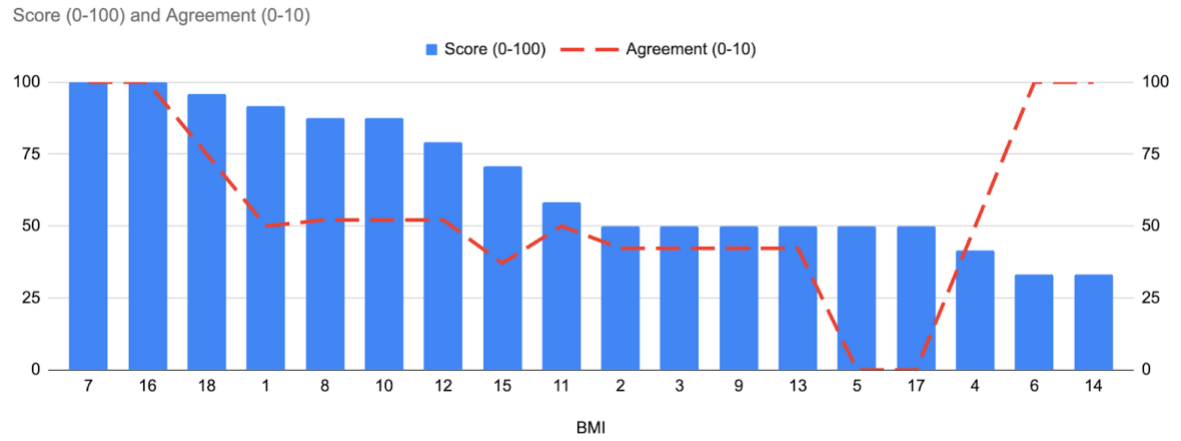

Figure 12. The Analysis of BMIs Attractiveness and Agreement

The culmination of Cycle 1 resulted in the identification of six top BMIs, which were:

1. The formation of a Chamber Business Intelligence Department (BMI #7).
2. The introduction of New Chamber Services (BMI #16).
3. The implementation of a Revised membership fee model (BMI #18).
4. A reformulation approach towards Business Associations, encompassing Business Groups, Councils, and International Associations (BMI #1).
5. The improvement of existing services, referred to as Dubai Chamber Plus (BMI #8).
6. An expansion of the Chamber's geographic footprint (Internationalization) (BMI #10).

Following further discussions within the executive team, we refined this list to three crucial BMIs for immediate consideration: expanding the Chamber's geographic footprint (Internationalization), establishing a Chamber Business Intelligence Department, and reforming the Business Associations, including Business Groups, Councils, and International Associations. The refined list was then shared with all participants, and these selected BMIs became the focus for the upcoming cycles of the project, setting the direction for Cycle 2.

4.3. Cycle 2 – Prototype Development and Experiment Design

Our second action research cycle centered on the development of prototypes and designing experiments for the shortlisted BMIs from the first cycle. For this phase, we leaned heavily on the lean startup methodology (Ries, 2011), as shown in Figure 13. We started after the workshop by dividing our project team into smaller groups, each consisting of three members. The aim was to create three distinct prototypes for each BMI, allowing stakeholders to experience the innovations first-hand and provide their feedback.

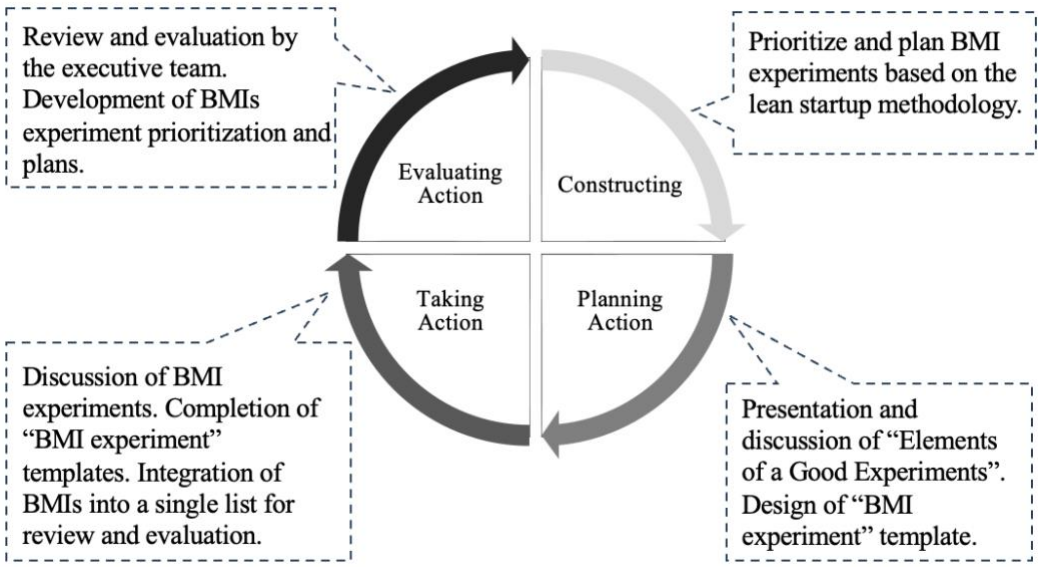

Figure 13. Cycle 2 Actions

This collaboration yielded a total of 27 business model experiments for evaluation, all of which were collated into a single list by our consultant for easy review and evaluation, available in Appendix 14.

Next, we involved the executive team and the consultant in a meticulous review of the proposed experiments. It was noted that many of the experiments, despite their potential, would require significant time and capital investment, making them more akin to pilot tests than experiments. This highlighted a common challenge faced by organizations and individuals venturing into business model innovation and BMI experiment design for the first time.

Given these insights, I considered it crucial to present a detailed experiment plan to the team as an example of a viable and successful experiment. My intention was to deepen the team's understanding and maintain their involvement in the process. This plan is detailed in Table 7.

Table 7. An Example of a "Good Experiment Plan" for Learning Purpose

No. 27 Detailed description of the prototype	A mock-up of a web portal for business groups: • The mock-up of the web portal reflects the key operational processes of a business group (e.g., member registration, advocacy request, event calendar, payment gateway) • The mock-up infrastructure meets the needs of any group regardless of industry. • Easy to use, intuitive for both– admins (business group coordinators) and website users
Resources/ activities required to develop the prototype	• Ledger of core operational processes of business groups (list – excel format) • Wix /Foursquare website mockup, resource understanding Wix/Foursquare functionality • $100-300 investment • Internal testing, rehearsal of mockup demo • Booking business group representative time for mockup demo (3-5 inactive / early-stage groups) • Form to take notes during demo and customer feedback • Demo script for DC participants
Experimental design to enable stakeholders to interact with the prototype	• Allowing the demo participant to interact with the prototype and rate & comment on all features available based on open-ended questions ranking questions. • Recording the user interaction with mock-up (which feature they were drawn to first, which one was confusing etc.)
Time frame to generate data	• Mock-up development: 2-3 days • User testing 1-2 days (one day – 1 user, two days – the rest, 45 min sessions)
Metrics of value creation	• Qualitative feedback from users (positive sentiment 75%) • 75% of features offered received rankings "effective" & "very effective"

After thorough discussions and evaluations, the executive team and the consultant prioritized and selected the following BMI experiment plans:

1. "Growing the International Businesses": This plan entails launching a "Grow My Business in Dubai Agri Package," specifically targeted at overseas-based SMEs seeking to use Dubai as a business destination or a logistics hub for expanding their global trade. This experiment is rooted in the concept of extending the Dubai Chamber's activities to address the internationalization needs of its members, thereby creating new revenue streams (BMI #10). A brief overview of this experiment is provided in Table 8.

Table 8. Experiment Plan for Growing International Businesses

A detailed description of the prototype	One-time special offer to international businesses to avail business growth package at a discounted price for getting access to the key services
Resources/activities required to develop the prototype	• Focus on Agribusinesses in Africa that have recently attended Dubai Chamber webinar. • Design appealing package • Survey Management: Design, Setup, Distribution, and Analysis
Experimental design to enable stakeholders to interact with the prototype	The selected group to deliver the project will connect with attendees of "The Future of African Agribusiness in Dubai" and "UAE-Zimbabwe Food and Agribusiness Virtual Forum" via an email campaign.
Time frame to generate data	Two weeks
Metrics of value creation	• Open rate > 1.5% • A/B test: offer click through > industry report. • Offer subscriptions > 26 customers

2. "Supporting Brick & Mortar Retailers": This experiment involves designing a series of programs that integrate advisory services, tools, and strategic partnerships to deliver tangible business outcomes for traditional retailers looking to expand their online sales by acquiring customers and digitalizing their internal business processes. This plan is closely tied to the creation of the Chamber's Business Intelligence Department (BMI #7). A subset of this idea includes conducting thorough assessments and analyses of participating brick-and-mortar businesses to pinpoint their specific needs, followed by the provision of tailored services and tools to meet their eCommerce requirements. A summary of this experiment is displayed in Table 9.

Table 9. Experiment Plan Supporting Brick & Mortar Retailers

A detailed description of the prototype	A packaged offering of services and tools related to retail transformation services (advisory and technology tools) that result in online sale growth with a special offer for the Brick-and-Mortar Businesses to take advantage of.
Resources/activities required to develop the prototype	• Revision of the profiles of a retail subset of Brick-and-Mortar Businesses listed within the Dubai Chamber (out of 100 from Google My Business database selected 28 and plus added four via individual recommendations) • Email offer: Free eCommerce Assessment by a Dubai Chamber commissioned expert. • Filtration: 6 detailed surveys (Business owner + operational units) • Assessment, Recommendation Report, and a Meeting (Zoom) to share the recommendations. • Check of Willingness to pay for program participation/ price sensitivity (Meeting (Zoom)+ email confirmation)
Experimental design to enable stakeholders to interact with the prototype	The "Special Projects Department" filters the profiles of a retail subset of the Brick-and-Mortar businesses listed with the Dubai Chamber, selects a subset to email them the offer of the free eCommerce assessment, filtered the applicants interested, and conducting the assessment, creating the recommendation report, and sharing the findings with the Brick-and-Mortar business.
Time frame to generate data	Three weeks
Metrics of value creation	• Number of companies assessed and received a recommendation report (3) • Number of assessed companies express interest in participating in the full program (2/3)

3. "Servicing the Business Associations": This experiment proposes to offer a set of tools to Business Associations aimed at enhancing their value-added services. This initiative is expected to assist these associations in expanding their membership base and increasing member engagement. This plan aligns with the Business Associations Reformation idea (BMI #1), wherein the Chamber collaborates with business groups and councils to co-create products and services that best cater to the needs of their respective members. A summary of this experiment is outlined in Table 10.

Table 10. Experiment Plan Servicing the Business Associations

A detailed description of the prototype	A packaged offering of services and tools with a special offer for the Business Groups and Business Councils to take advantage of.
Resources/activities required to develop the prototype	• Four groups and two councils are nominated by the team of the "Business Relations Department" of the Dubai Chamber. The selection of the groups and councils will be a combination of active, dormant, and newly joined. • Setting up a separate poll to the Group/Council Admins and the Group/Council Members • Poll Management: Design, Setup, Distribution, and Analysis
Experimental design to enable stakeholders to interact with the prototype	The "Business Relations Department" will distribute a poll to the Group/Council Admins and a separate poll to the Group/Council Members requesting the response be complete within one week.
Time frame to generate data	Two weeks
Metrics of value creation	• Number of respondents to the poll • Up to 20% of survey recipients respond to the poll (admins, members). • The cumulative estimated impact of the Value Proposition equates to more than 60 new companies joining the four groups and councils. • The cumulative estimated impact of the Value Proposition equates an increase of member events by 20% for low performing Business Groups and Business Councils • Dubai Chamber can provide a Value Proposition at a cost less than the estimated cost by the Business Group/Council

The executive team agreed to consider the approved experiment plan as a guiding framework for Cycle 3 while allowing necessary adjustments. A significant challenge during this phase was the resource-intense nature of many experiments. We recognized the need for more guidance in generating and evaluating experiments for future efforts. Further discussions also highlighted concerns about oversight and incentives for business model innovation at the Dubai Chamber, indicating a need to address the organization's structural and reward mechanisms to effectively encourage business model innovation initiatives. These insights and decisions laid the foundation for Cycle 3, with an emphasis on adaptability and continuous improvement in guiding successful business model innovation experimentation. The outcomes of Cycle 2 set the stage for the third cycle of the project.

4.4. Cycle 3 – BMI Testing and Evaluation

The third cycle of our project involved executing the planned experiments on the three distinct business model innovation concepts identified for the Dubai Chamber. Using the lean startup methodology of build, learn, and measure, our goal was to test, validate, and quantify the hypotheses for each idea. This process and the actions involved are depicted in Figure 14.

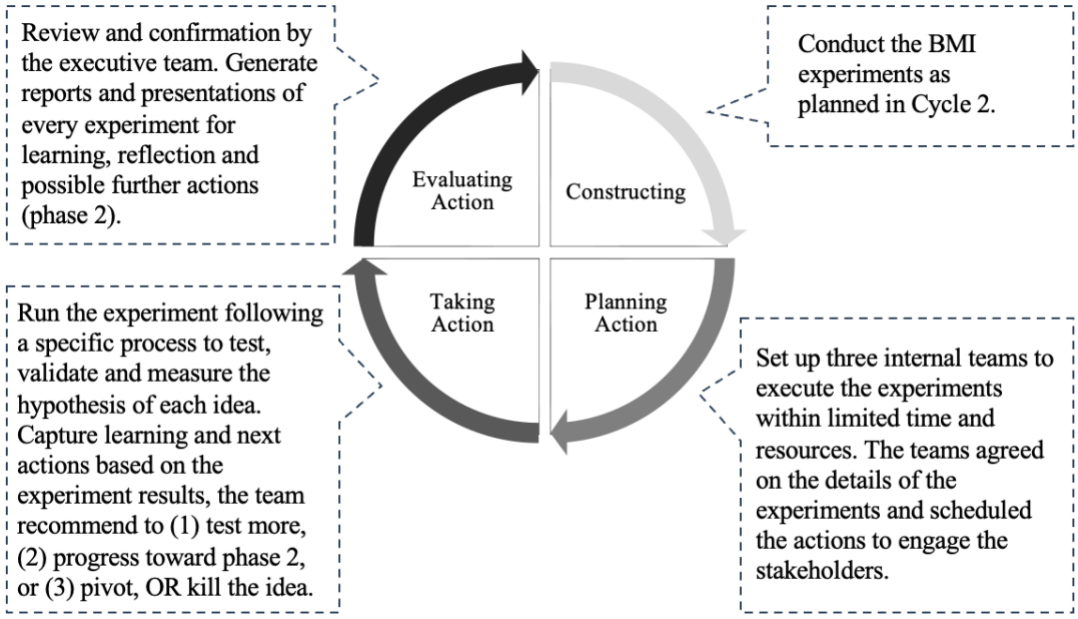

Figure 14. Cycle 3 Actions

In executing the three experiments, we formed three internal teams, each operating within defined time and resource constraints. Oversight was provided by the executive team and a consultant, who ensured each team adhered to a set of guidelines that helped them test, validate, and measure the hypothesis of their assigned business idea. Each team created a presentation and a detailed report on their experiment, including an overview, service offering, business model canvas, hypotheses, experiment design, and findings. These reports concluded with a section detailing key learnings and recommendations for the next steps, providing a direction for future work.

In this cycle of our project, we saw the execution of three specific experiments. The first focused on growing international businesses, the second experiment was tailored to support brick-and-mortar retailers with digital transformation and the third experiment centered on servicing the business groups and associations. The specifics of these experiments are as follows:

Experiment 1: Growing the International Businesses through the "Grow your Agribusiness with Dubai Chamber" Package.

Summary: The Dubai Chamber, through its International Offices in Africa, has gathered a significant amount of agro-business contacts. This led to an experiment designed to validate the hypothesis that untapped overseas businesses are potentially interested in becoming paid members or customers of the Dubai Chamber. We developed a prototype package comprising several services and offered it for a limited duration of two weeks. This was seen as an opportunity for the target group to secure a special offer, a 30% discount. During this period, the Chamber reached out to 2,361 companies, and 153 (6.5%) showed interest in the offered package, significantly exceeding the target of 35. Most Key Performance Indicators (KPIs) were met, and the experiment cost $200 to develop and run, not including employees' time. The data suggests that the idea holds potential, especially with a pivot towards the specific needs of the target segment. A package tailored to these needs has undergone further development

Here is a more detailed breakdown of the experiment:

1. **Description of the idea:** The "Business Growth Package," offered to overseas-based SMEs, was designed with a comprehensive array of services. This included specialized guides covering essential business facets such as legal, tax, and credit rating, along with opportunities for extended business development within Dubai. Additionally, it offered marketing and branding tutorials and workshops to help businesses bolster their branding strategies. This range of services, encompassed within a single package, was aimed at providing substantial support to SMEs considering Dubai as a potential business destination or logistics hub for their global operations.
2. **Business Model Canvas** (Figure 15)**:**

Figure 15. The BM Canvas of Growing the International Businesses Experiment

3. **Testing Hypotheses:** We set out to test a series of hypotheses, all centered around the main premise that there existed an untapped market of overseas businesses eager to become members or customers of the Dubai Chamber. Our first hypothesis speculated that the African agribusinesses showing interest in Dubai are mainly small and medium enterprises (SMEs) with readily available financing for expansion. Secondly, we hypothesized that these African agri-SMEs perceive Dubai more as a logistical and operational hub rather than a direct market for their products. The third hypothesis proposed that African agri-SMEs might be struggling with the effective packaging and marketing of their products. Fourthly, we suggested that there may be a scarcity of accessible or affordably priced information on agri-exporters or importers operating in Dubai. The fifth hypothesis introduced the idea that providing access to credit rating information could potentially open up a wider range of opportunities for African businesses looking to grow in or through the Dubai market. Finally, our sixth hypothesis was that overseas companies might only recognize the Dubai Chamber as a provider of informational webinars and an organizer of events without realizing its capacity to serve as a business services provider.

4. **Experiment Design:** The design of the experiment, as depicted in Figure 16, was centered around two email campaigns and included the following steps:

   We zeroed in on African SMEs in agribusiness that had recently participated in the Dubai Chamber's webinars over the past two months. We then created an enticing minimum viable package (MVP), as previously described. The chamber subsequently reached out via email to all the webinar attendees.

Figure 16. The Experiment Design

The first email served as a follow-up communication with the attendees, presenting them with a unique, time-sensitive offer: the attendees could express their interest in the upcoming Business Growth Package being launched by the Dubai Chamber. The email guaranteed a 30% discount on package fees for those who expressed interest within a two-week period. This email included information about the offer, an image of an agricultural farm, and a link to a survey. The image in the first email is depicted in Figure 17.

The second email, sent one week later and represented in Figure 18, invited attendees to "Claim your Specialized Report." This email featured a different image (a shipping port with containers), a recent report on trade opportunities in the UAE's food and beverage industry (published by the Dubai Chamber), and a reminder that attendees could still RSVP to secure their exclusive 30% discount offer within the stipulated deadline.

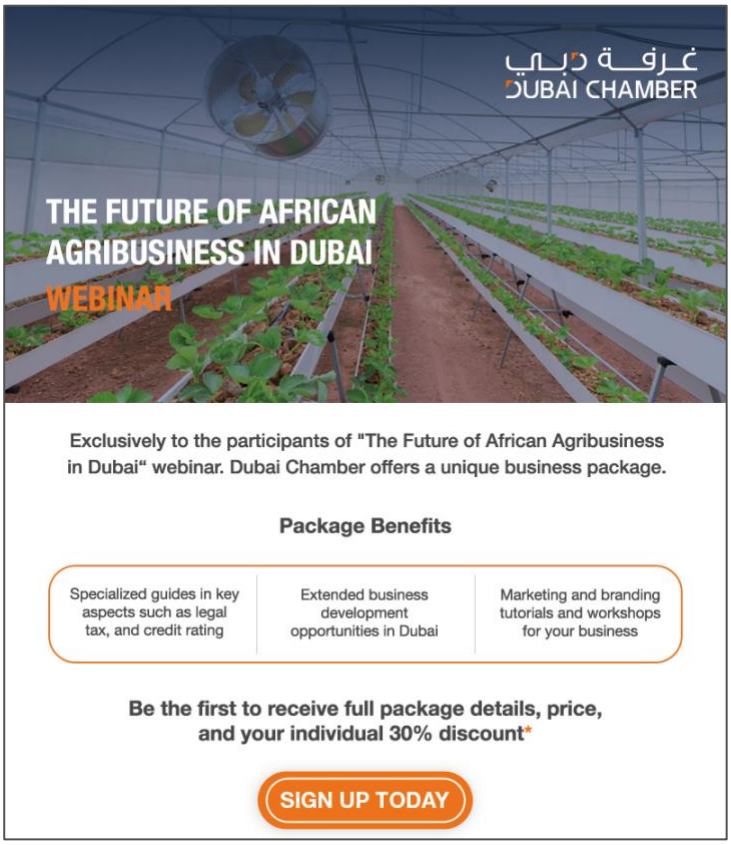

Figure 17. Email 1 of the International Businesses Experiment

Figure 18. Email 2 of the International Businesses Experiment

5. **Time Frame:** Two weeks
6. **Experiment key matrices:** We established several key matrices for the experiments to assess the impact and effectiveness of our efforts. On the quantitative front, we were looking for an email open rate with an offer that exceeded 1.5%. We also implemented an A/B test to compare the click-through rate for our offer with that of the industry report, expecting the former to be higher. Moreover, we aimed to secure over 26 customer subscriptions to the offer.

   In addition to these measurable outcomes, we incorporated qualitative aspects into our evaluation. We strived to enhance our understanding of customer needs and pain points, which would allow us to provide better and more personalized services. Through this approach, we aimed to detail customer segment portraits, providing a holistic view of our audience's demographics, preferences, and expectations.
7. **Experiment Results:** Our experiment yielded significant results, allowing us to measure the effectiveness of our strategies. We targeted a total of 2,361 companies with our campaigns, of which we saw an impressive average open rate of 44%, far surpassing our goal of 1.5%. The total number of companies that demonstrated active interest by clicking on our package offer was 153, translating to 6% of all companies that received our communication. Out of these, a significant number, 105 companies, went ahead and downloaded the industry report we had made available. Furthermore, we surpassed our subscription target, with a total of 29 companies completing the survey, which was higher than our goal of 26.

   The execution timeline for this experiment extended from February 23 to March 11, spanning three weeks. This timeline was 50% longer than initially planned, but it provided us with a richer and more comprehensive set of data to analyze and learn from.

   The survey findings shed light on various aspects related to the businesses surveyed. It was observed that a significant portion, 55%, consisted of relatively new businesses, ranging from 0 to 3 years old. These businesses primarily operated in the farming, food processing, and trading sectors. In terms of size, 55% were microbusinesses with fewer than 10 employees, while 31% were small businesses with 10-49 employees. Interestingly, none of the businesses had an existing presence in Dubai. The survey respondents overwhelmingly indicated the importance of Dubai as a destination market, with 95% considering it either "Important" or "Very Important." Additionally, 89% of the respondents expressed the significance of using Dubai as a logistics hub to export their products to other markets.

When identifying the current needs of the businesses, several key areas emerged. Credible information on potential partners and clients, knowledge of market size and opportunities, and securing funding were identified as top priorities. Furthermore, a significant majority, 76%, found it challenging to connect with exporters/importers in Dubai.

In terms of supporting business growth, 83% of the respondents agreed that the availability of credit rating services for future clients would be instrumental. These findings provide valuable insights into the needs and perspectives of the surveyed businesses, forming a foundation for further analysis and recommendations.

The outcomes from our hypotheses testing yielded a mixture of confirmations and corrections. Contrary to our first hypothesis, the majority of respondents indicated that they required assistance in securing financing, pointing to a need for financial support services. The second hypothesis was also disproven; it turned out that a substantial proportion of respondents saw Dubai as not only a logistic hub but also as an important market, contradicting our initial assumption. The third hypothesis, suggesting that African agri-SMEs struggle with packaging and marketing, was refuted as only 5% of respondents listed "improving branding and product packaging" as a priority.

However, the latter three hypotheses were confirmed. A majority of respondents (76%) affirmed our fourth hypothesis, agreeing that connecting with agri-exporters or importers in Dubai was challenging, suggesting a gap in accessible market information. Additionally, the fifth hypothesis was supported, with 83% of respondents recognizing that access to credit rating services could facilitate their business growth in Dubai. Finally, our sixth hypothesis was validated: the Dubai Chamber is primarily perceived as an information provider and event organizer rather than a comprehensive business service provider. This was substantiated by the fact that in our A/B testing, more respondents downloaded the Trade Opportunities report than opted for the business services package.

8. **Captured Learnings and Next Actions:** The experiment provided us with valuable insights, allowing us to identify an unserved customer segment – Africa-based Agribusinesses – who displayed interest in the service offerings from the Dubai Chamber. However, the experiment also showed us that the existing bundle within the Business Growth Package might not entirely meet their needs.

   We have realized that we must pivot the value proposition of the Business Growth Package to predominantly encompass three core elements deemed essential by the customers. These

elements are: access to Dubai market data and intelligence, a list of local agriculture importers and exporters, and credit rating services.

Furthermore, the experiment underscored the importance of utilizing detailed customer profiles for marketing purposes and retargeting. Based on these findings, the proposed package has been developed through further experimentation to fine-tune it according to the needs of this unique customer segment.

Experiment 2: Supporting Brick-and-Mortar Retailers with Digital Transformation

Summary: Experiment 2 was designed to support brick-and-mortar retailers in their digital transformation journey. The hypothesis tested was whether these retailers, with limited online presence, would be willing to pay for services that would enhance their online visibility. This was done with the assistance of a third party, targeting 32 companies over a 30-day period, with no investment required. Unfortunately, the hypothesis was disproved as the companies were unwilling to pay the anticipated charges proposed by the chamber, resulting in this idea being discarded (killed!).

However, a significant revelation was that the participating companies were keen on accessing a pool of verified service providers for various aspects of e-commerce and online business. These include product merchandising, digital marketing, fulfilment, technology, and customer support. This insight sparked a new idea – the "Service Provider Referral Program."

More detail about the experiment is as follow:

1. **Description of the idea:** The initial idea was aimed at supporting brick-and-mortar retailers by offering a mix of advisory services, tools, and partners. The goal was to facilitate their online growth by acquiring customers and digitizing their internal business processes.
2. **Business Model Canvas** (Figure 19)**:**

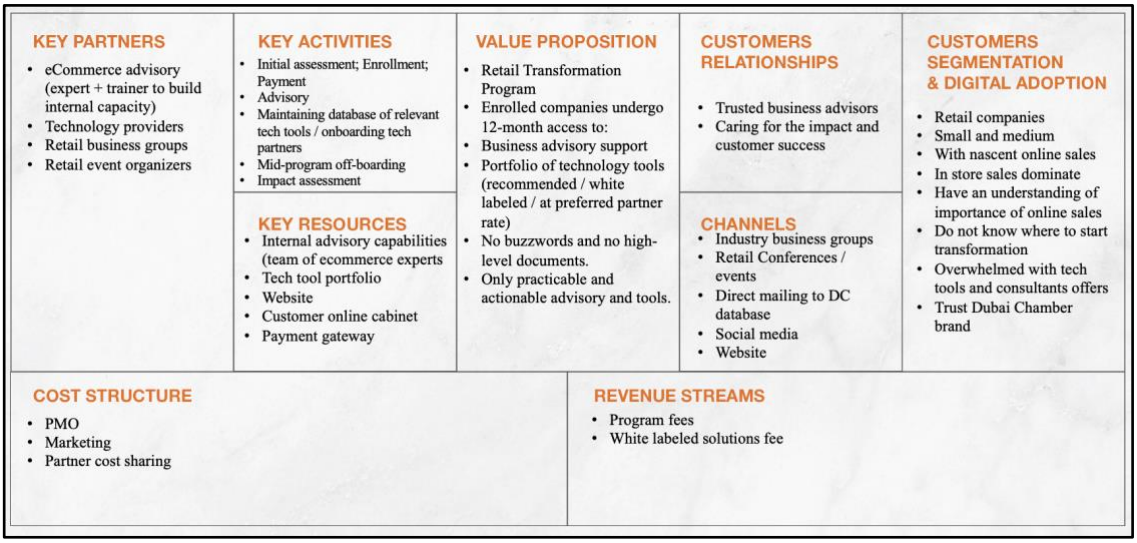

Figure 19. The Business Model Canvas for the Digital Transformation Experiment

3. **Testing Hypotheses:** Dubai Chamber operated under the assumption that it could offer a comprehensive array of transformative services, which would include advisory and technology tools, to traditional retail businesses, thereby accelerating their transition into successful e-commerce entities. The first hypothesis was that SME retailers with a minor online presence would be particularly receptive to transformation support from the Dubai Chamber. The second hypothesis postulated that contemporary demand for support spanned five key areas, namely product merchandising, marketing, fulfillment, technology, and customer support. The third hypothesis held that retail SMEs not only viewed the Dubai Chamber as a business advisor but also perceived it as a potential technology provider, as opposed to merely an event organizer and information provider.

4. **Experiment Design:** 32 brick-and-mortar retail businesses were chosen from the Google My Business database. These selected businesses were then emailed with an offer for a complimentary e-commerce assessment, carried out in collaboration with an external expert. The primary objective of this initiative was to gain a deeper understanding of the needs of these businesses, as well as their willingness to engage with the Dubai Chamber in supporting their transition towards e-commerce and digital transformation. A diagram, depicted in Figure 20, clearly outlines the various stages of the experiment.

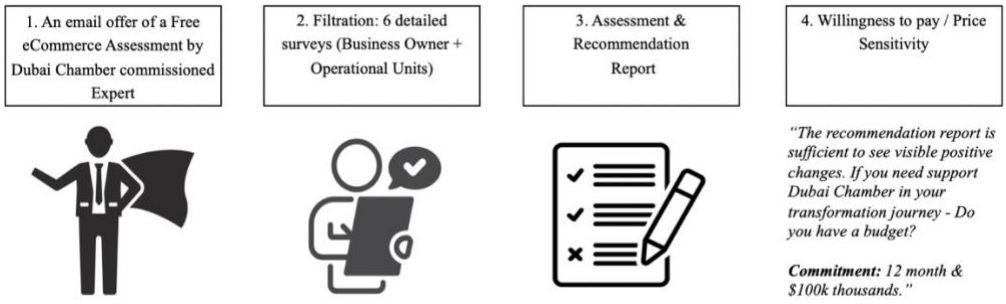

Figure 20. Experiment Design for Digital Transformation Experiment

5. **Time Frame:** Four Weeks
6. **Experiment key matrices:** The key metrics set for this experiment were specifically targeted at understanding the companies' level of interest and their willingness to pay for the services. We aimed to get at least 10% of the companies interested in our free assessment service. Additionally, we anticipated that 33% of those assessed would express interest in the full program. Finally, we set a goal that 50% of those interested in the program would express their willingness to pay for it. These targets and KPIs were crucial for determining the success of the experiment and shaping our strategies moving forward.
7. **Experiment Results:** The experiment results revealed that four companies (12%) expressed interest in the free assessment service, while two of the assessed companies (50%) showed interest in the entire program. However, none of the companies were willing to pay for the program, resulting in a 0% conversion rate for paid participation.

   These findings highlight the significance of the free assessment service in attracting interest but suggest a need to reevaluate the program's pricing structure to encourage greater participation and revenue generation. The execution timeline for this experiment was between March 18 and May 2, spanning six weeks - 50% longer than initially planned.

   In terms of hypothesis, upon evaluation, it was clear that our initial hypotheses were not entirely accurate. For instance, contrary to Hypothesis 1, retail SMEs with minimal existing online sales showed more interest in transformation support. Similarly, Hypothesis 2 was off the mark, as fulfillment did not emerge as a significant area of interest. And finally, Hypothesis 3 was proven incorrect as well - the customers were not ready to pay the Chamber for such services. This debunking of our original assumptions has guided us to reassess and adjust our approach for future iterations.
8. **Captured Learnings and Next Actions:** From this experience, we have garnered important insights and determined subsequent steps. The experiment concluded that brick-and-mortar retail businesses in Dubai need to perceive the Dubai Chamber as a service

provider capable of supporting their e-commerce needs. We thus decided to abandon and kill this initial idea.

It's crucial to note the longstanding association of the Dubai Chamber as a benefactor to businesses that utilize its services free of charge. When presented with a paid tool and service offered by the Dubai Chamber, one organization expressed a mental roadblock – they were comfortable paying third-party organizations in the market but found it challenging to shift this mentality to the Chamber.

To overcome this hurdle, we suggest establishing a partnership with a specialized third-party organization in the market, either through a joint venture or a similar arrangement. This third-party organization would interact directly with the retail organization, billing them for the advisory services and tools we recommend in the BMI.

Reflecting on our interactions with the businesses, it seems plausible to explore a new direction proposed by the customers: a "Service Provider Referral Program."

Experiment 3: Servicing the Business Groups and Associations

Summary: In the third experiment, our focus shifted to the over 70 business groups and associations currently operating under the Dubai Chamber's umbrella, representing an impressive portfolio of 15,000 companies. We hypothesized that the administrators of these groups and councils might anticipate a surge in membership and activity levels if they had access to enhanced support tools. To test this hypothesis, we designed an experiment that involved separate engagements with group administrators (through six interviews) and their members (via an online survey distributed to 1,752 members).

The insights we gathered from this two-week experiment led us to refine our initial idea and develop three more specific ones: workshops focused on enhancing membership engagement and building capacity; a subscription-based "Industry Dashboard" providing access to crucial industry data; and a list of vetted service providers specializing in areas such as tax, accounting, consulting, and legal services.

We proceeded with a second round of experiments to test these new ideas. Unfortunately, it became clear that the participants were not prepared to pay for either the workshops or access to the "Industry Dashboard." As a result, we made the difficult decision to terminate these two ideas.

However, we saw potential in the third idea—compiling a list of verified service providers—and decided to proceed with it, integrating it with a similar suggestion from our work with brick-and-mortar retailers. This integrated idea involved the Chamber introducing a list of approved service providers specializing in digital marketing, legal, accounting, and tax services.

Upon proposing this idea, we received an encouraging response: over a hundred service providers expressed their willingness to subscribe annually once the program is officially launched. The idea has been tested as a prototype, a phase which demands more time and resources to gain in-depth insights into how the Chamber can effectively guide potential clients to the service providers. However, details on this are beyond the scope of this study.

More detail about the experiment is as follow:

1. **Description of the idea:** The primary aim of this experiment was to offer tools to Business Associations that could enhance their value-added services, encouraging an expansion in their membership and an increase in member engagement. These tools would take the form of paid workshops focused on community engagement and capacity building, access to a list of verified service providers in various essential fields such as VAT, accounting, consulting, and legal services, and subscription access to a dashboard offering valuable insights on industry or sector performance.
2. **Business Model Canvas** (Figure 21):

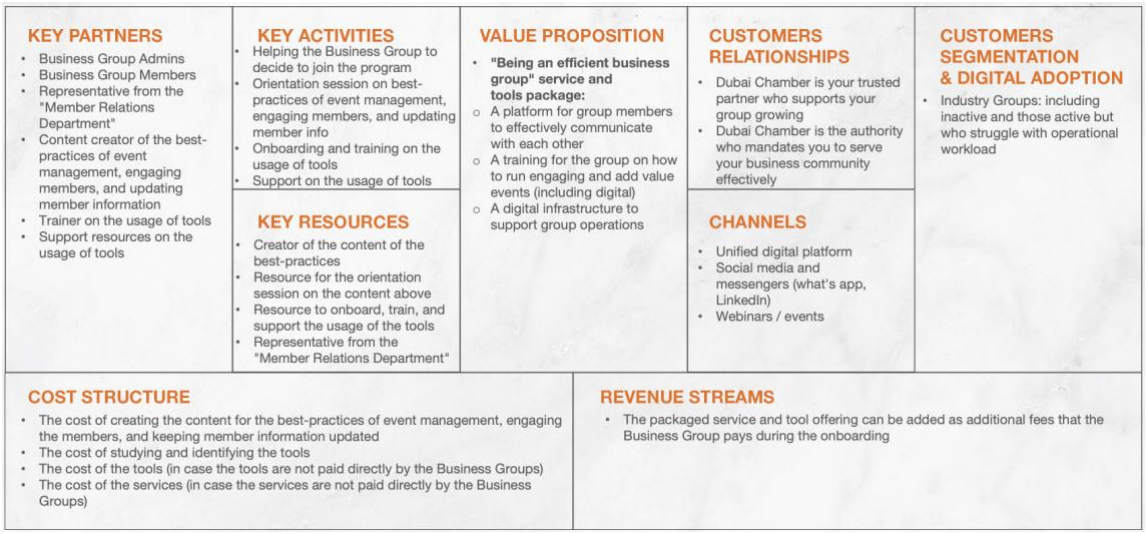

Figure 21. BM Canvas for Servicing the Business Groups/ Associations Experiment

3. **Testing Hypotheses:** The main hypothesis we formulated for this experiment was that Business Associations would demonstrate an interest in tools that could help them expand their membership and more efficiently manage their activities. Several secondary hypotheses were designed to explore specific aspects of this main hypothesis, including the interest of Business Associations in accessing tools for better event management and advisory support for their members, the potential for growth in members and activities if Business Associations had access to such tools and services, the interest of Business Association members in more business activities such as networking with their peers and influencing industry-related policies and laws, and the ability of the Dubai Chamber to provide Business Associations with competitively priced tools and advisory services that could support the growth of their members.

4. **Experiment Design:** In order to test these hypotheses, we conducted surveys with six Business Associations of different statuses, including active, dormant, and newly joined groups. We were interested in exploring their thoughts on the idea of the Dubai Chamber offering tools that could enhance their value-added services and, in turn, promote growth in their membership and increase engagement. The surveys were designed to target two distinct groups within these Business Associations: the coordinators or administrative staff, and the members themselves. We designed separate surveys for each of these groups, with six coordinators and a total of 1,752 members being targeted for participation.

5. **Time Frame:** Two weeks

6. **Experiment key matrices:** For this particular experiment, the key matrices were crafted to focus on several specific areas. The first measure was the percentage of administrative respondents, with an aim to reach at least 50%. The second measure centered on members' responses, targeting a response rate of at least 20%. The third KPI was the estimated increase in new members with the new value proposition, which was hoped to be greater than 60. The final measure focused on increasing the number of organized events by the association, with an expectation of a more than 20% increase.
7. **Experiment Results:** In terms of the results of the experiment, we observed the following: the percentage of administrative respondents met the targeted goal at 50%, whereas the response rate from members fell short at 7%, as opposed to the targeted 20%. The estimated increase in new members with the new value proposition stood at 40, falling short of our target. However, the estimated increase in the number of organized events by the association exceeded our expectations by 22%.

   The experiment took place over a planned timeframe from April to May, spanning two weeks in total. Upon assessing our hypotheses, we found a mixture of validated expectations and disproved assumptions. Hypotheses 1 and 2, suggesting that Business Associations were indeed in need of tools for better event management and could see membership growth with such tools, were confirmed. However, Hypothesis 3 was contradicted, as members of Business Associations showed less interest in additional business activities than we anticipated. Hypothesis 4 was confirmed, solidifying our belief that the Dubai Chamber can offer competitively priced tools and advisory services to support the growth of Business Associations' members.

   From a qualitative standpoint, the results underscored the varying needs of Business Associations' administrators and members, reinforcing the proposal of a dedicated tool by the Dubai Chamber. Certain tools demonstrated clear potential for monetization, while others seemed more suitable to be offered on a pro bono basis initially. A majority of administrators (60%) expressed that access to these tools and services would significantly enhance member engagement. However, there was a divided opinion about the tools' capacity to improve operational efficiency, with 60% expressing skepticism. These insights are critical in refining the tools to better align with the needs and expectations of Business Association administrators and members.
8. **Captured Learnings and Next Actions:** Our analysis of the results indicated the necessity for further testing and a need to pivot to more specific services and value propositions based on customer feedback.

During the second round of testing, we undertook the development and experimentation of three new service propositions, each informed by feedback from the Business Associations.

The first initiative involved the introduction of a paid "Membership Engagement and Capacity Building" workshop, which we planned to co-organize with a professional third party. However, this concept did not gain traction as we had hoped, with just one group among the 70 Business Associations operating under the Chamber showing interest and a willingness to pay for the service. Given this lack of interest, we were compelled to consider this idea unviable, and thus, we made the decision to abandon it.

Secondly, in response to heightened interest in industry intelligence from members of Business Associations, we explored the creation of an "Industry Intel Dashboard" subscription service. However, despite our use of A/B testing to gauge interest, the participants were not inclined to pay for the proposed subscription. This led us to a similar conclusion as with the first initiative; the concept was unviable and needed to be discarded.

Lastly, our feedback from Business Associations indicated a significant level of interest in a list of "Verified Service Providers" curated by the Dubai Chamber. Exploration of this idea received an enthusiastic response. More than a hundred service providers expressed a willingness to subscribe annually at a rate of $2,000 when the program was announced. This reaction from the team led us to believe that the initial results demonstrated interest and potential in the idea. As such, we decided to take this prototype forward for further testing in a second phase. We allocated additional time and resources to this venture, aiming to gather more insights into how we could more efficiently drive traffic of potential clients to the service providers.

Figure 22 summarizes the three experiments and their respective conclusions. In keeping with our commitment to collective learning, these findings were presented to the broader project team for further discussion. Both the executive team and the consultant approved all the recommendations, giving the green light for the ideas to progress into the second phase of further experimentation, which could last up to three months. However, the prototypes recommended for further development would require the support of the respective department heads, as well as necessary resource allocation and funding.

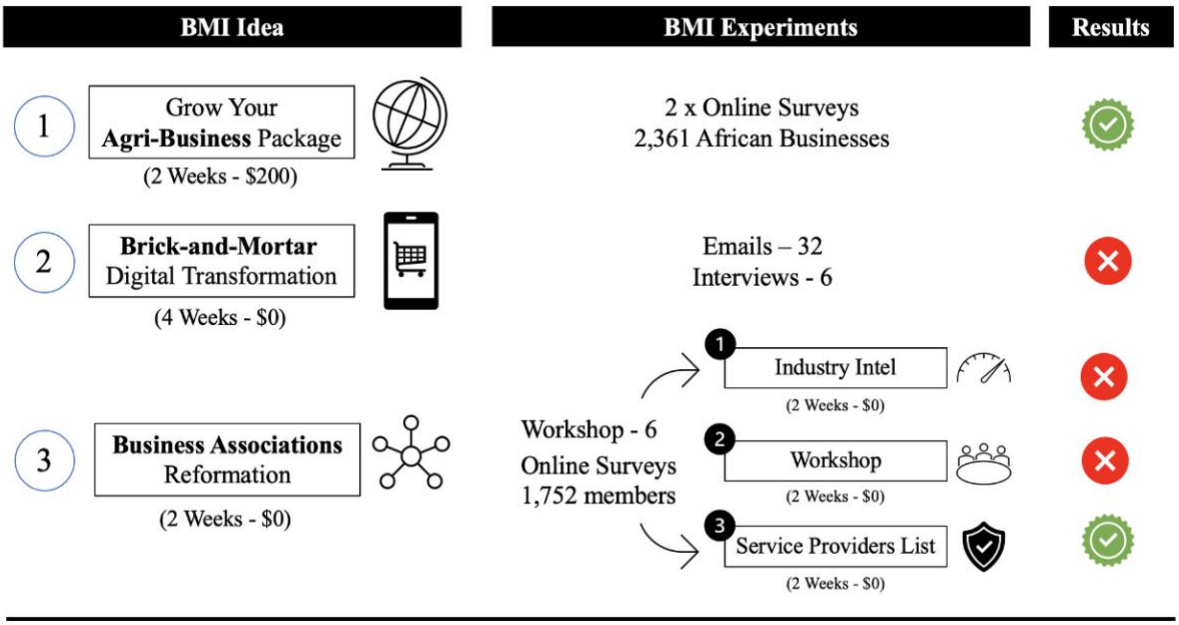

Figure 22. The Three BMI Experiments Summary

The executive team agreed on several key measures to maintain the project's momentum. An organization-wide communication was sent out regarding the BMI experiments, including their methodology, results, offerings, conclusions, and next steps. The team then moved on to the second wave of exploration, focusing on the top ideas from the initial experiments and launching a new set of experiments to further incorporate BMI within the Dubai Chamber.

Furthermore, the executive team decided to establish a more structured process for ongoing innovation, including a unified reporting mechanism that would be in use for at least two years. This would ensure visibility and accountability in detailing and developing the services and products resulting from the experiment results. To support this ongoing process, a dedicated BMI unit was established, reporting directly to the CEO. These initiatives marked the end of the core project action research cycles.

4.5. Summary and Conclusion

Chapter 4 presented the outcomes of the Core Action Research Project, which was comprised of a pre-step and three distinct action research cycles. The pre-step established the foundation for the project, while the focus of Cycle 1 was on creating and prioritizing business model innovations. Cycle 2 was concerned with the development of prototypes and the design of experiments, and Cycle 3 focused on the actual execution of these experiments.

As the project unfolded, we transitioned from the stage of ideation to the stage of experimentation, culminating in the launch of an innovative service. At the start, we generated a total of 224 ideas, which we subsequently clustered into 29 themes. From there, the team picked out 18 ideas and ranked them, eventually narrowing down to the top three in terms of both consensus and appeal. Following that, the team formulated 27 experiments designed to test the hypotheses associated with these three ideas and brought six prototypes into existence. We discarded one idea and modified the other two based on the feedback received. We decided to launch one service out of the two while the other still requires further experimentation. Figure 23 provides a visual depiction of the flow we used in the creation of a new service for the Dubai Chamber.

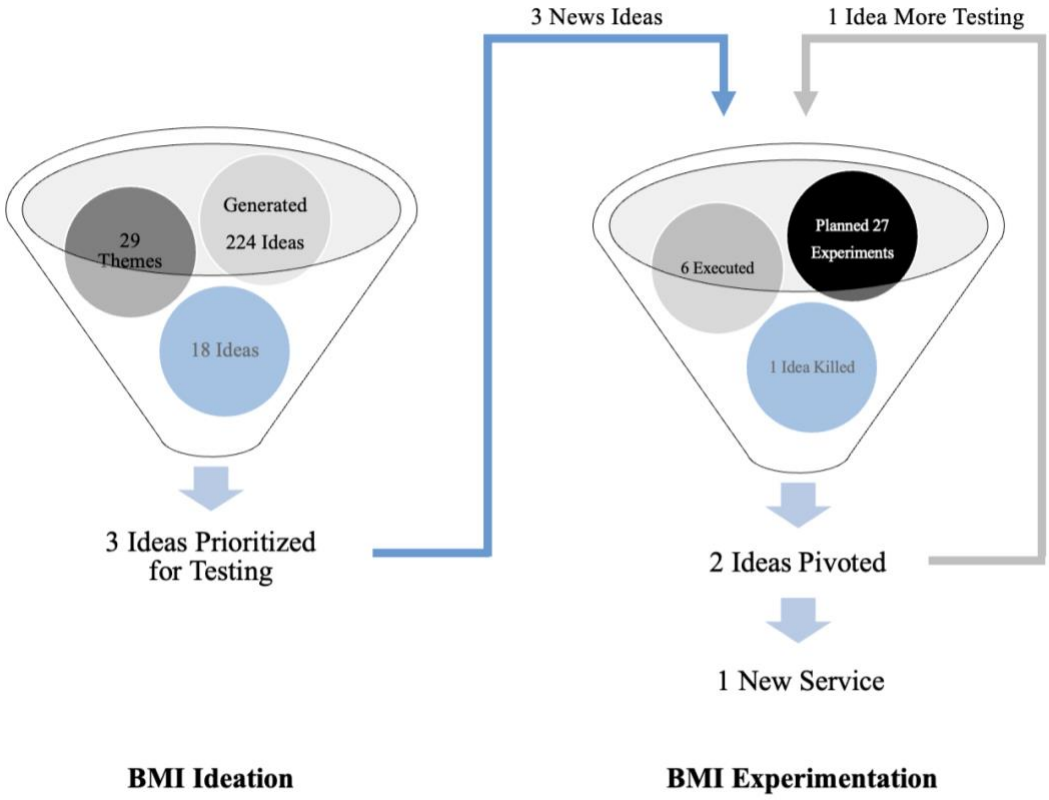

Figure 23. The Flow from Ideation through Experimentation to a New Service at Dubai Chamber

Moving forward to Chapter 5, the research delves deeper into the outcomes and findings of the Thesis Project, pinpointing the key capabilities necessary for implementing business model innovation in chambers of commerce. Then, in Chapter 6, a comprehensive analysis of all the results, including the process of business model innovation, is conducted, enabling an adequate address of the research question.

5. NAVIGATING LEARNING – Self-Reflections and Learning

Chapter 5 uncovers the outcomes of the Thesis action research, signifying a shift from fieldwork to the "Evaluation" and "Conclusion" phases. Guided by the research design inspired by Zuber-Skerritt and Perry's (2002) framework (Figure 10), this research entailed a comprehensive analysis of its content, process, and underlying assumptions, embodying the core of double-loop learning—wherein assumptions are probed and the learning journey reevaluated.

In this phase of the research, I reflect on my personal learning, which has played a crucial role in my action research study. As an action researcher, my involvement extended beyond merely conducting inquiries to initiate changes in the chamber system; I also gained knowledge and evolved as a researcher throughout the project. Over the course of the action research project, I've gained insights into the organizational

Over the course of the action research project, I gained insights into the organizational system and identified critical issues that required attention. Engaging in the intervention process allowed me to validate my understanding of the system and the proposed solutions. I thoroughly analyzed the data collected during the project and reflected on the outcomes of my interventions.

Following the completion of the core action research project in the field, I embarked on an evaluation of its effectiveness. This evaluation process, aligned with the frameworks of Zuber-Skerritt and Perry (2002) and Coghlan (2019), involved assessing the project based on various observations and reflections. This evaluation focused on generating insights and recommendations for enhancing BMI efforts, as well as examining process-related aspects and the key lessons learned during project implementation.

The chapter begins with an overview of the Thesis Action Research and my experiences at the Dubai Chamber. Then, it encompasses three types of reflection: content, process, and premise, which collectively constitute meta-learning.

I employed Coghlan's (2019) framework to address key questions related to the content of the issue, the collaborative process, and potential challenges to existing premises. By adhering to these guidelines, my objective was to comprehensively reflect on various aspects of the research in the three corresponding sections of this chapter. During this exercise, I reviewed the evidence by revisiting my account of the action research project from the previous chapter and referring back to the ORJI reflections documented in my journal throughout the project.

The subsequent section of this chapter builds upon the earlier reflections by connecting the identified themes to the research question and inquiry, thereby setting the stage for Chapter 6. Finally, a summary is provided to conclude this chapter.

Figure 24 illustrates the organization and flow of Chapter 5.

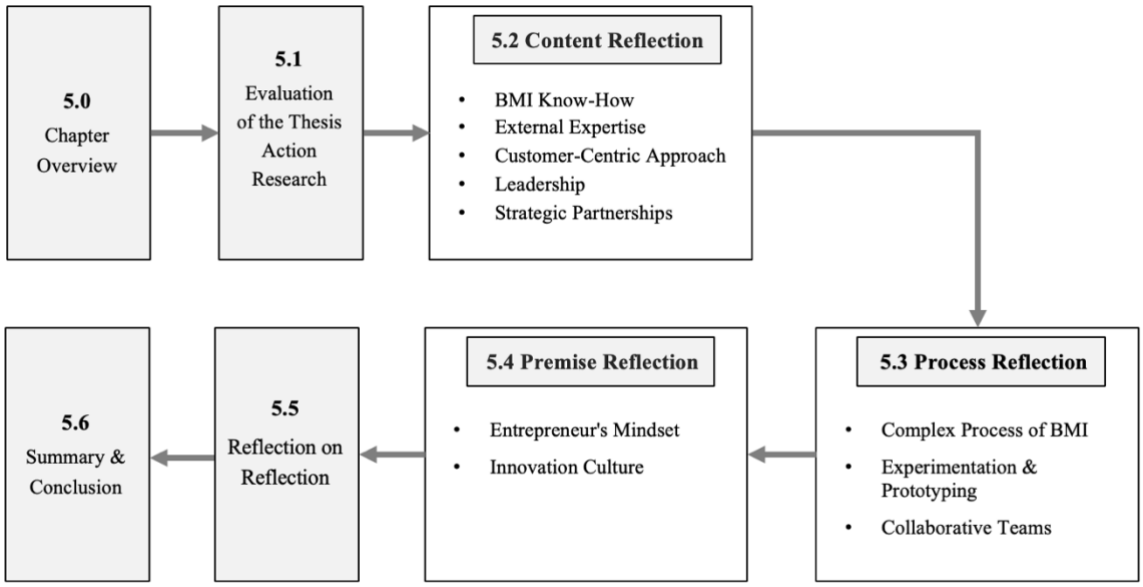

Figure 24. The Organization and Flow of Chapter 5

5.1. Evaluation of the Thesis Action Research

After completing the fieldwork in the core action research project, I assessed the project's effectiveness. Drawing from Coghlan's (2019) guidelines, this evaluation is based on a series of observations and reflections. The assessment unfolds in two segments: "Insights and Recommendations for BMI at Dubai Chamber" offers specific recommendations to elevate BMI initiatives; "BMI Process Derived from Fieldwork Experience" explores process aspects and key lessons learned during the project's implementation. This structure ensures a well-rounded grasp of specific suggestions and overarching BMI observations. The subsequent sub-sections delve deeper.

5.1.1. Insights and Recommendations for BMI at Dubai Chamber

Dubai Chamber team successfully examined key processes for business model innovation, which included customer segmentation, customer job exploration, resource analysis, and business model generation. Although further skill-building would undoubtedly be beneficial,

the team had grasped the general scope of business model innovation and its critical processes. This experience also emphasized to the Chamber the significance of customer needs analysis. They had practiced voice-of-customer exploration via interviews and data collection, and it was recommended that such activities be considered for long-term implementation.

The openness of the Chamber personnel to adopting a learning mindset, inclusive of failures, was evident during the business model innovation activities. It's crucial, however, to acknowledge that behavioral change surpasses mere knowledge acquisition in its complexity. The project resulted in a set of business model innovation platforms for the Chamber to delve into. While some platforms aligned with opportunities and ideas previously discussed, some seemed relatively novel to the Chamber.

The project also generated a portfolio of possible business model innovation experiments around the selected BMI platforms by the executive team. Some experiments held promise for validated learning, but most required significant time or resource investment, making them too capital and time-intensive to be considered as mere experiments. Further guidance, training, and incentives would be beneficial for the Chamber team to effectively develop and test business model experiments.

The Chamber was advised to develop processes and incentives for business model experimentation, the evolution of which would depend on the investment level and intensity associated with business model innovation experimentation. Some facets of the organization's structure and culture might pose challenges to change, especially in the short term.

During the Dubai Chamber BMI project, the regular work commitments of the senior staff posed a significant hurdle, leading to progress slowdown and diminished team engagement. To ensure the success of future projects and foster innovation, it was necessary for the senior members of the Chamber, including the CEO, to dedicate much more of their time towards innovation initiatives. By devoting a portion of their time to innovation, these seniors could provide the necessary guidance and support to navigate these hurdles.

The Chamber could also consider identifying "business model innovation champions" within the organization to take on a more prominent role in the current project and for long-term business model innovation.

The resource analysis conducted within the organization made it apparent that the majority of resources were neither unique nor valuable. This clarity illuminated the challenges the Chamber would likely encounter in developing a new business model. It became evident that while some resources, cultivated within the current business model, might be essential or even expandable in the new business, many may already be redundant, low-value, or irrelevant to the new business model. This conundrum mirrors the challenge described in "The Innovator's Dilemma," by Christenson (1997). In the event that the Chamber chooses not to implement a radical business model innovation, a more thorough review of changing customer or member needs is warranted. Such a review would determine whether and how the Chamber's current resource base can create and capture value for targeted segments and markets. This would necessitate a careful examination of the Chamber's operational plan, inclusive of its current staffing situation.

5.1.2. BMI Process Derived from the Fieldwork Experience

Reflecting on our Core Project experience at the Dubai Chamber, we have implemented a six-step exploration process for business model innovation, as illustrated in Figure 25. The process begins with ideation, followed by the construction of a business model canvas to identify crucial hypotheses. We then design experiments to test these hypotheses with our customers. Through careful analysis of customer feedback data, we determine whether to proceed with further prototyping and execution of the original idea, pivot to a modified concept, or abandon the idea altogether. This process is iterative in nature, allowing for continuous refinement and improvement.

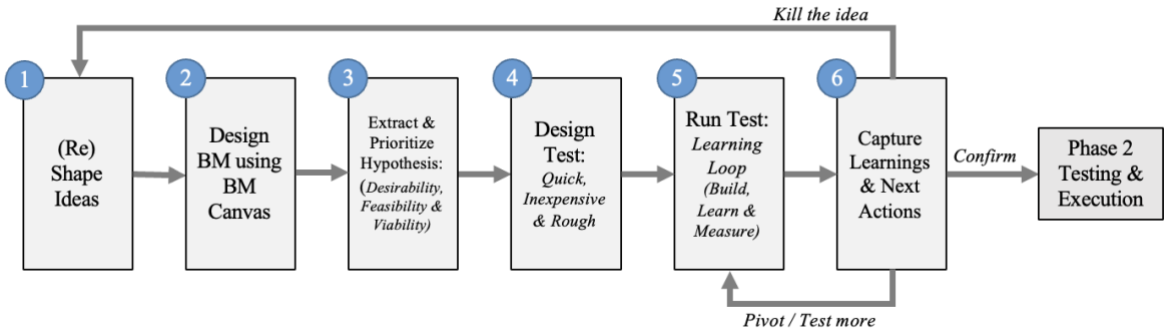

Figure 25. The Six-Step BMI Process Followed During the Core Project

Considering the entire scope of the project, I have expanded this business model innovation process to encompass ten steps, as depicted in Figure 34. In addition to the aforementioned steps, this process includes team formation, segmentation, customer profiling, ideation, and prioritization. These elements formed part of the pre-step stage and served as a foundation for our project.

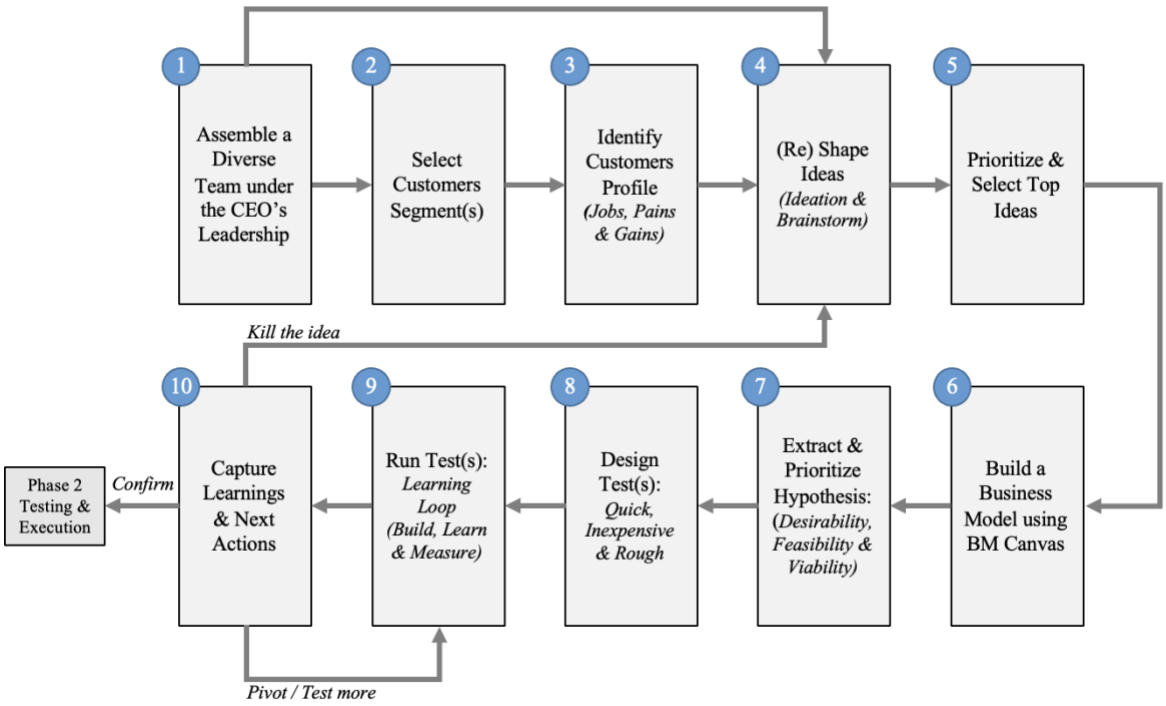

Figure 26. The Ten-Step BMI Process Based on the Core Project Experience

The detailed description of these ten steps is as follows:

Step 1. Assemble a Diverse Team under the CEO's Leadership

Business model innovation requires a diverse team inclusive of various business units, seniority levels, cultural backgrounds, and ages to generate, discuss, and select new ideas. Diversity enhances creativity and innovation through a range of perspectives. Implement active listening techniques, and consider engaging an external facilitator for meetings.

Step 2. Select Customers Segment(s)

Given that Chambers of Commerce encompass members from various sectors, it's crucial to focus on 2 to 3 key segments for brainstorming and follow-up during the BMI project. Further work can be repeated later for other vital segments if required.

Step 3. Identify Customers Profile (Jobs, Pains & Gains)

To better serve customers, Chambers should understand their needs and aspirations. This involves gathering information on customers' jobs, needs, aspirations, communication preferences, and values.

Step 4. (Re) Shape Ideas (Ideation and Brainstorm)

The ideation and brainstorming process is integral to BMI as it lays the groundwork for generating creative ideas to enhance or transform an organization's business model. It includes setting clear objectives, establishing ground rules, promoting divergent and convergent thinking, fostering cross-functional collaboration, maintaining an iterative process, and documenting the ideas and insights generated.

Step 5. Prioritize and Select Top Ideas

Establish criteria specific to the Chamber's context to narrow down ideas. Consider factors such as implementation time, revenue potential, and competitive advantage. Assess and rank ideas objectively, involve team members for diverse perspectives, and make informed decisions on further development.

Step 6. Build a Business Model using Business Model Canvas

Using the BMC to build a business model is crucial in the BMI process. The BMC, as a visual framework, reflects the desired changes and innovations. It allows organizations to map out and understand the new business model.

Step 7. Extract & Prioritize Hypothesis: (Desirability, Feasibility & Viability)

Once the BMC is completed, the next step is to extract and prioritize hypotheses to test during the experimentation phase. Hypotheses are the underlying assumptions about the desirability, feasibility, and viability of the proposed business model.

In evaluating a business model, desirability assesses how well it meets customer needs and offers value, feasibility considers the organization's ability to execute it, and viability examines its long-term financial sustainability. By prioritizing hypotheses, organizations can focus their experimentation on critical aspects, effectively allocating resources and addressing potential risks early on.

Step 8. Design Test(s): Quick, Inexpensive & Rough

Design a series of experiments to test the assumptions and feasibility of the new business model. Start with cheap and quick tests, followed by more elaborate tests if necessary.

Step 9. Run Test(s): Learning Loop (Build, Learn & Measure).

Conduct the experiments, prioritizing inexpensive and quick ones, especially during the early stages when uncertainty is highest. As you gain more reliable evidence and insights, increase your spending on experiments accordingly.

The Learning Loop is a crucial part of BMI experimentation, involving three iterative stages. In the Build stage, develop a prototype MVP of the proposed business model is developed to test the feasibility and gather feedback. The Learn stage involves analyzing test results and gathering insights, while the Measure stage focuses on quantifying results with relevant metrics for data-driven decision-making about whether to move forward, iterate, or pivot.

Step 10. Capture Learnings and Next Actions: Confirm, Run More Tests, Pivot, or Kill the Idea.

After running the tests, capture the learnings and decide on the subsequent actions. Depending on the test results, you can confirm and proceed with further development, run more tests, pivot the concept, or kill the idea and shift focus to other ideas or opportunities.

By focusing on these iterative and adaptive steps, Chambers of Commerce can systematically test, learn, and adapt their business model innovations. This allows them to navigate the challenges associated with implementing BMI and ultimately achieve greater success.

The subsequent sections elaborate on and discuss the outcomes related to the three reflections in greater detail. The following mind map in Figure 27 serves as a reference for navigating the discussions of the themes and reflections of the following four sections and further exploring the findings in a comprehensive manner.

Before delving into the detailed results, it's crucial to highlight some observations concerning the coding and theming process. While the majority of the first-level codes naturally fit into the second-order themes, there were a few that warranted closer scrutiny.

All identified themes, while comprehensive, invariably relate to either the individual, management or the broader organization. As a result, some capabilities (or themes) might seem to overlap at first glance, but they cater to distinct dimensions – individual, managerial, or organizational. For instance, 'Entrepreneur's Mindset' pertains to individuals within the organization, while 'Culture of Innovation and Risk-Taking' encapsulates the essence of the whole organization.

During the analysis, some judgment calls were made based on both experience and theoretical grounding. For example, I chose to categorize 'shifting from traditional problem-solving to experimentation' under the 'Entrepreneur's Mindset' theme rather than the 'Experimentation and Prototyping' theme. Similarly, 'agile decision-making' found its place under 'Experimentation and Prototyping,' as opposed to being nestled under 'Leadership's Dedication to Innovation.' Another such decision was placing 'celebrating wins and learning from failures' within the 'Collaborative Teams' capability, instead of aligning it with 'Experimentation and Prototyping.' These categorizations, while open to interpretation, were made with careful consideration of both hands-on experience and the guiding light of relevant theory.

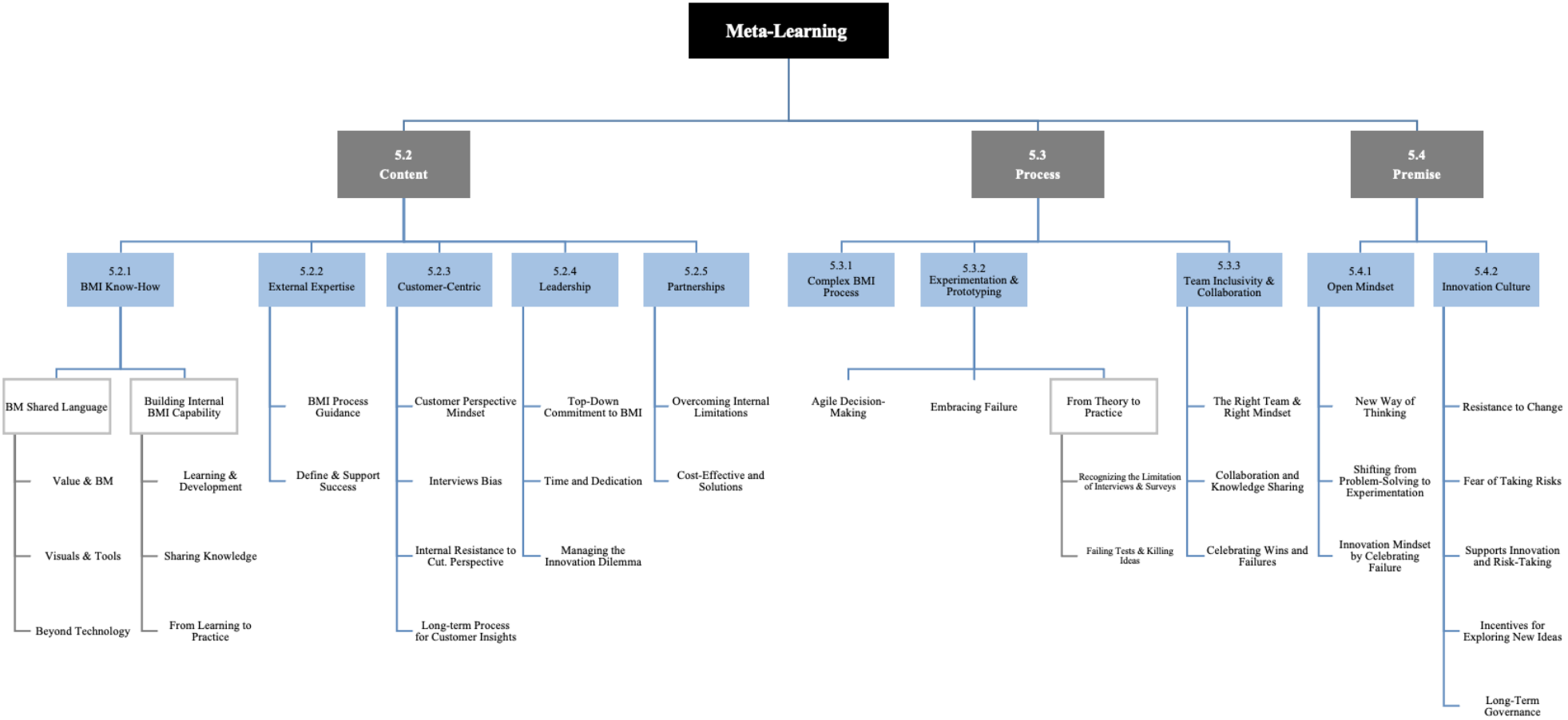

Figure 27. Mind Map of the Meta-Learning Reflection

5.2. Content Reflection

Reflecting upon this action research project, I acquired numerous insights about the content of the issue at hand. I came to understand that both innovation and BMI are complex, and for us as an established organization, many of the issues surrounding BMI were uncharted territory. The process of shifting our thinking and comprehending these concepts took time, but we learned a lot through the process.

Concerning the initial construction of the project, it was well-planned and executed. However, given the complexity of the issue, it wasn't a straightforward project. Despite encountering challenges along the way, we were able to overcome them by staying focused and committed to our goals.

When it comes to naming the right issues, we successfully identified the key challenges and opportunities associated with innovation and BMI within our organization. Our research and analysis enabled us to identify areas requiring improvement and areas where we could leverage our strengths. In retrospect, I've learned that innovation and BMI are pivotal for our business success, and it's essential to invest continually in these areas to remain relevant to our customers. As our industry landscape evolves, we must remain open to learning and adapting.

The following sub-sections cover specific issues we faced during the project, which are valuable for ensuring the success of a BMI implementation project within Chambers. It covers the importance of developing BMI's internal know-how, the importance of external input, adopting a customer-centric approach for service innovation, the role of leadership, and the value of partnerships to enhance service offerings.

5.2.1. Developing Business Model Innovation Internal Know-How

Developing business model innovation internal know-how involves establishing a shared language for business models and building organizational capability for BMI. The following subsections delve into more details.

5.2.1.1. Establishing a Shared Language for Business Models

From the beginning of the project, I realized that our team's conversations often included the term "business model," presuming a common understanding of its meaning. However, this was not the case! The terms 'business model' and 'value proposition' held varying meanings for different individuals. As a result, our strategic conversations around business models were all over the place and rarely productive. Accordingly, I recognized the need for a shared language

when discussing business models. This need arises not from a lack of intelligence but from the absence of appropriate business tools. I documented this in my journal as follows:

> *"Director-1 keeps questioning why the value in our business model emphasizes financial returns and profit, as he thinks we need to consider the nonfinancial values. I explained that capturing profit and financial value is important and would allow the organization to stay sustainable. Dubai Chamber has been creating many services and values, but the fact that customers and members are not paying for them clearly shows they do not value them. Unfortunately, Director-1 does not clearly understand the business model or fully digest the significant change we are trying to achieve in the BMI project."*

Expanding on the sub-theme of establishing a shared language for business models, I have pinpointed three specific issues. These involve understanding the link between value proposition and business model, enriching discussions with visual language and tools, and understanding BMI beyond merely a technological aspect. This explains further in the following sub-themes.

5.2.1.1.1. The Relationship Between Value Proposition and Business Model

We reached a consensus that an excellent value proposition requires a sustainable and profitable business model. Merely focusing on the value proposition, regardless of its innovation, is insufficient. We need to embed it within a business model. I elaborated that the value offered to the customers and the value to the organization are interconnected. Creating value for our customers implies creating value for our organization. To create value for our business model, we need to create value for our customers because, without customers, there is no value for our business model. Empowering the value in our business model means that for the value proposition, we need to find the right channel for reaching our customers. We need a profitable revenue stream and might require new resources or strategic partnerships to ensure our business model successfully presents a value proposition to our customers.

5.2.1.1.2. Enhancing Conversations with Visual Language and Tools

As the project advanced, we enhanced our understanding by employing visual language and tools like the value proposition canvas and the business model canvas. These resources allowed us to enhance our dialogues and approach business model creation from a novel perspective. I noted this development in my journal as follows:

"The consultant explained that the tools used in the earlier part of the project are ingrained in how the team thinks about these challenges. This is precisely what they're designed to do. I confirm that everybody involved is discussing the same things using the same language and addressing the same issues. The team focuses on value and customer perspective rather than the organization's point of view. These issues were not discussed before. Such a mindset must be expanded to the rest of the organization."

5.2.1.1.3. Understanding BMI Beyond Technology

At one point, my senior team members envisioned the BMI project's outcome to transform the chamber into a "digital-savvy blockchain organization." They associated innovation exclusively with disruptive technologies. This reflected a limited understanding of innovation and BMI among the team members. I clarified that while exploring new technologies can be thrilling, innovation extends far beyond that. The consultant also reiterated that technology-based innovation forms just one part of the overall innovation opportunities. He further highlighted that altering a single element in the business model canvas (in this case, the distribution channel using blockchain technology) does not equate to business model innovation. I recorded this in my journal as follows:

"Most team members expect the project's outcome as a digital-savvy blockchain organization with many more disruptive technologies than BMI, which is seen mainly for service innovation. The consultant explained that changing one element in the BM canvas, like the distribution channel using technology such as blockchain, is not a business model innovation. They are only part of the value proposition if they do something helpful to customers. Many people perceive that innovation requires technological change. Blockchain sounds exciting and cool as it radically differs from the tools we have used in the past. Everyone must understand that Business Model Innovation can be driven by technological innovation, but more is needed. Adopting blockchain is a technological shift, not a BMI."

5.2.1.2. Building Organizational Capability for Business Model Innovation

Throughout the course of this project, I prioritized learning and building internal organizational capabilities related to BMI. As we were implementing many of the concepts tied to business model innovation and design thinking for the first time, being the team leader and having

studied these concepts gave me a clear advantage in explaining them to the team. However, there was a pressing need for more practical experience, which underscored my eagerness to learn. Our external BMI consultant was instrumental in guiding and building this capacity. This became one of the key outcomes of our work.

The following related sub-themes include three main issues: BMI learning and development activities, open discussion for knowledge sharing, and translating knowledge from learning to practical applications.

5.2.1.2.1. BMI Learning and Development Activities

We began our project by providing the team with suggested learning materials on BMI and creative thinking, including articles and videos (refer to Appendix 8). Furthermore, we organized several workshops run by our BMI consultant to clarify the process of developing innovative business models for the Dubai Chamber. These workshops offered us opportunities to learn, discuss, and practice creative and design thinking, reframe problems, brainstorm techniques, generate unique and unexpected BMI ideas, experiment with the lean startup approach, and create prototypes of the proposed innovations for the Chamber that could be tested with key stakeholders. The aim of these workshops was to develop the ability to generate BMI ideas and carry out experiments as a crucial step towards devising viable new business models for the Chamber (see Appendix 7 for the agendas of these workshops).

In my journal, I made a note of the team engaging with an article from Harvard Business Review to foster a deeper understanding. I wrote:

> *"... Director-2's understanding of customers' jobs is limited, and he is too framed by things he knows. I shared and asked the team members to read the article from HBR about the customers' jobs to help them understand what we are trying to get from the project."*

Moreover, I introduced the team to the book "Business Model Generation" by Osterwalder and Pigneur (2010) to bolster our learning process. We had multiple discussions centered around the book, utilizing it as a reference. The text, while straightforward to read and effective for storytelling, offers insights into the key concepts of the business model innovation process. However, the team struggled to connect the examples in the book directly to our chamber. The book's Western focus and emphasis on large organizations didn't quite align with our chamber's business models. I strongly believe that sharing our own experiences with the team is crucial for learning and making the content relevant to our organization. Ultimately, we should

consider crafting our own book of experimentation, one that incorporates both our successes and failures, to lend further relevance. The following journal entry elucidates this point:

> *"When the team read the BMI examples in the Business Model Generation book related to known companies like Apple and Google, they could not connect it to the chamber. Documenting and sharing our experiments with the team as part of the learning is essential. It will also be relevant to the other staff in the chambers. The Business Model Generation book is highly Western in its thinking. It focuses on large organizational structures, which is precisely what business models shouldn't be used for. But it's good for telling stories because everybody knows Apple. It's good because it's part of that shared language and familiarity. In the long run, we should prepare our book of experimentation. It should include successes and failures. It makes it more relevant."*

5.2.1.2.2. Encouraging Knowledge Sharing and Open Discussion

Throughout this process, I stressed the importance of open dialogue and knowledge sharing as tools for learning. This was well-documented in my journal, wherein I stressed the significance of allowing team members the space to express their thoughts and enhance their understanding, as follows:

> *"Director-3 suggested expediting the process by video recording and sharing the experimentation presentation with the team. I disagreed, noting that this was our first presentation of the experimentation findings. The video communicates in one way direction, but we need to allow two ways. People need to be in a room (physical or virtual) to ask questions as they still need help with this new concept. Everything we did was theoretical, and this opportunity will allow the team to complete the circle and relate to what we have been doing for a long time. We will have a virtual meeting which will be recorded. This recording will be good for the future."*

5.2.1.2.3. Transitioning Knowledge from Learning to Practice

The transition of knowledge from learning to practical application was of utmost importance. On several occasions, I expressed my concern to the consultant about the team's struggle to apply their workshop learnings to reality, emphasizing that the training should pivot towards

conducting relevant experiments rather than dwelling too much on theory. This sentiment is echoed in the following journal entries:

> *"I noticed the consultant stresses a lot about theoretical learning. I want the team to realize that the experiments must be executable, not just on paper. The team finds it difficult to link the workshop work with reality. The training needs to share more relevant experiments than theoretical ones."*

Additionally,

> *"Half the team still sees this project as learning rather than the real way forward. I hope this mindset changes. I keep repeating that BMI is the future of evolving the organization, but I don't think they fully believe it. They don't see the urgency. The organization is not under fire to change and innovate to the new process. Moreover, the whole process differs from what the team used to do; they only know some of it. This needs time, gradual change, and consistency. The shift in mindset and culture needs time."*

As the end goal, I envision a future where, during everyday operational discussions within the chamber, someone would suggest, "We've been discussing this issue for a while now; we could run some quick experiments to address it." That moment would serve as the validation that we've achieved our goal and truly benefited from the work carried out.

5.2.2. Leveraging External Expertise for BMI Success

The Chamber recognized the importance of harnessing external expertise to carry out the BMI project successfully. As the majority of the BMI-related concepts were unfamiliar to the team, the consultant's expertise guided the work, helped develop internal organizational capabilities, and clarified many theories. This sentiment is captured in my journal entry as follows:

> *"My team and I see the BMI process as different from our usual problem-solving approach. We have to guess some of the work. It is an uncomfortable process and approach; it feels like we are dealing with something we do not understand. The team needs clarification! We agreed that we must challenge ourselves and have an open mindset. The consultant believes that we are on the right track since we are uncomfortable. Having a guide and BMI expert gives us comfort in the process that at least someone knows something."*

External expertise played a pivotal role in directing and supporting the Chamber's BMI project. It provided guidance on the BMI process, helped align ideas with customer needs, and clarified the project's success parameters, as discussed below.

5.2.2.1. Offering Guidance to Adhere to the BMI Process

In the project's early stages, some team members were inclined to rush to solutions, assuming they already had the answers. The consultant highlighted the importance of a systematic process to align ideas with customers' jobs and advocated for an open mindset to avoid premature framing. His guidance ensured the project stayed on the right path. The following journal note elaborates on this:

> *"DC Team thinks Big Data is the way forward and a big opportunity for the Chamber BMI. The consultant explained that we do not want to restrict ourselves too early in the process. Better to have an open mindset instead of making early assumptions, which might limit the innovation disruption we are hoping for in the BMI project. I agreed with this approach. DC team needs to gain a greater understanding of the BMI process. It is clear that The consultant is knowledgeable, and I was happy that he pushed back on our request."*

5.2.2.2. Defining and Facilitating Project Success

At one point, the team prioritized safer ideas, aiming for quick success in implementing a new BMI process. The consultant, however, emphasized the importance of defining success within the context of change, acknowledging that some ideas might require a longer timeframe to produce results. He highlighted that it was crucial to set realistic expectations about new ideas and stressed that identifying and discarding unsuccessful ideas quickly could also be a measure of success. This guidance proved invaluable to the project. I documented this in my journal as follows:

> *"Director-1 commented that he believed it essential to demonstrate quick success to keep the team engaged in following the new process. For this reason, he thought the groups scored the safer ideas higher than the aggressive ones. The consultant explained that defining success as we move toward change is essential. He believes many ideas will need time if implemented as business model innovation. The group thinks that DC will see significant financial returns in the short term. This might not happen and*

end up very discouraging. Therefore, it is crucial to set the expectations that identifying the ideas that are not working quickly is part of measuring success. The team must realize that we should expect failures before seeing success. As part of measuring success, it is also crucial to quickly eliminate the ideas that are not working."

5.2.3. Embracing a Customer-Centric Approach

Transitioning to a customer-centric approach involves adopting a mindset centered on the customer's perspective. This approach entails developing an in-depth understanding of customers' needs, preferences, and behaviors for designing products or services that effectively meet these needs. It also requires recognizing and overcoming biases that might hinder accurate customer feedback and integrating customer insights into the organization's long-term strategy. These topics are discussed further below.

5.2.3.1. Shifting Towards a Customer Perspective Mindset

A significant aspect of this new way of thinking is acknowledging that the customer perspective offers powerful insights for developing a new service. This constitutes a shift in the chamber's traditional method of service development, which was primarily based on the employees' perspectives, presuming they understood what customers wanted. This shift represented a new mindset, as I detailed in the following journal entry:

"We used to proceed with ideas by investing in a full-featured service based on what we think suits our customers. Confirming an idea has potential based on quick and cheap actions; a process is a new mindset. We need such a mindset to experiment and test as we develop future services. The new process is very different and requires time and skills to build. Experimentation using the lean startup approach as a capability needs much focus going forward."

We concurred that identifying a customer's job is crucial for the chamber, as it would enable us to create services that effectively meet our target customers' needs. By understanding the specific tasks and goals customers are striving to accomplish, businesses can design products offering the necessary functionality and features, marketing them to emphasize their problem-solving or desire-fulfilling capacities. I recognized that some of the team lacked a basic understanding of this subject. With the consultant's help, we addressed this topic as a group,

and I distributed articles to the team for further reading. This was recorded in one of my journal entries:

> *"I noticed Director-2 being too close to the advocacy issues, and he feels that all the interviews will not get us anything we do not know. I explained to Director-2 that we are trying to understand customers' jobs and not only the challenges. We need the customers' perspectives of why they are in business. Director-2's understanding of customers' jobs is limited, and he is too framed by things he knows. I shared and asked the team members to read the article from HBR about the customers' jobs to help them understand what we are trying to get from the project."*

5.2.3.2. Addressing Bias in Customer Interviews

I noticed some of the customer interviews exhibited bias, particularly when conducted by staff members who were skeptical of the customers' perspectives. We had to make adjustments by introducing neutral staff members to conduct the interviews. I documented this observation as follows:

> *"Director-2 drove the interviews from his perspective, which made the three interviews he was involved in too biased toward the chamber instead of the customers' perspective. We are open to understanding the customers' perception of the chamber and seeing things from their own view instead of our side. I am pleased that at least Director-1 raised this concern. Director-2 still does not see or understand the change we are trying to make by trying the customers' perspective instead of the chamber. We agreed the subsequent interviews should be done by other staff we train but try to keep them unbiased from the project."*

5.2.3.3. Resistance to the Customers' Perspectives Approach

Early on in this project, we acknowledged that the customer perspective provides a powerful foundation for developing a new service. We decided to base our work on this principle. However, following this approach proved more challenging than anticipated. Some team members were under the impression that we, as management, possessed superior knowledge about the customers, considering direct discussions with customers a waste of time. I had to consistently counteract this notion at various project stages to cultivate the new mindset. This struggle was encapsulated in one of my journal entries:

"Director-2 believes we know all the issues between us and do not need to do the customer interviews. I disagreed and was happy to see Director-1 differed as well. We informed Director-2 to follow the consultant BMI process and not prejudge too early. Unfortunately, Director-2 does not seem to buy into the new BMI process and thinks we will not end up with something innovative. I openly agreed with Director-2 to follow what we agreed on as a team and take it step by step, hoping it is a new process that will eventually lead to something better."

5.2.3.4. Establishing a Long-Term Process for Customer Insights

My final reflection on this subject was a personal one. To genuinely comprehend a customer's jobs, needs, and goals, I realized we must delve beyond surface-level conversations and attend to their underlying emotions and personal struggles. This process calls for a deeper relationship with customers that extends beyond simple queries and responses. It's more of an art than a science and can't be achieved through a one-off project. Therefore, I strongly advocate for instituting a long-term process for gathering such insights, which can then be used to drive innovation in chamber services. I noted this realization in my journal as follows:

"I realized that interviewing customers and understanding their jobs, needs, and goals requires paying attention to their feelings and personal issues, which is deeper than what they say. This process is not straightforward and requires a closer relationship than questions and answers. It is more art than science; we must do this beyond the project. Agreeing on the need to consider establishing a long-term process of gathering such insights as a potential input for the innovation process of the chamber services."

5.2.4. Strengthening Leadership's Dedication to Innovation and Driving BMI

Leadership's commitment to innovation and driving BMI is crucial. To achieve this, leaders must communicate a clear vision, build collaborative teams, empower employees, foster an innovative culture, and manage change effectively. Leadership, especially the CEO, needs to actively engage, guide, and support BMI.

Leadership's responsibilities include demonstrating commitment to BMI, recognizing that innovation requires time and dedication, and addressing the innovation dilemma – balancing risk-taking and careful planning. Effective leaders promote an innovative culture by

encouraging experimentation, rewarding risk-taking, and providing resources and support for innovation initiatives.

5.2.4.1. The Importance of Top-Down Commitment to Business Model Innovation

As an insider action researcher, I had the unique challenge of balancing my roles as a researcher and project leader. In one particular instance, I attempted to avoid influencing decisions through my leadership role, but the consultant advised me to reconsider carefully. According to the research by Bock and George (2014), organizations lacking a clear vision and mission for business model innovation and BMI implementation often struggle. Business model innovation diverges from other management aspects, such as strategy, in that it fails to gain support amid a variety of different perspectives within the organization.

We reached a consensus that while fostering creativity and generating ideas is beneficial, there is a crucial need for clear leadership and vision at certain stages of the process. This understanding comes from the complexity of change and the significant risks associated with it. If there is a perception of uncertainty or a lack of commitment, the organization might retreat, resulting in suboptimal execution by the rest of the team.

I captured the essence of this issue in my journal with two entries. In one, I wrote,

> *"The consultant appreciates that the chamber tries to be democratic and get every voice heard. Still, he strongly believes that BMI is one of the cases where there is a real value in having executive leadership, namely the CEO, lead the execution, not the other seniors."*

In another related entry, I documented:

> *"The consultant explained that we would need to decide how to pick the ideas after the process, whether an extensive group discussion or a smaller one. I suggested that the executive team should make the decision as it would be challenging to get everyone to agree. The consultant confirmed that for BMI, we need a very clear purpose-driven for the project to succeed, which is lead from the top."*

5.2.4.2. Innovation Requires Time and Dedication

A senior team member expressed frustration over the project due to the necessity of discarding and killing numerous ideas following failed tests, with the expectation of further failures. This led to questions about the feasibility of the BMI process in creating substantial change. I

reassured him explaining that innovation is complex and that experimentation is integral to developing a successful idea. I documented this interaction in my journal:

> *"Director-1 is concerned that the BMI process is too small to make fundamental changes. He thinks it is also slow because many ideas will fail the test, which will not allow us to progress. I explained that we start with big ideas and break them into small pieces to test quickly. The objective is that big idea or service. We need to keep pivoting based on the customer's feedback. I reminded him that we excused many big projects in the past and spent great resources, but we killed them a few years later. It is hard for the team to change their mindset to firmly believe it is the customer's say rather than the service provider's. Another challenge is to kill many ideas to end up with one. We must keep communicating and show examples of other companies like Bosch, Germany."*

The project's pace was slow due to the team's existing workload. The introduction of unfamiliar and complex issues increased their frustration and dampened their engagement. In another journal entry, I elaborated:

> *"The executive team agrees that the bigger group is not engaged because of their limited knowledge of the new concept, the slow pace of the project, and the fact that many of their proposed ideas still need to be picked. They also view the tasks as not parts of their core role. The fact that we have not delivered anything practical yet also added to their disengagement. This is a real challenge…"*

In my journal, I underscored the importance of leadership involvement in the innovation process. In "The Invincible Company" book Osterwalder et al. (2020) recommend CEOs allocate 20-40% of their time to innovation. However, the practice at Dubai Chamber deviated from these recommendations. I elaborated on this discrepancy in my journal:

> *"Director-3 commented that the problem with the project is time, as she has many other responsibilities. Unfortunately, most team members are busy with day-to-day operations, and this project is not seen as a priority. Senior team members, including the CEO at an established organization like DC, must assign time to innovation projects. Innovation must be valued by people from the top down, including dedicating around 30% of the time."*

5.2.4.3. Managing the Innovation Dilemma

A crucial theme introduced during the project was the Innovation Dilemma. It prompted reflection on the difficulties we faced in allocating resources to unproven ideas. As part of the senior management team, recognizing this dilemma is crucial to circumventing this trap and fostering a culture that encourages experimentation with new ideas.

I documented this revelation in my journal:

> *"The consultant referred to the Innovation Dilemma, where the established organization can fail to innovate because they are successful in what they do, compared to the startups that do not have a business to lose if they focus on new opportunities. This made me think about why it is hard for us to mobilize resources for less-proven concepts and ideas. It is mind-opening for all of us. Understanding this dilemma allows us to consider experimenting with new ideas to avoid falling into this trap."*

5.2.5. Leveraging Strategic Partnerships for Enhanced Service Offerings

As a project team, we realized that partnership is the best strategy to create and capture value in areas where internal capabilities are limited. This conclusion was particularly related to potential services surrounding technology, including big data and data analytics, where the chamber had access to the data (from members and government) but lacked robust data analytics development capabilities. The chamber also has a strong network of alliances and partners at local, national, regional, and international levels. This network can provide access to fresh ideas and technologies and accelerate the delivery of new services to the market. As we move forward, the chamber needs to develop a partnership and collaboration framework to manage these relationships effectively. This consensus was reflected in my journal entry:

> *"The team believes collectively in the opportunities for SMEs and chamber members around digitization and data. Chambers also confirms the challenges around their limitations in developing such services. We believe in partnerships and collaborations with other entities. This is confirmation and validation of what chambers should do going forward."*

The following discussion explains that leveraging partnerships to enhance service offerings involves overcoming internal limitations and collaborating for cost-effective and innovative solutions.

5.2.5.1. Overcoming the Internal Limitations

Furthermore, the resource analysis of the chamber confirmed its disadvantage compared to the private sector in providing certain services. Collaboration should mitigate the cost and risk of innovating and developing new services. I noted this in my journal entry:

> *"Based on the resource analysis outcome, the consultant believes that if Dubai Chamber tries to do a commercial activity, it will be at a disadvantage compared to the private sector because the chamber's economics is unattractive in competing with small businesses and consulting firms. Others can do it more efficiently in a market context, but the value the chamber brings is the data sets compared to others who might not have access to it. We agreed that the chamber could achieve this through partnership."*

5.2.5.2. Collaborating for Cost-Effective and Innovative Solutions

We also discussed the partnership model in creating services related to accounting, legal services, marketing, and others. This was noted as follows:

> *"The chamber doesn't have the capability to create advanced services for SMEs within social media, legal contracts, taxation, etc. We need to consider partnering with solid providers. Of course, these partnerships need to be managed well."*

5.3. Process Reflection

The Process Reflection section covers various critical aspects of successful BMI. It encompasses topics such as BMI, design thinking, teamwork, and collaboration, which are addressed through three distinct sub-themes. These sub-themes include fostering inclusivity and a collaborative culture, navigating the complexities of the BMI process, and emphasizing the commitment to experimentation and prototyping. The summary provides a clear overview of what to expect in the upcoming subsections, offering a well-structured and informative introduction to the topic.

5.3.1. Navigating the Complex BMI Process through Effective Management

Business model innovation is a complex process involving many different factors. Consequently, it can often be challenging to navigate. However, a few key principles can guide

this process. These include starting with a profound understanding of the customer and continually experimenting with various approaches until the most effective solution is found. Innovation requires time, knowledge, dedication, and collaboration, which involves bringing diverse perspectives and skills to the table. Additionally, it is essential to embrace disruption, challenge the status quo, and maintain agility to adapt to the evolving market and customer needs.

Although we meticulously planned the project from the start and followed all necessary steps, the project took longer than initially anticipated. There were stages of skepticism and confusion. This is reflected in one of my journal entries:

> *"I noticed that we started this project with segmentation; we did the value proposition of understanding the canvas's jobs, pains, and gains. However, there is a feeling that there is a disconnection. The consultant explained that the tools used in the earlier part of the project are ingrained in how the team thinks about these challenges..."*

I also observed that team members either became frustrated or started taking shortcuts due to an incomplete picture or a lack of understanding of the full BMI process.

> *"Director-2 believes we know all the issues between us and do not need to do the interviews. I disagreed and was happy to see Director-1 differed as well. We informed Director-2 to follow the consultant BMI process and not prejudge too early. Unfortunately, Director-2 does not seem to buy into the process and thinks we will not end up with something innovative…"*

A limited understanding of the process also surfaced on another occasion:

> *"The Team thinks Big Data is the way forward and a big opportunity for the Chamber BMI. The consultant explained that we do not want to restrict ourselves too early in the process. Better to have an open mindset instead of making early assumptions, which might limit the innovation disruption we are hoping for in the BMI project. I agreed with this approach. DC team has a limited understanding of the BMI process…"*

Going through the process and completing a full cycle has given us a more profound understanding of it. An important outcome of this exercise was the development of a diagram

outlining all the steps, which simplified our understanding of the process. There is no doubt that this is a very important capability.

5.3.2. Adapting Effective Experimentation and Prototyping for Innovation

Building capabilities for efficient experimentation and prototyping is an intricate process involving agile decision-making, the acceptance of failure as a normal occurrence, and the transition from theory to practice via experiential learning. This path acknowledges the limitations of traditional research methods like interviews and surveys while fostering a willingness to discard ideas that fail to meet the desired outcomes. The following sub themes provide more details.

5.3.2.1. Agile decision-making for Innovation Success

Agile decision-making, a flexible and iterative approach emphasizing speed and continuous improvement, plays a critical role in the complex landscape of business model innovation, where uncertainty is a common element. We established that BMI experimentation and prototyping involve testing new ideas to determine their viability and potential impact on the organization's business model. This process typically involves developing a small-scale prototype that allows the team to evaluate the idea's feasibility, gather feedback, and make necessary adjustments before implementing it on a larger scale. Experimentation and prototyping aim to validate assumptions before committing significant resources to the idea. It is an iterative process that enables the team to test and refine ideas quickly, leading to more successful business model innovation outcomes.

However, understanding that BMI is a trial-and-error process can be a hurdle for some team members due to limited understanding of the methods involved. This sentiment was echoed in my journal entry:

> *"The team successfully identified the ideas but is getting stuck and needs help knowing where to go next and how to experiment."*

In the early stages, the team proposed larger-scale projects that didn't align well with the lean startup method, indicating a gap in understanding. I noted in my journal:

> *"Though we trained the team on planning experimentation, I raised concerns that most of what they submitted needed to fit the lean startup method. The core team agreed that we are facing the challenge of taking theoretical learning and getting people to apply it effectively. Using the new method of*

experimentation is challenging for the team to action. Their mindset finds it difficult. We must realize this fact and work closely on the actual coming experiments. It will be slow and needs time."

Furthermore, the team faced difficulty in planning quick, cost-effective experiments, leading to a decision to hold another workshop to improve their grasp of the prototyping process. This struggle was recorded in my journal entries, highlighting that a majority of the proposed experiments were large-scale implementations, not quick and cheap experiments. A change was clearly needed in our approach.

"Director-1 is concerned that the experimentation ideas presented by the team are not the cheapest or quickest. He feels more guidance is required for everyone. Most ideas follow the old way of doing things and must be more creative. The team had a challenging time as the theoretical examples shared by the consultant were related to more straightforward organizations and startups. More work is required in this area with the direct involvement of the core team. Another workshop is vital to building more capabilities."

Additionally,

"I commented that most proposed experiments' ideas are more general and focused on the bigger picture. The consultant agreed that many of the proposed experiments related to the ideas are pilot projects and large-scale implementations. The team is having challenges knowing how to design quick and cheap experiments. As we go from ideation to experimentation, we need to be more specific to be able to measure. We will limit the time to 2 to 3 weeks and the budget to a few thousand."

In the second workshop, we addressed the team's tendency to brainstorm complete solutions and test them all at once, explaining the need to break solutions down into small hypotheses and test them individually as quickly and cheaply as possible to understand the needs better and make progress toward a solution. When the data from the experiments show a match between the need and the solution, we should launch the minimum viable product and continue experimentation to improve the MVP and look for more opportunities to create value. Despite this, the team continued to face challenges. The consultant suggested that while this experimentation phase was new and required guidance, being open with the team about the uncertainties was essential. This was recorded in my journal:

"The consultant pointed out that though we spent time on this project, it would be challenging going forward, even with his support. Many issues with the experimentation phase need to be addressed case by case. This type of experimentation is new and requires this realization. I support being cautious and working closer together as the team needs complete guidance. We agreed that the best way forward is to communicate with the team. We must be transparent that this is a new area and don't have all the answers. We need to collaborate to deal with the challenges and find solutions."

Though we conducted the second workshop, we believed the team needed help knowing how to experiment. Continuing the discussion with the whole team was becoming more theoretical. The team would better understand the experimentation process when we showed them a practical example relevant to the chamber. We agreed that the executive team had to be fully engaged in running the experiment. We identified some team members with a relatively good understanding and flexible mindsets. A member of the core team worked closely with them on the execution.

5.3.2.2. Embracing Normalization of Failure for Effective Innovation

While managing the project, we confronted the harsh reality that a viable idea might not necessarily be a successful one if customers aren't willing to pay for it. This issue emerged during our experimentation process and underlined the importance of normalizing failure in the course of innovation. Despite the initial disappointment, it's crucial to learn from these instances and pivot our approach accordingly. As I noted in my journal:

"Sometimes, we go through the experiment process and learn things we wish might not be accurate. Like we wanted an idea to be a viable service, but then it turned out that though our customers liked it, they won't pay for it."

This reality might mean not launching something or moving down a different pathway. However, each failure contributes to the broader learning experience and, in fact, enhances our understanding more than before. Recognizing and communicating this to the team is an integral part of this innovation journey.

5.3.2.3. Moving from Theory to Practice: Lessons Learned in Experimentation

5.3.2.3.1. The Limitations of Interviews and Surveys

In the course of our project, we primarily relied on interviews and surveys for prototyping and experimentation, but this approach revealed limitations due to its subjectivity. We recognized that customers might express one viewpoint during an interview, but their actual behavior might deviate from their statements. This realization highlighted the need for a more objective approach for effective experimentation. As I noted in my journal:

> *"Director-1 questioned the results of using interviews as experimentation led to deciding about ideas or services. He wants clear-cut matrices to make the decision. I agree with Director-1's observation, as the experimentation process using interviews is still subjective."*

This experience has led us to understand that for future projects, we need to improve our experimentation process, moving beyond interviews and surveys toward more reliable and clear-cut methods.

5.3.2.3.2. Failing Tests and Killing Ideas

As our project progressed, it became clear that there was a struggle within the team in acknowledging and accepting failure. A particular mindset change was needed here - that of viewing failed tests not as personal failures but as necessary steps toward successful innovation. As I noted in my journal:

> *"Director-3 highlighted that one team changed the presentation to avoid speaking about failures because of their ego. I explained that it is not a failure, and we need to celebrate killing ideas as much as we celebrate succeeding ideas."*

Moreover, we needed to challenge the prevailing perception that the measure of success was the number of ideas that made it to launch. As my journal entry explains:

> *"Some team members still think their success is about the ideas that generate products that will make it to launch. We must show people that a number of these tests will fail. We understand they won't feel comfortable doing that or sharing it. This is understandable. The danger is that the team wants only to report the hypothesis that works well because they're under the impression that that's how they will be judged eventually. It is essential to show the team*

valuable validated learning results, both successful and failure. The core team must stay close to the process at this project stage."

Additionally, we had to manage expectations about the success-to-failure ratio in business ideas. As I remarked in my journal,

"Director-1 is concerned that most business ideas we presented might fail. He is worried that the process will turn people off. I explained that we should expect the number of ideas that succeed to be minor, something like 1 out of 10 or 20."

From this experience, we have learned that it's imperative to create a culture that accepts and even celebrates 'failure' as part of the innovation process.

5.3.3. Fostering Inclusive and Collaborative Teams

In the BMI context, the role of team engagement and collaboration becomes pivotal. Given that BMI often implies major changes in an organization's modus operandi, it's a challenging task that requires the efforts of multiple individuals across different functions and levels of the organization. The Chamber can drive innovation and create a sustainable competitive edge by fostering a culture of inclusivity, collaboration, flexibility, and adaptability. Establishing such a team and culture implies assembling the right team with the right mindset for BMI, fostering collaboration and knowledge sharing, and celebrating wins and learning from failures.

5.3.3.1. Building the Right Team with the Right Mindset for BMI

Based on project experience, we learned that bringing the right people with the right mindset is crucial for the success and continuity of the business model innovation project. Identifying the appropriate individuals and involving them in future phases of the project is essential. I captured this in the following journal entry:

"Director-1 stressed the importance of bringing the right people with the right mindset to the project. I agree with Director-1 that the right people with the right mindset will determine the continuity and success of the BMI project. Innovation is complex for everyone, especially in an established organization like Dubai Chamber. Based on the experience of the project, we need to identify the right people and bring them to the future phases of the project."

5.3.3.2. Collaboration and Knowledge Sharing

Creating a culture of innovation within an organization crucially depends on fostering collaboration and knowledge sharing. Encouraging teams across various functions to collaborate, share knowledge, and brainstorm ideas can drive innovation and provide unique problem-solving strategies. As we navigated through the experimentation phase of BMI, it became apparent that it would not be a straightforward process, and we had to address issues on a case-by-case basis. Transparent communication was agreed upon as vital, given that we were venturing into a new domain and required collaborative effort to find solutions. My journal entry captures this sentiment:

> *The consultant pointed out that though we spent time on this project, it would be challenging going forward, even with his support. Many issues with the experimentation phase need to be addressed case by case. This type of experimentation is new and requires this realization. I support being cautious and working closer together as the team needs complete guidance. We agreed that the best way forward is to communicate with the team. We must be transparent that this is a new area and we don't have all the answers. We need to collaborate to deal with the challenges and find solutions.*

Along the same line, when we observed that certain team members were hesitant to take responsibility for bad ideas, we emphasized that the success or failure of an idea is not dependent on its originator. As a project leader, I was clear that the team should view innovation as a collaborative effort and embrace collaboration as the way forward to create an innovative organizational culture. This is described in the following entry:

> *The consultant thinks the team members do not want to be blamed for bad ideas. He wants to change their thinking. It does not matter who came up with the origin. The success and failure of any idea are independent of who came up with it. This is a critical innovation lesson for us as an organization. The group should see this process as collaboration work. The team must believe that collaboration in innovation is the way forward. Otherwise, they'll always be willing to stay in their comfort zone. This is an organizational culture issue that needs to be explained and internalized.*

5.3.3.3. Celebrating Wins and Learning from Failures

Celebrating successes, recognizing team efforts, and learning from failures are all critical to maintaining team motivation and driving continuous improvement. However, it's equally important to set realistic expectations and redefine success as we navigate toward change. This redefinition includes identifying unsuccessful ideas and quickly eliminating (killing) them as part of the measure of success. This sentiment was captured in my journal entry:

> *"Director-1 commented that he believed it essential to demonstrate quick success to keep the team engaged in following the new process. The consultant explained that defining success as we move toward change is essential. He believes many ideas will require longer if implemented as business model innovation which will end up very discouraging. Therefore, it is crucial to set expectations that identify the ideas that are not working quickly as part of the measure of success. The team must realize that we should expect failures before seeing success. As part of measuring success, it is also crucial to quickly eliminate the ideas that are not working."*

In another journal entry, I emphasized the importance of communicating both failures and successes:

> *In our experiments, we see failures and successes. Sharing experiences is essential, not only the positive ones but also the negative ones at this stage. The team needs to understand this very well. We need to keep communicating and explaining this issue.*

Despite all our efforts, achieving complete alignment proved challenging. I acknowledge that innovation is a complex process and that changing ingrained practices takes time. This was reflected in my journal entry:

> *The team members are divided; not all are very excited and believe that the BMI process is great. Half of the team thinks this is a waste of time. This is a fact that I am aware of and believe will change over time when they start seeing results. The process is different and needs to be fully aligned with the old ways of doing things at the chamber. We need to allow time and keep progressing.*

5.4. Premise Reflection

In this section, I learned key insights about the hurdles and strategies for success in the BMI project. This experience underscored the significance of adopting an open mindset and fostering a culture of innovation. We undertook several measures, including enhancing team engagement, accepting failure as a part of the process, and effectively communicating the advantages of BMI initiatives to stakeholders. I recognized that these tactics could support my team and me in challenging existing premises, approaching problems from different perspectives, and ultimately achieving successful innovation in our projects. The following first subsection focuses on fostering an open mindset for BMI success, while the second tackles creating an innovation-friendly culture amid challenges.

5.4.1. Cultivating an Entrepreneur's Mindset

The project was an entirely novel undertaking within our organization. One crucial element was wearing the entrepreneur's hat and adopting their mindset, which is closely tied to innovation. This included the willingness to think outside the box, take calculated risks leading to fresh, innovative ideas, work with limited resources, quickly adapt to changing circumstances to find innovative solutions to challenges and be action-oriented to drive innovation. This ensured that ideas were brought to market swiftly and efficiently. The subsequent sub-themes delve into this in greater detail.

5.4.1.1. New Way of Thinking with an Open Mindset

The BMI project represented a new experience for my team and me. Fortunately, I was acquainted with the theoretical aspect but still needed to hone my practical skills. Guidance from an external BMI consultant was invaluable throughout the project. Given the novelty of this process, we agreed on the necessity of adopting a more open mindset. Although we were determined to confront this challenge as a team, we felt uncertain about how to advance and continued to harbor doubts due to the unfamiliar territory. I was concerned that some team members might not be ideally suited for this type of work, potentially impeding our overall success. It was vital to continuously remind ourselves that this process demanded a different approach than what we were accustomed to. I noted this in my journal:

> *"For BMI, we must shift our thinking of what Dubai Chamber currently can and cannot do and have an open mindset. As a team, we have the well, but it is like entering a dark cave, not knowing what we will be doing or where we are going. I am determined, but I wonder if the team is wired to do that,*

which may limit their contributions. Remembering and reminding the group that this is a different process is essential."

Another journal entry reflected this issue:

> *"Director-2 sounded frustrated as he explained that the current segmentation of DC is different than what we need for the project. He requested the consultant's support with a framework and example to understand his desire. We agreed that we need to have an open mindset to approach this project, even if it differs from how we did things in the past. Director-1 and Director-2 accepted the change and recognized they had no answers but were willing to learn."*

5.4.1.2. Shifting from Traditional Problem-Solving to Experimentation

As an organization, we recognized the importance of such a mindset shift for the BMI project. I recorded this in one of my journal entries:

> *"My team and I see the BMI process as different from our usual problem-solving approach. We have to guess some of the work. It is an uncomfortable process and approach; it feels like we are dealing with something we do not understand. The team needs clarification! We agreed that we must challenge ourselves and have an open mindset. The consultant believes that we are on the right track since we are uncomfortable. Having a guide and BMI expert gives us comfort in the process that at least someone knows something."*

5.4.1.3. A New Mindset in Innovation Thinking by Celebrating Failure

We discussed the need to shift the team's mindset towards accepting failures and celebrating them as much as we celebrate successful ideas. I underscored the importance of embracing failures as much as successful ideas, advocating a new mindset of identifying failures and terminating ideas. To address this issue, I emphasized the significance of communicating this message to the team moving forward. I recorded this in my journal:

> *"Director-3 highlighted that one team changed the presentation to avoid speaking about failures because of their ego. I explained that it is not a failure, and we need to celebrate killing ideas as much as we celebrate succeeding ideas. Celebrating finding failure is a new mindset and way of*

thinking that the team needs to understand. Going forward, we will stress these issues to the team."

5.4.2. Building a Culture of Innovation and Risk-Taking

An innovation culture that supports and promotes creative thinking is vital for the longevity of a BMI project. A strong innovation culture fosters an environment in which individuals feel safe to experiment, take risks, and learn from failures. It empowers organizations to adapt to changes and introduce disruptive innovations, providing real value to customers. However, fear of risk-taking and resistance to change can pose significant hurdles to successful BMI implementation. The fear of risk-taking can prevent organizations from exploring novel business models and pursuing innovative ideas. Such fear can originate from various factors, including concerns of failure or uncertainty about market dynamics. Similarly, resistance to change can pose a significant challenge in BMI implementation. Employees and stakeholders, often comfortable with the status quo, may resist changes that could disrupt their routines or job responsibilities. The following sub-section delves into these issues in greater depth.

5.4.2.1. Skepticism and Resistance to Change

Our journey through this project underscored the necessity of adjusting our organizational culture and enhancing communication. Multiple challenges emerged within the BMI project, each of which required resolution for us to make headway. A primary issue was the dualistic mindset within the team – one group was skeptical, and the other was solution-oriented, albeit unsure about execution. Changing these mindsets needs time and explanation. The prevailing organizational culture appeared to constrain innovation, prompting us to guide people toward new perspectives. This reality is reflected in the following journal excerpt:

"Director-3 believes that the biggest challenge with the BMI project is people's mindset. We have two of them. One thinks it will not work because it was not done before. The other group is looking for a solution to make it work, but they don't know how. Changing people's mindsets need time and explanation. We will need to keep progressing. The organization's current culture limits people's innovative thinking. What we have done in the past will not necessarily predict our future. We recognize this and need to communicate it and walk people through the new ways of thinking. We realize that this takes time."

5.4.2.2. Fear of Taking Risks

Fear of failure can limit creativity and risk-taking by causing people to overvalue loss and undervalue potential gains. As a team, we concurred on the need to create policies that reward creative thinking and innovation, regardless of eventual success or failure. The present reward mechanism singularly concentrates on outcomes. This sentiment is encapsulated in the following journal entry:

> *"The consultant explained that fear (of being wrong) makes people avoid creativity as we overvalue loss (of admiration of others) and undervalue the potential gain. As the CEO, I discussed such a statement that we don't punish people who make mistakes. They confirm that fear is more about the limitation of reward in case of failures, and it is personal. The team explains that the organization's reward mechanism focuses on results and outcomes and does not encourage making mistakes. We agreed as a team to set some policies to reward creative thinking and innovation even in case of failures."*

While selecting BMI ideas, the team predominantly proposed incremental innovations rather than disruptive ones. Change can be complex and intimidating, and significant alterations may pose threats to people's jobs. Not necessarily due to the fear of job loss, but because of the inevitable changes in job roles. The following journal entry elaborates on this observation:

> *"Most of the submitted ideas by the team members were incremental innovations and not disruption, which is the main objective of the BMI project. The consultant confirmed that he expected this as team members were trying to propose ideas to get more agreement since change is complex and frightening. People usually can be biased (conscious or unconscious) against that. People tend to, sometimes even unintentionally, rate things lower because they anticipate change, which many people don't like. Since they are close to me and the project, I expected this team to have more courage to think more openly. It is obvious that significant change threatens people's jobs. Not because they will be fired but because their jobs need to change. More work is required to improve the organization's culture and encourage creative thinking and innovation."*

5.4.2.3. Building a Culture that Supports Innovation and Risk-Taking

At one point, we realized the necessity to shift the team's mindset towards collaborative innovation, moving away from the fear of blame for bad ideas. The fate of any idea, whether it blossoms into success or wilts into failure, is independent of its originator. Viewing the innovation process as a collaborative effort is crucial. The team needs to embrace the philosophy that collaboration fosters innovation, or they may opt to remain within their comfort zones. This significant organizational culture issue must be addressed to encourage collaborative efforts and nudge individuals out of their comfort zones. I documented this in my journal as follows:

> *"The consultant thinks the team members do not want to be blamed for bad ideas. He wants to change their thinking. It does not matter who came up with the origin. The success and failure of any idea are independent of who came up with it. I agree that this is a critical innovation lesson for us as an organization. The group should see this process as collaboration work. The team must believe that collaboration in innovation is the way forward. Otherwise, they'll always be willing to stay in their comfort zone. This is an organizational culture issue that needs to be explained and internalized."*

5.4.2.4. Providing Incentives to Support Exploring New Ideas

The consultant explained that proficient managers often resist innovation. Efficiency typically involves limitations, frameworks, and systematic approaches, which contrast with the essence of innovation. I recognized the organization's need to address this conflict between the culture of innovation and efficiency-driven incentives. Spreading BMI culture throughout the organization's hierarchy may prove challenging, and enhanced training and awareness are necessary to address these issues. I captured this in my journal as follows:

> *"The consultant explained that in most organizations, the people who are the most efficient at managing, like team leaders and directors, are the ones who resist innovation. I recognize that we should not just assume that we can easily spread the culture of BMI in the organization through the hierarchy from the top down through the directors and senior managers. The organization must address innovation culture as sometimes it conflicts with other efficiency-related incentives. It is crucial to address these issues when*

addressing the innovation culture. More training and awareness are required."

5.4.2.5. Establishing Support through a Dedicated Innovation Unit

The executive team believed that comprehensive ownership and individual accountability are essential for the continued progression of BMI. We recognized the obstacles arising from the team's limited BMI experimentation knowledge, the project's slow advancement, and insufficient buy-in and commitment to alter mindsets. We agreed that forming a dedicated internal innovation unit, reporting directly to the CEO, equipped with the appropriate resources to support the organization's BMI projects would address these shortfalls. Based on our project experience, this setup would ensure better governance and structure for the long-term success of BMI implementation at the Dubai Chamber. This was reflected in my journal as follows:

> *"Director-3 believes that for the BMI to keep progressing in the future, people need full ownership and individual accountability. I agree, but my challenge is the team's limited knowledge of BMI experimentation despite everything we did. The project progressed slowly because the concept was new, and I wanted to build internal capabilities. I realize a few issues, including the buy-in and commitment to change the mindset. A better long-term structure will be required. The organization must set up a dedicated innovation unit with the right people. Their role is to facilitate future BMIs. We also need to incentivize people to use this new method."*

Despite these challenges, it's crucial for the Chamber to overcome the fear of risk-taking and resistance to change to successfully implement BMI initiatives. This may involve building a culture that fosters innovation and risk-taking, allocating resources and incentives to support employees in exploring new ideas, and effectively communicating the benefits of BMI initiatives to stakeholders. By doing so, the Chamber can unlock new opportunities and stay ahead of the curve in its respective industries.

5.5. Reflection on Reflection – Meta Reflection

Upon conducting a meta-reflection exercise spanning across the three sections of content, process, and premise, I identified ten crucial themes and capabilities that can either facilitate or hinder the execution of business model innovation projects in Chambers of Commerce. To

facilitate a more logical flow, I've reordered the themes to underscore the interdependencies and how each capability builds upon the one preceding it. The intention behind this reordering is to offer readers a more coherent understanding of the importance of each capability in the context of BMI within Chambers of Commerce.

1. *Strengthening Leadership's Dedication to Innovation and Driving BMI*
   Leaders who are committed to innovation create a supportive environment, laying the foundation for successful BMI initiatives. This is positioned first as it sets the stage for the remaining capabilities.
2. *Building a Culture of Innovation and Risk-Taking*
   With dedicated leadership in place, the next step involves fostering an organizational culture that supports innovation and encourages risk-taking, thus creating an environment where employees feel empowered to explore and develop new ideas.
3. *Fostering Inclusive and Collaborative Teams*
   Within an innovation-centric culture, the presence of diverse teams encompassing different perspectives, ideas, and experiences becomes crucial to drive creative problem-solving and the success of BMI initiatives.
4. *Navigating the Complex BMI Process through Effective Management*
   At this central juncture, proper management of the process ensures that BMI projects are implemented efficiently, resources are suitably allocated, and the initiatives align with the organization's objectives, thus contributing to overall success.
5. *Developing Business Model Innovation Internal Know-How*
   With competent management in place, it's necessary for teams to build internal expertise in BMI to enhance their ability to successfully execute innovation projects.
6. *Leveraging External Expertise for BMI Success*
   In addition to internal know-how, engaging external experts can bring fresh ideas and specialized knowledge, complementing the organization's existing capabilities thereby further enhancing the success of BMI under efficient management.
7. *Embracing a Customer-Centric Approach*
   While managing BMI projects, organizations should maintain a strong focus on customer needs to ensure that their innovation efforts are relevant, valuable, and in line with market demands.

8. *Cultivating an Entrepreneur's Mindset*

   Encouraging employees to adopt an entrepreneurial mindset facilitates risk-taking, the pursuit of new opportunities, and the drive for innovation, thereby improving the organization's ability to execute BMI projects successfully.

9. *Adapting Effective Experimentation and Prototyping for Innovation*

   Organizations can enhance the probability of successful BMI projects by adopting methodologies centered on experimentation and prototyping. This allows them to test and refine their ideas prior to a full-scale implementation.

10. *Leveraging Strategic Partnerships for Enhanced Service Offerings*

    Lastly, forging strategic partnerships can provide organizations with access to new resources, ideas, and markets, enhancing their BMI efforts and paving the way for new growth opportunities.

Accordingly, the main primary themes on logical order, as shown in Table 11.

Table 11. The Primary Themes – The Ten Identified BMI Capabilities for Chambers

No.	Main Results - The Primary Themes
1	Strengthening **Leadership's Dedication to Innovation** and Driving BMI
2	Building a **Culture of Innovation** and Risk-Taking
3	Fostering Inclusive and **Collaborative Teams**
4	Navigating the Complex **BMI Process** through Effective Management
5	Developing Business Model Innovation **Internal Know-How**
6	Leveraging **External Expertise** for BMI Success
7	Embracing a **Customer-Centric Approach**
8	Cultivating an **Entrepreneur's Mindset**
9	Adapting Effective **Experimentation and Prototyping** for Innovation
10	Leveraging **Strategic Partnerships** for Enhanced Service Offerings

5.6. Summary and Conclusion

In conclusion, this chapter emphasizes the necessity of ten vital capabilities for effective business model innovation within Chambers of Commerce. The journey commences with dedicated leadership, fostering an innovation-conducive environment and spearheading transformative initiatives. In parallel, nurturing a culture that encourages innovation and risk-taking is crucial, as it gives employees the confidence to explore novel ideas. Such efforts are fortified by the creation of inclusive, collaborative teams, leveraging diversity to amplify creativity and problem-solving. Effective management is also pivotal in navigating the complex process of business model innovation, ensuring efficient execution and strategic alignment with organizational goals. Reflecting on our core project at the Dubai Chamber, we identified a ten-step BMI process, illustrating the intricacies of successful innovation.

In order to execute innovative projects, teams need to enhance their internal business model innovation proficiency, supplemented by external expertise. A customer-centric approach, concentrated on meeting evolving market needs and expectations, is another critical capability. Furthermore, fostering an entrepreneurial mindset, embracing efficient experimentation and prototyping practices, and establishing strategic partnerships can stimulate growth and unlock value creation. By adopting these ten capabilities, Chambers of Commerce can innovate their business models, ensuring relevancy and competitiveness in the ever-evolving business landscape.

The upcoming chapter provides a more in-depth analysis of these results and capabilities, linking them to existing literature to address the research question and fulfill the study objectives.

6. THE STORY UNFOLDED – Bridging Practical Experience with Theoretical Insights

Chapter 6 presents a theory-driven interpretation and contextualization of the events and findings from the action research project. By aligning the story with relevant theoretical frameworks, I demonstrate my understanding of the application of these theories to real-world situations. Moreover, I aspire to extend the theoretical frameworks, drawing on the insights derived from this meta-learning process. This inductive process, born from reflections on the implementation of the action research cycles with the system's members, can confirm, extend, and enhance the practical applicability of the theory.

The chapter begins with reconnecting with the study's objectives, laying a solid foundation for the discussions that ensue. We then turn our attention to a distinctive Ten-Step Process, serving as a roadmap for Chambers' BMI. This section includes a detailed examination of each step, a comparative analysis with previous studies, and an integrated BMI Framework that marries our findings with existing knowledge.

As we continue, we unveil the details of the ten key capabilities that emerged from our action research and meta-reflection, vital for successful BMI. This leads us to a junction where we bridge practice and theory, exploring how these capabilities align with the relevant literature and theoretical constructs. This exploration initiates by setting the stage, then delves into the symbiotic relationship between practice and theory and culminates with reflections on this intersection.

As we approach the chapter's end, we highlight the key contributions of this research, presenting answers to the primary research question and underscoring unique insights drawn from our study. The chapter finally comes to a close with a concise summary and conclusion, synthesizing and encapsulating the principal themes and findings of our exploration. The progression of sections within Chapter 6 is illustrated in Figure 28 below.

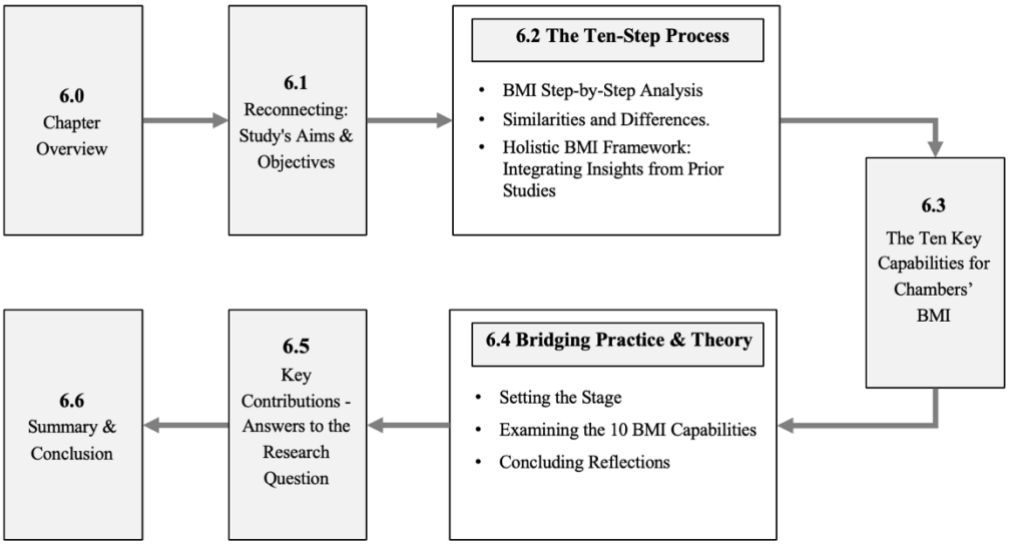

Figure 28. The Organization and Flow of Chapter 6

6.1. Reconnecting with the Study's Aims and Objectives

The initial motivation behind this research was primarily to explore the development of a pragmatic process intended to assist Chambers of Commerce in innovating their business models. Additionally, the study aimed to investigate the specific organizational capabilities that could reinforce the execution of this proposed business model innovation process, thereby enhancing the probability of its success. Our guiding research question was: "How can Chambers of Commerce develop their BMI capabilities?"

With this aim in mind, the study objectives were manifold. They intended to deepen understanding of business model innovation processes, generate practical ideas for Chambers to implement, improve the likelihood of successful BMI projects through action-reflection cycles, and contribute to the development of business models in chambers and similar non-profit organizations.

As we reflect on the findings from the previous chapter, two main outcomes emerge that mark important steps toward fulfilling the research aim and objectives. First, we've outlined a Ten-Step BMI process that could serve as a roadmap to navigate the complex process of BMI (refer to Figure 26). Second, we have identified ten essential capabilities for Chambers to bolster their business model innovation efforts (refer to Table 11).

While we'll expand upon these findings in the following sections, it's important at this juncture to highlight their significance. These findings not only provide tangible answers to our research question but also guide the path for future research and practical applications in the field of business model innovation for established and non-profit organizations. Therefore, these insights bring us back to the original motivation of the study, reinforcing the significance and potential impact of this research.

6.2. The Ten-Step Process: A Roadmap for Chambers' Business Model Innovation

Drawing upon the research experience documented in Chapter 5, we have identified ten essential steps that form the foundation of this process. The Ten-Step BMI process, shown in Figure 26, outlines the necessary stages to effectively navigate the complexities of business model innovation. Each step plays a significant role in facilitating a smooth and efficient journey, allowing Chambers of Commerce to seize opportunities and address challenges throughout the process.

Summarized from the earlier work, the ten steps are as follows:

- **Step 1.** Team Assembly
- **Step 2.** Segment Selection
- **Step 3.** Customer Profiling
- **Step 4.** Idea Brainstorming
- **Step 5.** Idea Selection
- **Step 6.** BMC Development
- **Step 7.** Hypotheses Extraction
- **Step 8.** Tests Designing
- **Step 9.** Tests Execution
- **Step 10.** Decision-making

It is important to note that the BMI process is not a linear path but rather an iterative approach. It empowers Chambers of Commerce to test, learn, and adapt their business model innovations systematically. By embracing this method, organizations can navigate the inherent risks associated with BMI.

The Ten-Step BMI process serves as a valuable roadmap for Chambers of Commerce, providing them with a structured framework to drive their business model innovation efforts.

6.2.1. BMI Step-by-Step Process Analysis

In the analysis of the BMI step-by-step process, we followed the seven generic business model innovation process steps outlined by Wirtz and Daiser (2018), as discussed in Chapter 2. These steps include Analysis, Ideation, Feasibility, Prototyping, Decision-making, Implementation, and Sustainability.

Upon comparing the Ten-step BMI process with the processes of other relevant researchers, as presented in Table 12, it becomes evident that there are shared commonalities in themes and steps across these processes. In order to provide a more detailed analysis of these similarities and differences, Table 13 outlines a comprehensive overview.

Table 12. Comparing the Ten-Step BMI Process to the Literature

Process & Authors	Wirtz and Daiser (2018)											
	Analysis			Ideation		Feasibility		Prototypiing		Decision-Making	Implementation	Sustaibinity
The 10-STEP	Team Assembly	Segment Selection	Customer Profiling	Idea Brainstorming	Idea Selection	BMC Development	Hypotheses Extraction	Tests Designing	Tests Execution	Decision-making	*	
Chesbrough (2007)	Business Model Analysis					Experiment for Innovation				Choosing the Best Concept	Implementation	
Johnson et al. (2008)				Create a Value Proposition, Deasign a Profit Formula		Identifying Key Resources & Processes		Compare Proposed to Current Model			Implement the New Business Model	
Johnson (2010)				Create a Value Proposition, Deasign a Profit Formula		Identifying Key Resources & Processes		Compare Proposed to Current Model & Incubation			Implement the New Business Model	Acceleration, Transition
Sosna et al. (2010)				Initial BM Design and Testing				BM Development				Scaling up the refined BM, Sustaining Growth through Organization-wide Learning
Osterwalder et al. (2010)	Assembling all Elements for New BM Design					Research & Analyze Elements for BM design effort		Generate and Test BM Options & Select the Best			Implement the BM Prototype	Adapt & Modify the BM based on Market Reaction
Teece (2010)	Segmenting the Market			Create a Value Proposition for each Segment		Design and Implement Mechanisms to Capture Value for each Segment					Implementation	Deconstruction & Evaluation
Wirtz (2011)				Idea Generation		Feasibility Analysis		Prototyping		Decision-Making	Change Management, Implementation	Monitoring & Controlling
Amit and Zott (2012)	Analyze Customer Needs			BM Content Innovation, BM Structure/ Governance Innovation		Checking Value Creation through Novel BM					Launching Model	
Frankenberger et al. (2013)	Initiation (analyzing the ecosystem)			Ideation				Integration (building a new business model)			Implementation	

* Phase Two Testing and Execution

Table 13. Analysis of the Ten-Step BMI Process

Step	Description	Analysis
1	Team Assembly	Not directly mentioned in any of the processes, but team assembly can be inferred from various steps.
2	Segment Selection	Related to "Segmenting the Market" in Teece (2010), and “Initiation” by Frankenberger et al. (2013).
3	Customer Profiling	Closely related to "Business Model Analysis" in Chesbrough (2007), “Assembling all Elements for New BM” by Osterwalder and Pigneur (2010), "Analyze Customer Needs" in Amit and Zott (2012), and “Analysis’ in Wirtz and Daiser (2018).
4	Idea Brainstorming	Similar to "Ideation" in Wirtz and Daiser (2018) and in Frankenberger et al. (2013) and "Idea Generation" in Wirtz (2011).
5	Idea Selection	Comparable to “Create Value Proposition and Design a Profit Formula" in Johnson et. Al (2008) and Johnson (2010), “Create Value Proposition for each Segment” in Teece (2010) and “BM Content Innovation” in Amit and Zott (2012).
6	BMC Development	Related to "Feasibility Analysis" in Wirtz (2011) and "Feasibility" in Wirtz and Daiser (2018), “Identifying Key Resources & Process” in Johnson et. Al (2008) and Johnson (2010), “Research & Analyze Elements for BM design effort” by Osterwalder and Pigneur (2010), “Initial BM Design and Testing" in Sosna et al. (2010), and “Checking Value Creation through Novel BM” in Amit and Zott (2012).
7	Hypotheses Extraction	Although not expressly designated as an individual step within the processes, it is comparable to and integrated and within the stages of the other literatures above (Step 6).
8	Tests Designing	The experiment design step is incorporated within the subsequent test execution (Step 9) below in all comparable literatures.
9	Tests Execution	Comparable to "Prototyping" in Wirtz (2011) and Wirtz and Daiser (2018), “Experiment for Innovation” in Chesbrough (2007), "Business Model Development" in Sosna et al. (2010), “Generate and Test BM Options & Select the Best“ by Osterwalder and Pigneur (2010) and “Design & Implement Mechanisms to Capture Value for each Segment” in Teece (2010).
10	Decision-Making	Similar to “Decision-Making” in Wirtz (2011) and Wirtz and Daiser (2018), “Choosing the Best Concept" in Chesbrough (2007), "Compare Proposed to Current Model" by Johnson et al. (2008), "Compare Proposed to Current Model" and “Incubation” in Johnson (2010), “Generate and Test BM Options & Select the Best” by Osterwalder and Pigneur (2010), and "Integration" by Frankenberger et al. (2013).

6.2.2. Analysis of Similarities and Differences in BMI Processes and Prior Studies

After conducting a comprehensive review of the Ten-Step BMI process and comparing it with the processes defined by other scholars, several key similarities and differences emerged. It was found that customer needs and market segmentation were highlighted in many processes, aligning with Step 2 (Segment Selection) and Step 3 (Customer Profiling) of our Ten-Step BMI process.

Likewise, idea generation and brainstorming surfaced as common elements across various processes, corresponding well to Step 4 (Idea Brainstorming) of our method. Moreover, the importance of prototyping and testing, a crucial facet emphasized by several researchers, dovetailed with Steps 8 (Tests Designing) and 9 (Tests Execution) in our Ten-Step BMI process.

However, a distinction worth mentioning is the absence of implementation as an explicit, distinct step in our Ten-Step BMI process, a crucial step featured in many other processes. Our BMI process puts a greater emphasis on the exploration stage rather than execution. Despite this, it was clarified in a previous chapter that Phase Two encompasses testing, execution, and further piloting. This phase involves heightened investment and time allocation to enhance learning, during which the innovative business model is implemented, monitored, and continuously improved. Once validated successfully, it is crucial to explore scaling opportunities to maximize impact and stimulate growth. Recognizing this, we acknowledge the need to enhance our Ten-Step BMI process to incorporate the implementation phase explicitly.

Interestingly, based on the action research and practical experience, our Ten-Step BMI process stands out in several aspects compared to the processes presented by other researchers. These distinctive aspects include an emphasis on “diverse team assembly led by the CEO” to promote cross-functional collaboration and facilitate the generation of innovative ideas and solutions that may be overlooked in a more homogeneous group. The CEO's involvement and commitment to BMI are crucial in driving the process. Moreover, the explicit inclusion of steps for “customer segmentation and profiling” ensures that our innovation efforts are rooted in real customer jobs, needs, and preferences. This customer-centric approach ensures that innovation efforts are grounded in real customer requirements and preferences.

Our process also involves the “prioritization of ideas and hypotheses” based on their desirability, feasibility, and viability. This prioritization enables effective resource allocation

and ensures that organizations focus on the most valuable opportunities. Furthermore, the "design and execution of tests" using a learning loop approach underscore the significance of experimentation and learning for the validation of assumptions and iterative improvement of business models. Finally, "capturing key learnings from the testing phase and making informed decisions regarding the next course of action" ensures that the outcomes inform ongoing innovation processes and decision-making.

These aspects underscore our Ten-Step BMI process's comprehensive, systematic, and data-driven approach to business model innovation. Standing out with explicit steps based on practical experience, our process supports implementation and serves as an extension of the existing literature. It also enhances the overall understanding of effective business model innovation processes.

6.2.3. Holistic BMI Framework: Integrating Insights from Prior Studies

Upon further examination of the various researchers' processes and the Ten-Step Process, I have expanded the analysis as follows:

Phase 1. Initiation and Analysis

This phase encompasses three integral steps that involve assembling a diverse team, recognizing the need for innovation, and analyzing the current business model, customer needs, and market segmentation. The steps that align with this phase are Step 1, which focuses on Team Assembly, followed by Step 2, which is centered around Segment Selection, and finally, Step 3, that extensively deals with Customer Profiling.

This is aligned with Chesbrough (2007), Teece (2010), Amit and Zott (2012), Frankenberger et al. (2013), and Wirtz and Daiser (2018).

Phase 2. Ideation and Brainstorming

This stage is primarily aimed at fostering the generation and refining of ideas, crafting valuable propositions, and handpicking the ones with the highest potential. The integral components of this phase are two existing steps: firstly, Step 4, which facilitates Idea Brainstorming, and secondly, Step 5, which navigates Idea Selection.

This is related to Johnson et al. (2008), Johnson (2010), Teece (2010), Wirtz (2011), Amit and Zott (2012), Frankenberger et al. (2013), and Wirtz and Daiser (2018).

Phase 3. Design and Development

In this stage, the focus is on building and fine-tuning the business model, extracting key hypotheses, and identifying profit formulas, crucial resources, and processes. This phase is composed of two existing steps: Step 6, which is centered around BMC Development, and Step 7, which aids in the extraction of key Hypotheses.

This is related to Chesbrough (2007), Johnson et al. (2008), Johnson (2010), Osterwalder and Pigneur (2010), Wirtz (2011), Amit and Zott (2012), and Wirtz and Daiser (2018).

Phase 4. Testing and Validation

This phase is structured to assess the feasibility of the new business model. It gives particular emphasis to designing and executing experiments aimed at evaluating innovation in terms of content, structure, and governance. The goal is to capture learnings, decide on subsequent actions, refine the business model based on market feedback, and maintain growth through organization-wide learning. Three of the existing steps that make up this phase are: Step 8, which involves the careful Designing of Tests; Step 9, the crucial Execution of Tests; and Step 10, a stage dedicated to informed Decision-making.

This is related to Johnson (2010) and Osterwalder and Pigneur (2010).

Phase 5. Implementation and Adaptation

In this phase, the focus is on the implementation of the new business model and the subsequent adaptation based on feedback, market conditions, and customer needs. While there is no dedicated step for this phase in the Ten-Step Process, it is an integral part of the testing and execution phase in Phase 2. During the testing and execution phase, the business model is piloted, and its performance is closely monitored. Adjustments and refinements are made based on the feedback received, market dynamics, and evolving customer requirements. This iterative process ensures that the business model remains relevant and effective in delivering value.

This is related to Chesbrough (2007), Johnson et al. (2008), Johnson (2010), Osterwalder and Pigneur (2010), Teece (2010), Wirtz (2011), Amit and Zott (2012), Frankenberger et al. (2013), and Wirtz and Daiser (2018).

The absence of an implementation phase in the original BMI process was a notable limitation. Without a dedicated phase for implementation, it becomes challenging to effectively execute

the identified innovations in the long-run. However, this drawback has been addressed by incorporating an implementation phase in the updated Five-Phase BMI process. The updated diagram in Figure 29 showcases the comprehensive Five-Phase framework, integrating insights from prior studies to present the enhanced Ten-Step BMI process. This new framework, known as the Five-Phase Ten-Step BMI process for Chambers of Commerce, provides a holistic approach to business model innovation.

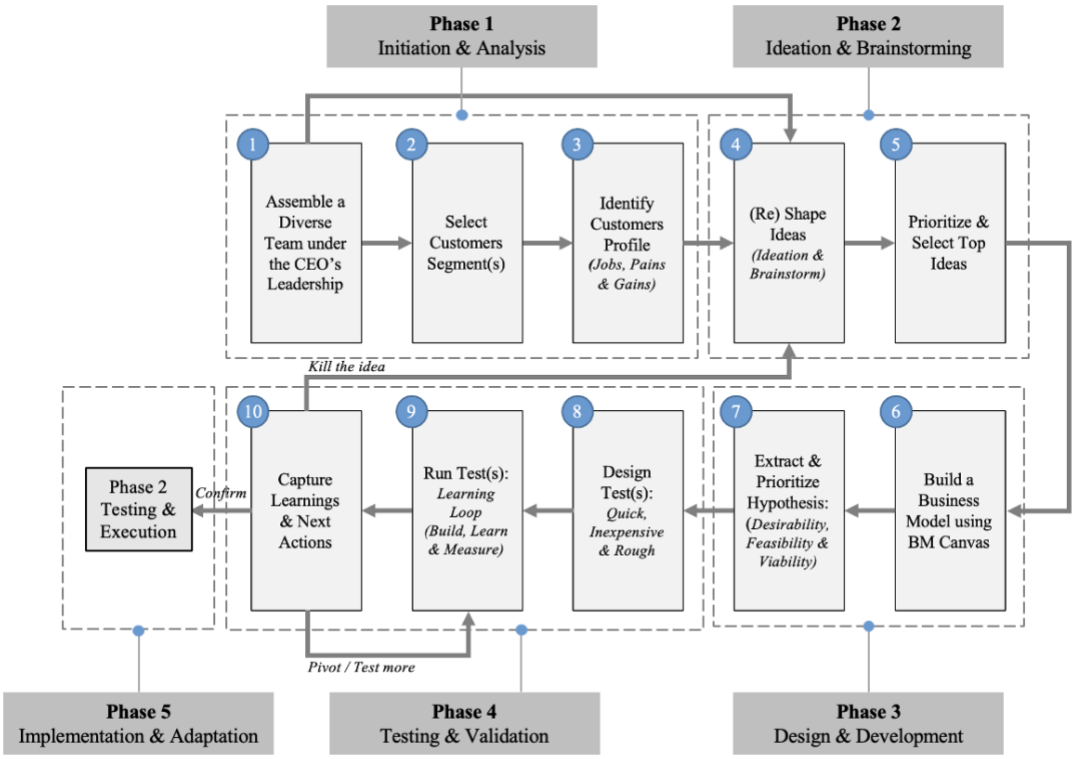

Figure 29. The Five-Phase Ten-Step BMI Process

The research findings related to the process offer the potential for further improvement and can be enhanced by incorporating additional aspects, which I will discuss in the upcoming subsection. These aspects have the potential to contribute to a more comprehensive and efficient approach to the BMI process if given explicit consideration. It is important to note, however, that these aspects lie outside the scope of this particular study.

6.2.4. Areas of Improvement to the Ten-Steps BMI Process

In the course of examining the literature further, several aspects have emerged which might be worthwhile additions or areas of emphasis in the Ten-Steps BMI process.

Firstly, Frankenberger et al. (2013) introduce the idea of "Ecosystem Analysis" at the initial stages. This process entails gaining an understanding of the competitive landscape, trends within the industry, and other external elements that may impact the process of innovation.

Secondly, the need to define "Revenue Models" is explicitly brought up by Amit and Zott (2012). Such a financial perspective could be integrated into the step involving the business model canvas, or it might be tackled separately to ensure that financial sustainability is properly addressed.

The concept of "Change Management" is highlighted as a separate step by Wirtz (2011). The significance of this lies in preparing the organization for the impending transition and managing any potential resistance to the change. This could be incorporated into the process either before or during the implementation phase.

The steps of "Monitoring and Controlling" are mentioned by both Wirtz (2011) and Wirtz and Daiser (2018). This part of the process includes keeping track of the new business model's performance, measuring its effect on the organization, and making necessary adjustments to optimize results.

Finally, Wirtz and Daiser (2018) emphasize the importance of sustainability in the BMI process. This could be a continuous element throughout the process, ensuring that environmental, social, and economic factors are taken into consideration while the business model is being innovated.

Incorporating these elements into the Five-Phase Ten-Step BMI Process could enrich the process and bring it closer in alignment with insights gleaned from previous studies. It could contribute towards a more thorough and robust business model innovation process. However, considering the practical nature of this research and its findings, I decided that these enhancements be contemplated for the long term and not implemented at this stage.

Having explored and updated the Ten-Step BMI process as a guide for business model innovation, we now shift our focus to the crucial capabilities that augment the success of Chambers in driving BMI projects.

6.3. The Ten Key Capabilities for Chambers' Business Model Innovation

This section delves into the ten fundamental capabilities, as listed in Table 11, which have been identified as essential in enhancing BMI within Chambers of Commerce. These capabilities are not only reflective of what we observed during the implementation of BMI in the Dubai Chamber but also form guidelines that can assist other Chambers of Commerce in their innovation endeavors.

First, strong and dedicated leadership capability is the bedrock of successful BMI. The integral role of leaders extends beyond fostering an innovation-supportive environment to setting a clear vision for BMI, actively participating, guiding, and creating a top-down commitment. Successful execution demands both democratic decision-making and decisive leadership, ensuring projects remain on track and meet their intended objectives. Strong leadership champions an innovation culture that values experimentation, risk-taking, learning from failures, and recognizes the iterative nature of the innovation process. Leadership's commitment to devoting significant time, resources, and expertise to innovation cannot be understated. They must drive efficient resource allocation, foster cross-departmental collaboration, promote continuous learning, empower employees to take ownership of the innovation process and understand and navigate the "Innovation Dilemma" by balancing pre-existing successes with the pursuit of untested ideas. Recognizing and rewarding risk-taking and contribution to BMI, coupled with providing training and development opportunities, are crucial for sustaining innovation efforts. Ambidextrous leaders who demonstrate a commitment to innovation enable the organization to adapt to changing market conditions and remain competitive.

Second, creating a culture of innovation and risk-taking capability is pivotal for the success of BMI. It requires overcoming entrenched mindsets resistant to change and the fear of taking risks within the organization, which often leads to a preference for predictability and incremental innovations rather than embracing disruptive ideas. However, fostering an organizational culture that views failure as an opportunity to learn and encourages shared responsibility can help mitigate these challenges. It is essential to strike a balance between efficiency-related incentives and those that promote the exploration of new ideas, thereby encouraging open communication, trust, collaboration, and a willingness to take risks. To establish a culture of innovation, organizations can consider creating a dedicated innovation unit with the necessary resources and support from the CEO, helping to establish structures

that foster strategic flexibility, resilience, and adaptability. Furthermore, recognizing and rewarding innovative thinking and risk-taking behaviors can motivate employees to embrace risks and contribute to the innovation process. Providing a supportive environment that encourages experimentation, cross-functional teamwork, and the safe exploration of new ideas is critical for promoting innovation. Overcoming the fear of risks and resistance to change, particularly in well-governed and system-driven organizations like Chambers of Commerce, is crucial.

Third, fostering inclusive and collaborative team capability emerged as a central theme in driving successful business model innovation within Chambers. It involved team-building with a robust innovation mindset, promoting a culture of collaboration and knowledge sharing. Celebrating successes, recognizing team efforts, and learning from failures were key components of this approach. The process also required setting realistic expectations, where even the swift elimination of unsuccessful ideas was viewed as a measure of success. Cultivating such an environment demanded patience, consistent communication, and ongoing efforts to align within the organization. Although implementing these factors presented challenges due to the complex nature of innovation, it is highly recommended that building such teams and cultures becomes a top priority for organizations.

Fourth, managing the complex process of BMI capability requires diligent navigation and a deep understanding. It is crucial to embrace a customer focus, continuous experimentation, diversity, collaboration, and agility while challenging existing norms. However, patience and commitment are necessary due to the length of the process and its inherent uncertainties. Avoiding premature judgments and maintaining an open mindset are crucial for fostering innovation. It is essential to view BMI as a learning journey rather than a race. By following these insights, along with the recommended Five-Phase Ten-Step BMI Process, Chambers of Commerce can successfully navigate the complexities of BMI, paving the way for disruptive innovation and sustainable growth.

Fifth, cultivating internal expertise in BMI capability requires an iterative and immersive learning process that goes beyond technology. It involves establishing a shared language around business models to foster a unified understanding within the organization. Visual tools can play a significant role in enhancing engagement and facilitating discussions on the interplay between value proposition and business model. To achieve comprehensive growth, organizations must recognize that innovation encompasses various aspects such as strategy,

culture, and processes. In order to nurture BMI capabilities, organizations should actively facilitate learning and development activities, including workshops, seminars, and programs. It is crucial to remember that building organizational capability for BMI requires not only continuous learning but also the practical application of knowledge. Patience and perseverance are crucial as organizations navigate the journey of mindset change and the implementation of new processes.

Sixth, leveraging external expertise played a significant role in the success of the Dubai Chamber's BMI efforts. Given the inherent complexities and novelties of BMI, expert guidance was crucial in navigating this intricate landscape. External consultants served as catalysts, introducing and facilitating new processes and techniques and creating an environment conducive to innovation. In addition to imparting knowledge and tools for BMI, these experts played a mentoring role, fostering a culture of learning and building capacity within the team. Their impartial viewpoint was instrumental in mitigating internal resistance to change. However, effective collaboration requires clear communication and a shared understanding of objectives and expectations. Overall, the Chamber's strategic use of external expertise significantly contributed to the successful implementation of BMI, providing not only essential knowledge and tools but also facilitating internal capacity building and offering an objective perspective.

Seventh, embracing a customer-centric approach emerged as a paramount aspect of the Dubai Chamber's BMI journey. This transformative mindset shift places the customer's needs and feedback at the forefront of innovation, acting as a guiding force for value creation. The active engagement with customers proved to be invaluable in navigating the inherent uncertainties and risks associated with innovation. By seeking customer input and utilizing methods like 'getting out of the building,' the Chamber fostered agility and enabled rapid adjustments to propositions based on real-time feedback. Tools such as empathy maps and customer journey maps played a vital role in gaining a profound understanding of the customer journey and identifying pain points, leading to the design of solutions that truly addressed their needs. Adopting a customer-centric approach is pivotal for thriving in business model innovation, as it requires consistent and meaningful customer engagement, a deep understanding of their needs and experiences, and leveraging this understanding to drive innovation efforts.

Eight, cultivating an entrepreneurial mindset capability proved to be a pivotal approach during the Dubai Chamber's BMI project. This involved embracing a willingness to step outside

established boundaries, taking calculated risks, and fostering innovative ideas. The transition to a culture of experimentation and a redefined attitude towards failure played a crucial role in driving the BMI process forward. Although this shift presented challenges, including initial reservations and uncertainties, it was acknowledged that embracing discomfort and learning from the journey were essential components. For organizations embarking on BMI, it is recommended to foster an open mindset, embrace new approaches, and promote a culture of experimentation. Additionally, cultivating continuous learning, flexibility in adapting to changing circumstances, and an action-oriented focus are key. Teams should be motivated to continuously learn and develop new skills to stay abreast of market trends and technological advances. Embracing uncertainty, learning from failures, and engaging in effectual reasoning are central to an entrepreneurial approach that empowers organizations to navigate uncertainties and drive innovation.

Ninth, adapting effective experimentation and prototyping capability played a crucial role in the Dubai Chamber's BMI project. The project highlighted the significance of agile decision-making, the normalization of failure, and the practical application of theory in driving successful innovation. Agile decision-making, characterized by speed, flexibility, and iterative refinement, proved pivotal in navigating the complex BMI process. While the initial acceptance of failure was met with resistance, it was recognized that failed experiments provide valuable learning opportunities. Moving from theory to practice underscored the need for diverse and objective testing methods that go beyond traditional interviews and surveys. It was also important to separate personal success from the success of ideas, acknowledging that multiple tests may fail and several ideas may be discarded before finding a successful one. In line with these insights, fostering a culture that views failure as a learning opportunity, diversifying prototyping methods, and embracing the understanding that multiple tests may fail are essential. Additionally, leveraging approaches such as rapid prototyping and the Lean Startup methodology enables organizations to test assumptions, gather feedback, and refine their business models based on real-world data. This iterative approach to development encourages continuous learning from failures, driving successful innovation and facilitating growth.

Finally, tenth, strategic partnerships capability has proven to be a powerful tool in enhancing our service offerings through the BMI process. By leveraging these partnerships, we were able to bridge capability gaps and tap into specialized knowledge and resources that exceeded our immediate capabilities. For example, when we recognized the limitations in big data and data

analytics within the Dubai Chamber, we strategically partnered with organizations that possessed the necessary expertise. Similarly, we acknowledged the potential of developing novel services such as social media management, legal assistance, and taxation support for SMEs, and understood that collaborating with strategic partners would enable us to deliver these services effectively. To maximize the benefits of strategic partnerships, organizations need to establish a robust management framework that emphasizes careful selection of partners and regular performance evaluations. This ensures ongoing value creation for both parties involved. By fostering cooperation, sharing resources, aligning goals, and leveraging extensive networks, strategic partnerships significantly enhance service offerings. They enable organizations to deliver more value to their stakeholders and maintain competitiveness in the dynamic business landscape. Factors such as cooperation, resource sharing, mutual goal alignment, and leveraging vast networks underscore the importance of partnerships in driving BMI, particularly in areas where internal capabilities may be limited.

To sum up, these ten essential capabilities for BMI serve as a roadmap for Chambers of Commerce to strengthen their success in navigating the complex landscape of innovation. It is through the continuous cultivation and application of these capabilities that Chambers of Commerce can successfully navigate the complexities of BMI, remain competitive, and achieve sustainable growth.

6.4. Bridging Practice and Theory: Reviewing Relevant Literature and Theories

6.4.1. Setting the Stage: Practice meets Theory

Our study is rooted in action research conducted within a typical Chamber of Commerce setting, with a strong emphasis on real-life experiences. This section provides a comprehensive exploration of ten distinct capabilities identified in our action research project and aligns them with relevant literature and theoretical constructs.

Each capability - from strengthening leadership's dedication to innovation to leveraging strategic partnerships for enhanced service offerings - serves as a unique lens through which we dissect and analyze our learnings. We aim to provide a rich, layered understanding of our practical experiences in the BMI project, enhancing it with a robust theoretical foundation. This practice-meets-theory approach creates a fertile ground for dialogue, introspection, and forward-thinking strategies in business model innovation.

Upon analyzing the key BMI capabilities and their relation to theoretical frameworks, we observed that, in addition to the BMI process, which was discussed in section 6.2, a significant portion of the research and studies focuses on BMI drivers and BMI barriers. These elements encompass factors that either lead to BMI or present constraints and challenges that organizations must overcome. Notably, seven of the identified capabilities pertain to internal aspects, while the remaining capabilities, namely external expertise, customer-centric approach and strategic partnerships, address external factors.

In the context of this study, understanding the drivers and barriers, and necessary capabilities related to business model innovation is crucial. This understanding is particularly relevant for established organizations such as the chambers in our research. Recognizing these issues and developing the right capabilities to tackle these challenges is fundamental for the success of the project. Through this comprehensive analysis, we foster a symbiotic relationship between our action BMI research and existing research frameworks, thereby contributing to the ongoing dialogue in the field of business model innovation. Our findings are based on real-life experience, which confirms many theories and extends them in several aspects. Details are provided in the subsequent section.

6.4.2. Examining BMI Capabilities: A Symbiosis of Practice and Theory

First, from our on-the-ground research and experience, we've observed that strong, dedicated leadership is the keystone to successful BMI. This is the first identified key capability. It's clear that leaders must devote a significant amount of time, resources, and expertise to innovation. We've seen that the allocation of resources is key and that effective leaders are those who can drive efficient allocation, foster collaboration across departments, promote continuous learning, empower their employees to take ownership of the innovation process and manage the tricky balancing act of the "Innovation Dilemma" (Christenson, 1997)- that is, balancing the successes of the past with the pursuit of new, untested ideas.

Chesbrough (2010, 2007) highlighted the importance of top leadership involvement in BMI, noting that time and resources are crucial considerations. This underscores our finding about the importance of leadership commitment. Doz and Kosonen (2010) argued that strategic agility in leadership is essential for transforming business models, which fits with our emphasis on the need for leaders to be able to adapt and change. Moreover, Bock and George (2014) pointed out that while other types of innovation can benefit from a bottom-up approach, BMI

requires top-down leadership, particularly from the CEO - again, this is a point we saw in our research.

The work of Koen et al. (2010) was particularly illuminating. They outlined key dilemmas that companies face when pursuing BMI and the challenges of internal barriers and the allocation of resources. These are areas we've seen leaders struggle with in our own research. It's clear that managing these dilemmas and barriers is a critical part of successful BMI, and leaders must navigate them wisely to avoid the pitfalls they can create.

Next, our research underscores the vital role of an innovation-centric and risk-tolerant culture in driving BMI as the second key capability. This is a finding also well-documented in the existing literature. Tushman and O'Reilly (1996) stress the importance of fostering such a culture to manage the coexistence of current and new business models. They suggest that a strong organizational culture facilitates the search for a new business model, an observation that aligns with our own research.

We've found that overcoming entrenched mindsets resistant to change and fear of risk is often a significant challenge. Many organizations exhibit a preference for predictability and incremental innovation rather than embracing more disruptive ideas. This observation resonates with the findings of Doz and Kosonen (2010), who note that established firms' business models can become rigid over time, hindering their strategic adaptability to disruptions. We've seen this risk aversion and resistance to change first-hand, particularly in well-structured and heavily governed organizations like Chambers of Commerce.

Our research points to the need for a balance between efficiency-focused incentives and those promoting the exploration of new ideas. Encouraging open communication, trust, collaboration, and a willingness to take risks is crucial, a point underscored by Koen et al. (2010). They outline the key dilemmas of Organizational Complexity and Innovation Management that organizations face while pursuing BMI, emphasizing the need to balance control and flexibility in an innovation-friendly environment.

In terms of fostering an innovation culture, we've concluded that it useful to establish dedicated innovation units, with the necessary resources and strong support from the CEO, as Chesbrough (2010) notes. This helps establish structures that foster strategic flexibility, resilience, and adaptability. Recognizing and rewarding innovative thinking and risk-taking behavior can motivate employees to embrace risks and contribute to the innovation process, an

observation echoed by Bock and George (2014), who note that BMI is inherently high-risk, as it requires comprehensive changes to processes, resources, and systems.

Creating a supportive environment that encourages experimentation, cross-functional teamwork, and safe exploration of new ideas is crucial to promoting innovation. This ties in well with the concept of design thinking which encourages tolerance for ambiguity (Glen et al., 2015) - a vital trait when dealing with complex problems in BMI.

After that, in our research, we found that fostering inclusive and collaborative teams is crucial for successful BMI as the third key capability. Teams imbued with a robust innovation mindset, a culture of collaboration, and a willingness to share knowledge stand as the bedrock of successful innovation efforts within the Dubai Chamber. This is well-aligned with the thoughts of Brown (2009) and Luchs et al. (2016), who emphasize that collaboration among individuals from various departments, units, and organizations, is integral to the design thinking process that underlies BMI.

Celebrating successes, recognizing team efforts, and learning from failures are important components in fostering such a culture. This notion is encapsulated by Brown and Wyatt (2010), who conceptualize the design thinking process as a system of overlapping spaces including inspiration, ideation, and implementation. Teams loop back through these spaces multiple times, honing their ideas and exploring new directions. Our experiences mirror this, particularly in setting realistic expectations where even the quick elimination of unsuccessful ideas is viewed as a success.

The need for diverse perspectives for improved teamwork and decision-making, as highlighted by Davis (2010), is clearly evident in our research. We've seen the value of cultivating an environment that encourages divergent thinking and brainstorming, allowing for a broad spectrum of potential solutions (Brown, 2009). Patience, consistent communication, and ongoing efforts to align within the organization are key to achieving this.

Brown (2008) argues that the design thinking process is a structured approach that involves empathy for the user, creativity in generating solutions, and prototyping and testing to refine those solutions. Our research supports this, showing that inclusive and collaborative teams can effectively solve complex problems in a human-centered way. It also highlighted the importance of establishing a common set of values and beliefs among team members to harness the creative synergy from diverse individuals (Brown, 2009).

In line with this, the likes of Brown (2009), Osterwalder and Pigneur (2010), and Brown and Wyatt (2010) underscore the importance of experienced design-thinking staff with skills from different functions. This resonates with our research findings which advocate for building such teams and cultures as a top priority for organizations, despite the challenges that may arise due to the complex nature of innovation.

Drawing upon our research and existing literature, it becomes clear how critical it is to foster inclusive and collaborative teams for driving BMI. The complexity of innovation demands a strong culture of teamwork and the capacity to learn from both successes and failures. An environment that encourages open-minded, non-judgmental collaboration, and the shared pursuit of innovative solutions is essential for the successful implementation of design thinking, and by extension, BMI.

Moving forward, in our research, we found that managing the complex process of BMI requires diligent navigation and a deep understanding. Scholars such as Wirtz and Daiser (2018) argue that business model innovation is deeply connected to understanding customers' needs and involves consistent experimentation. In our approach, we have expanded experimentation into design and execution phases due to the complex nature and importance of each step, particularly prototyping.

Numerous scholars propose different numbers of steps in the BMI process. For instance, Chesbrough (2007) suggests four steps, Johnson et al. (2008) propose five, Johnson (2010) extends his process to seven, while Osterwalder and Pigneur's (2010) process involves five steps, and Wirtz (2011) suggests seven steps. Frankenberger et al. (2013) and Gassmann et al. (2014) follow a four-step process, while Amit and Zott (2012) propose a six-step process focusing on operations.

Given this variety of approaches, it's crucial to remember that as Wirtz and Daiser (2018) note, the business model innovation process is not a standardized procedure. Instead, we propose a practical, Five-Phase Ten-Step BMI process based on real-world experience implementing BMI at the Dubai Chamber. This is one of the significant distinctions of our findings and can be considered as an addition to the literature.

Additionally, our research found that developing internal expertise in BMI is an iterative and immersive learning journey that extends beyond merely understanding technology. This is the fifth identified capability. Establishing a shared language around business models, as

recommended by Osterwalder and Pigneur (2010), is crucial for fostering a unified understanding within the organization. This common language ensures that discussions and actions related to BMI are productive and lead to meaningful outcomes.

Visual tools can significantly enhance engagement and simplify discussions about the interplay between the value proposition and the business model. The Business Model Canvas and Value Proposition Canvas are recognized as significant advancements in BMI practice, according to Bock and George (2017). They serve as a framework for experimentation and hypothesis testing, allowing organizations to validate or invalidate assumptions about their business model's viability more quickly and efficiently.

It's vital to understand that innovation encompasses various dimensions, including strategy, culture, and processes. When developing a new business model, organizations often need to acquire new skills and sometimes abandon the thinking that led to their past successes, as suggested by Koen et al., (2011, 2010). The involvement of top leadership is also crucial to overcome potential cognitive barriers due to management confusion or obstruction, as identified by Chesbrough and Rosenbloom (2002).

To cultivate BMI capabilities, organizations should actively facilitate learning and development activities such as workshops, seminars, and programs. This approach is recommended by Sosna et al. (2010) as they explain that the BMI process requires continuous fine-tuning based on trial-and-error learning. A phase of organization-wide learning is also necessary to sustain the growth of the new business model.

Moreover, our research findings clearly highlight the crucial role of leveraging external expertise in the successful execution of BMI in Chambers of Commerce. This is the sixth identified key capability. Given the inherent complexities and novelties of BMI, guidance from experts is instrumental in navigating this intricate terrain. In line with this, Chesbrough and Bogers (2014) aptly emphasize the concept of Open Innovation, asserting that leveraging external knowledge, ideas, and technologies is crucial for developing new products, services, and business models. In a similar vein, Chesbrough (2007) underscores the value of both internal and external sources of innovation for organizations such as external experts in innovation.

Notably, experts in BMI could offer customized workshops, seminars, or training programs to bolster the organization's innovation capacity for the long term. Organizations should also seek

continuous guidance and coaching from experienced BMI professionals to receive ongoing support, feedback, and recommendations during the implementation of new business models.

According to Brown (2009), Osterwalder and Pigneur (2010), and Brown and Wyatt (2010), including a facilitator and sponsor in the design thinking and BMI process can bring significant benefits. (IDEO, 2021) suggests the same. This insight aligns with Dodgson et al.'s (2008) view that access to innovation management expertise can aid in formulating and implementing effective strategies, thereby promoting successful BMI. Balan-Vnuk and Balan's (2015) research on BMI in nonprofit social enterprises also points to the value of accessing specialized knowledge and external expertise.

However, effective collaboration with external experts demands clear communication and a shared understanding of objectives and expectations. The strategic use of external expertise significantly contributed to the Dubai Chamber's successful BMI implementation, facilitating internal capacity building and offering an objective perspective. This approach is a valuable lesson for organizations seeking to innovate their business models.

Furthermore, our findings stress the crucial role of customers in the BMI process as the seventh crucial capability. The transformation to a customer-centric mindset places the needs and feedback of the customer at the forefront of innovation, thereby serving as a guiding compass for value creation. This perspective echoes the sentiments of various scholars. For instance, Magretta (2002) describes the business model concept as a narrative that revolves around the identification of customers, defining value for them, and delivering it at an appropriate cost. Amit and Zott (2001) and Teece (2010) reinforce this perspective, arguing that a business model is essentially a roadmap for how an organization creates and delivers value to its customers. Similarly, George and Bock (2012) regard business model innovation as a creative process anchored in a profound understanding of customers' needs and behaviors. They maintain that such a mindset is pivotal to exploring how companies generate and deliver value, especially for customers.

Embracing this customer-centric approach, the Chamber actively engages with customers to gather invaluable insights that help in navigating the inherent uncertainties and risks associated with BMI. This is aligned with the thinking of Lockwood (2009), who believes that design thinking involves a holistic approach to problem-solving that prioritizes understanding and addressing the needs and experiences of customers. Methods like 'getting out of the building'

are employed to foster agility, enabling the organization to make rapid adjustments to propositions based on real-time feedback (Blank, 2020). As customer behaviors evolve in a continuously changing environment, Andreini and Bettinelli (2017) argue that firms should adjust their business models to improve the value proposition and delivery to the market.

Research indicates that a substantial 72% of new product and service innovations fall short of meeting customer expectations (Simon-Kucher and Partners, 2014, as cited in Osterwalder and Pigneur, 2010). This staggering statistic reveals that a majority—seven out of ten—of newly introduced products into the market fail to address customer needs, alleviate their challenges, or generate benefits. This underscores the significant risk of product or service failure when development does not align with the customer's perspective.

When creating new services or value propositions, two perspectives always emerge: the company and the customers. Historically, at Dubai Chamber, like many other chambers, services have been developed from a company perspective, based on observations of customer challenges or international experiences. The reality is that many of the Chamber's services face challenges, with low demand and often not being financially viable.

Further, the Chamber utilizes tools such as empathy maps and customer journey maps to gain a deeper understanding of the customer journey and to identify their pain points. This process leads to the design of solutions that genuinely cater to their needs. This approach aligns with Osterwalder and Pigneur's (2010) business model concept, where they identify nine building blocks which include customer segments, value propositions for the customers, channels to deliver value, and customer relationships, among others. Osterwalder et al. (2014) underscore that, to effectively use the Value Proposition Canvas, organizations first need to understand their target customers, which involves identifying their demographics, behaviors, jobs, needs, and challenges. The Chamber's customer-centric approach is in line with this concept.

By prioritizing customers, the Chamber cultivates value-added innovations that have a positive impact on both customers and the organization's business success. Such an approach not only mitigates potential external barriers like customer rigidity (Koen et al., 2011, 2010) but also aligns with Brown's (2009) views on the central role of customer-centric focus in design thinking, fostering the development of practical, customer-friendly, and desirable products, services, or processes. This customer-centric focus allows the Chamber to create offerings that truly resonate with their target customers and drive sustainable growth.

Additionally, our study highlights the critical importance of fostering an entrepreneurial mindset in the BMI process, as the eighth capability. Such a mindset involves embracing risks, venturing beyond established boundaries, and encouraging innovative thought—an attitude that aligns with Drucker's (1985) emphasis on entrepreneurship as a critical catalyst for organizations' innovation agendas. In fact, teams that embrace this entrepreneurial spirit are more likely to spark creativity, seize new opportunities, and drive innovation. Moreover, cultivating an entrepreneurial culture nourishes continuous improvement, nurturing a readiness to experiment, learn from setbacks, and take calculated risks.

Within the Chamber, the transition to a culture that celebrates experimentation and redefines failure as a springboard for learning played a pivotal role in propelling the BMI process. As Brown (2008) argues, failure should not be seen as an end but rather as a stepping stone toward growth and learning. He suggests that early failures provide valuable learning opportunities, allowing for the refinement of products or processes before they become too rigid, a view echoed by Luchs et al. (2016).

Embracing this culture was not without its challenges—initial reservations and uncertainties had to be confronted. Glen et al. (2014) support this strategy, arguing that early, low-cost failures through rapid experimentation and prototyping offer rich learning experiences. These failures can help innovators avoid missing potential opportunities, which is often the case in organizations that strive to avoid failure at any cost.

Nonetheless, these challenges were tackled head-on, recognizing that the journey itself was an essential component of growth. In this journey, the discomfort became an embraced aspect of the process, cultivating continuous learning, flexibility, and an action-oriented focus. Teams were encouraged to develop new skills continually, enabling them to stay at the forefront of market trends and technological advances.

Adapting to such an entrepreneurial approach invites organizations to lean into uncertainty, learn from failures, and engage in effectual reasoning, as emphasized by Blank (2020). Wrigley et al. (2016) resonate with this, highlighting the entrepreneurial mindset as a necessary ingredient for BMI. They further underline the need for a willingness to explore future possibilities. Lockwood (2009) explains that this inherent mindset of design thinking considers the human element at every design process stage while actively seeking diverse perspectives.

Such an approach, according to George and Bock (2012), is crucial to creating and delivering value, particularly for customers.

Moreover, as found in our study of the Dubai Chamber's BMI project, effective experimentation and prototyping served as a cornerstone in driving successful innovation. This is the ninth identified key capability. Agile decision-making, characterized by swift, flexible actions, iterative refinement, and the normalization of failure, proved integral in steering the complex BMI process. As Chesbrough (2010) echoes, developing organizational capabilities that facilitate business model innovation, particularly the commitment to experimentation, yields essential data for supporting novel business models.

Resistance initially met the acceptance of failure, but it became clear that failed experiments are indeed rich sources of learning. This aligns with Brown's (2009) perspective that design thinking encourages the exploration of new ideas and iteration, even if initial outcomes may not seem successful. Likewise, prototyping helps unravel the strengths and weaknesses of ideas and indicates possible directions for future iterations (Brown, 2008).

The transition from theory to practice spotlighted the need for diverse, objective testing methods beyond traditional interviews and surveys. According to Brassett et al. (2019), prototyping and the proactive experimentation of alternative business models enable organizations to simulate different possibilities before committing to large-scale investments.

Separating personal success from the success of ideas was also a crucial realization. It was accepted that multiple tests might fail, and numerous ideas might be discarded before stumbling upon a successful one. Scholars like Bland and Osterwalder (2019), Blank (2013), McGrath (2010), Osterwalder and Pigneur (2010), and Ries (2011) have all underscored the value of idea experimentation and hypothesis testing as key components in the BMI and design process. They stress that such experimentation can validate hypotheses about novel business models, with actions informed by data analysis, including further testing, scaling, pivoting, or even discarding ideas.

For organizations venturing into BMI, fostering a culture that views failure as a learning opportunity, diversifying prototyping methods, and embracing the understanding that multiple tests may fail, are essential. It is equally critical to leverage methods such as rapid prototyping and the Lean Startup methodology (Ries, 2011), which favor experimentation over exhaustive planning, customer feedback over intuition, and iterative design over traditional "big design up

front" development (Blank, 2013, p.66). This iterative development approach allows organizations to test assumptions, gather feedback, refine their business models based on real-world data, and minimize the risks associated with developing new business models in a cost-efficient manner (McGrath, 2010).

Thus, continuous learning from failures, successful innovation, and growth are driven by this experimentation culture. As such, the ability to "pivot" – rapidly testing, discarding, and replacing ineffective ideas and models – becomes a likely determinant of success for innovative managers and entrepreneurs (Schoemaker et al., 2018), as echoed by Sosna et al. (2010) and Teece (2010).

Lastly, our research reveals that strategic partnerships are instrumental in enhancing service offerings as the tenth key capability. Such partnerships facilitate bridging capability gaps and accessing specialized knowledge and resources beyond an organization's immediate capabilities. This capability aligns with Osterwalder and Pigneur (2010) perspective that key partners are an integral part of the business model, consisting of external partners that enable a company to deliver its value proposition. They suggest that partnerships and alliances help optimize business models, reduce risk, and acquire resources, making them a cornerstone of many business models. Such partnerships may take various forms, including strategic alliances, coopetition, joint ventures, or buyer-supplier relationships.

Chesbrough (2007) also reinforces this viewpoint, arguing that organizations can derive benefits from external sources of innovation. Actively seeking and incorporating new ideas and technologies into their operations helps them maintain competitiveness. Similarly, research by (Lindgren et al., 2010) and Nakos et al. (2014) asserts that BMI is positively affected by building network partnerships.

A key aspect of successfully leveraging strategic partnerships is implementing a strong management framework. This framework should emphasize the careful selection of partners and regular performance evaluations, thereby ensuring ongoing value creation for all involved parties. Bock and George (2014) discuss the importance of agile business model innovators partnering to retain control of knowledge sources while reducing non-core functions' attention burden on key managers. They propose that while focusing on core capabilities maximizes the potential to absorb and utilize new knowledge and skills, however, we need to be cautious, as completely divesting non-essential activities can result in a loss of agility.

Strategic partnerships prove pivotal in amplifying service offerings, propelling cooperation, resource sharing, goal alignment, and harnessing expansive networks. By stepping beyond internal capability constraints, these partnerships stimulate BMI, extending organizational reach, availing new expertise, and unearthing innovative solutions. Through constant adaptation and evolution within these collaborations, organizations enhance services to satisfy the ever-changing demands of their customers and stakeholders in a dynamic business landscape.

6.4.3. Concluding Reflections: An Intersection of Theoretical Frameworks and Action Research

In conclusion, our exploration of the ten identified capabilities essential for BMI has demonstrated their vital importance and interconnectedness. By connecting these capabilities with key literature and theories, we validated their relevance and applicability. Our findings from the action research of Dubai Chamber's BMI project further substantiate these capabilities based on experience, offering practical insights into their deployment. Therefore, this comprehensive review provides valuable guidance for established organizations planning their BMI journey, thereby bridging the gap between theory and practice in the field of Business Model Innovation.

As we conclude this comprehensive exploration of the ten identified capabilities essential for BMI, their significance and interrelatedness become abundantly clear. Each capability, when evaluated in the light of relevant literature and theories, has stood the test of practicality and relevance.

Our action research at the Dubai Chamber enabled us to corroborate various theories while simultaneously extending some based on our on-ground experiences. The translation of these capabilities into real-life settings and practical actions rendered us invaluable insights, underscoring the criticality of real-life experimentation in bridging the gap between theoretical constructs and their practical implementation. For instance, building internal capabilities was a striking example of theory meeting practice, as the development of BMI know-how in the organizational setting turned theoretical underpinnings into practical strategies. Similarly, the capability of effective experimentation and prototyping brought forward the intricacies of transitioning from theoretical understanding to practical execution. Our Ten-Step BMI process exemplified this transition, further elaborating the process of BMI, making it more explicit,

and tailoring it to the unique context of the Chambers of Commerce. This process, in particular, highlighted the complexities of prototyping, extending its understanding from design to execution and showcasing its non-linear and iterative nature.

Our action research experiences have not only validated but also enriched the theoretical understanding of the BMI process and its key capabilities. We found that each capability, from leadership's dedication to strategic partnerships, holds a distinct place in the BMI process, yet interweaves seamlessly with the others to create a comprehensive framework for innovation.

In light of these findings, this review serves as a valuable resource for any organization embarking on its BMI journey, offering them not only theoretical grounding but also practical insights drawn from a real-world setting. In doing so, we believe we have successfully bridged the gap between theory and practice in the field of Business Model Innovation for Chambers of Commerce.

6.5. Key Contributions - Addressing the Research Question

This study offers significant contributions in terms of practical, theoretical, and methodological aspects, particularly within the context of business model innovation for Chambers of Commerce and similar non-profit organizations.

6.5.1. Practical Contributions

Guided by the objectives stated in section 6.1, this research journey pursued a series of goals. These included enhancing our understanding of business model innovation processes, crafting practical ideas for Chambers to apply, enhancing the success probability of BMI projects through reflective action-learning cycles, and contributing to the evolution of business models in Chambers and similar non-profit organizations.

Reflecting on the findings from the prior chapter has yielded two key results that represent significant advancements toward achieving our research aims and objectives.

Firstly, the study has produced a distinctive Five-Phase Ten-Step BMI process, specifically tailored to the unique needs and structures of Chambers of Commerce. This process, depicted in Figure 29, provides a practical roadmap that Chambers can follow to navigate the challenges they face in their innovation journey. With the rapid progression of technology and the disruptions caused by regulatory changes, Chambers of Commerce require a structured guide

to effectively innovate their business models. The BMI framework presented in this study fills that need by offering a clear and comprehensive path, addressing the complexities associated with business model innovation. Chambers can utilize this framework to manage the diverse stages of BMI and successfully drive innovation within their organizations.

Secondly, the research has identified ten essential organizational capabilities that play a crucial role in facilitating the effective implementation of BMI. These capabilities, outlined in Table 11, serve as tangible areas of focus for Chambers of Commerce. They guide the design of training programs, development initiatives, and strategic planning efforts within Chambers. The ten identified capabilities encompass a range of skills, resources, and organizational elements required for the successful execution of the BMI process. By emphasizing these capabilities, Chambers can enhance their overall capacity for innovation. These capabilities act as instrumental factors in driving positive change and fostering a culture of innovation within Chambers of Commerce.

These outcomes not only provide answers to our research question but also chart the course for future research and practical applications in the field of business model innovation for well-established and non-profit organizations. By offering valuable insights that can inform and support innovation initiatives in Chambers and similar contexts, they underscore the significance and potential impact of this study.

6.5.2. Theoretical Contributions

In terms of theoretical contributions, this research makes two significant advancements:

Firstly, by focusing on non-profit organizations, specifically the Chambers of Commerce, this study extends the theoretical reach of BMI. It sheds light on the unique complexities, opportunities, and challenges that non-profit organizations face in their innovation journeys, thereby enriching the existing BMI literature. This research not only contributes theoretically by broadening the understanding of the non-profit sector within the discourse of BMI but also has significant implications for further research. The distinct context of Chambers of Commerce strengthens the evidence base for existing theories and provides opportunities for refining them. Additionally, the development of a comprehensive and practical BMI process model specifically tailored to the Chambers of Commerce addresses a gap in the existing literature and offers a valuable resource for implementing BMI in this sector.

Secondly, this study contributes significantly to the theoretical discourse on the role of organizational capabilities in successful BMI. It highlights how these capabilities can manifest

differently and be uniquely necessary in the non-profit sector, thereby adding depth to the current body of knowledge. The empirical support for the ten identified capabilities in the study reinforces their importance in achieving successful BMI, confirming existing theories in this field and opening up new avenues for future research. This research expands the understanding of how organizational capabilities contribute to innovation within non-profit organizations, particularly Chambers of Commerce, and enhances the theoretical foundations for studying BMI in diverse organizational contexts.

These theoretical contributions are important in advancing the understanding of BMI in the non-profit sector, specifically within Chambers of Commerce.

6.5.3. Methodological Contributions

In terms of methodological contributions, this research offers two notable advancements:

Firstly, it highlights the role of action research methodology in the context of business model innovation. The study showcases the applicability and effectiveness of action research in managing the inherent biases and complexities associated with BMI, particularly for insider researchers. By combining action research with meta-reflective analysis, this research presents a unique methodological perspective for studying BMI. This approach provides practical insights into the BMI process and enhances our understanding of how it evolves in real-world scenarios, specifically within established and efficiency-driven organizations like Chambers of Commerce. The utilization of this novel methodological perspective not only offers a fresh lens to examine BMI but also opens up avenues for further research exploring the application of this method in diverse organizational settings.

Secondly, this research contributes to a simplified and easily navigable research design approach. Inspired by Zuber-Skerritt and Perry's framework (depicted in Figure 7), the adopted research design presents a streamlined and accessible approach. By detailing the specific steps of the Thesis and Core Projects, this approach enhances the ease of conducting similar future research endeavors. Its simplicity make it particularly useful for practitioners or researchers embarking on their first action research projects within the context of business model innovation. The simplified research design contributes to the methodological knowledge base by providing a clear and manageable framework for conducting insider action research studies.

In summary, this research brings significant contributions to both theoretical and methodological aspects of BMI in the non-profit sector, specifically within Chambers of Commerce. The BMI framework offers a structured and practical approach for Chambers to

navigate the complexities of innovation, while the identified organizational capabilities provide specific guidance for developing the necessary skills and resources. These findings empower Chambers to adapt to the dynamic business landscape and drive innovation within their organizations. Beyond its direct utility, this research profoundly enriches the theoretical and methodological discourse on BMI in the non-profit sector, especially within Chambers of Commerce. My study builds upon and refines existing BMI literature, underscoring the effectiveness of the action research methodology and shedding light on managing its inherent biases and complexities. Ultimately, this research furnishes indispensable insights, methodologies, and tools to propel and scrutinize innovation practices in Chambers of Commerce.

6.6. Summary and Conclusion

In conclusion, this chapter has unveiled a unique Five-Phase Ten-Step BMI Process. This process provides an effective strategy for managing and navigating the complex BMI process. Additionally, it outlines the key capabilities required to strengthen BMI within Chambers of Commerce. Answering the research question through a thorough discussion and analysis of the identified BMI process and capabilities, the study provides actionable knowledge for Chambers of Commerce seeking to innovate their business model.

Significantly, this study transcends beyond providing a practical blueprint for BMI. It makes valuable contributions across multiple dimensions, namely practical, theoretical, and methodological fields. Especially within the context of business model innovation for Chambers of Commerce and non-profit organizations, this research broadens the horizon of understanding and practical application.

In essence, this research not only uncovers the road to BMI for Chambers of Commerce, but it also shines a light on the wider implications and potential of these insights for similar entities. It paves the way for further inquiries, fostering a deeper understanding and refinement of business model innovation processes within the non-profit sector.

The next chapter articulates how this research project can be extrapolated to a wider context by answering the "so what?" question in relation to practical and actionable knowledge.

7. FROM THEORY TO PRACTICE – The Practical Contribution

Building on the reflections and actionable insights discussed in the previous chapters, Chapter 7 aims to demonstrate how the research project's findings can be applied to a broader context. This chapter addresses the "so what?" question that often arises in research, emphasizing the relevance of the study even to those who have not been directly involved in the project. The knowledge generated from the research, as described by Coghlan (2019), should serve as actionable insights valuable to both practitioners and scholars.

This chapter showcases how the Chamber 4.0 Task Force has reviewed the initial findings of the study and subsequently disseminated them to the global audience of Chambers of Commerce via the ICC World Chambers Federation. The primary target audience of this research is the Global Chambers of Commerce Community, which brings the study's discourse to the ICC. As referenced earlier in Chapter 1, the ICC is the largest business organization in the world, comprising over 12,000 Chambers of Commerce across 170 countries and representing about 45 million SMEs (ICC, 2021).

For a visual representation of Chapter 7's organization and flow, Figure 30 has been included.

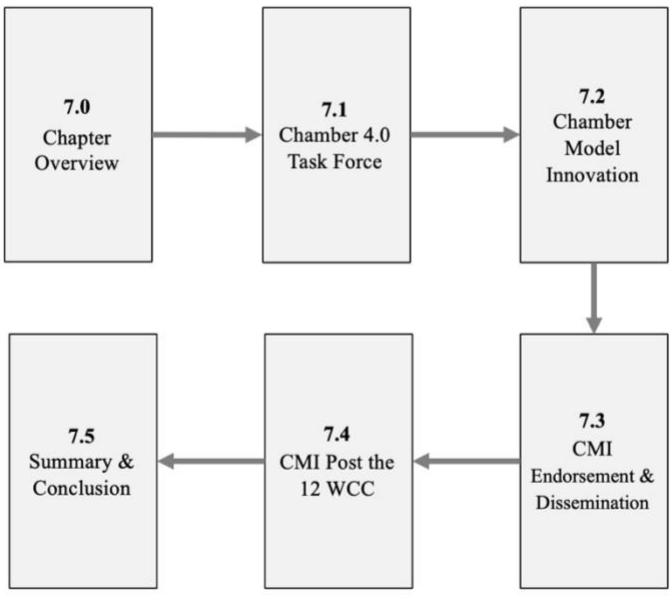

Figure 30. The Organization and Flow of Chapter 7

7.1. The Chamber 4.0 Task Force Initiative

7.1.1. Task Force Composition and Objectives

As described in Chapter 1, in my capacity as the Chair of the ICC World Chambers Federation, I felt compelled to propose a transformative framework to assist Chambers globally in innovating their business models. Leveraging my experience with implementing business model innovation at the Dubai Chamber, I sought to address the common challenges faced by Chambers worldwide. To that end, I spearheaded a Task Force in January 2021, called the "Chamber 4.0 Task Force," aiming to identify a new strategy that would enable Chambers to maintain relevance, predict trends using data analytics, and build new capabilities and talents. We planned to present the Task Force's findings to the WCF General Council and a larger audience at the biennial World Chambers Congress in November 2021, which typically hosts over 1,000 attendees representing Chambers of Commerce from over 120 countries. The Task Force comprised members from twelve Chambers of Commerce, including their presidents, CEOs, and senior executives (see Appendix 15 for details).

Our Task Force had two key objectives. Firstly, to evaluate the relevance, utility, and applicability of this new framework for other Chambers. Secondly, to disseminate knowledge about the innovation of Chambers' business models, also termed Chamber Model Innovation (CMI), to the global Chambers community. Over the span of eight months, the Task Force convened numerous times to deliberate on Business Model Innovation within the context of Chambers of Commerce, covering various topics as listed in Appendix 16.

In 2021, we conducted seven 90-minute sessions. We began by introducing the concept of Business Model Innovation and its significance to Chambers, subsequently discussing the challenges faced by Chambers, available resources, and potential opportunities under the new framework. The importance of understanding unmet customer needs, fostering a culture of experimentation, and promoting collaboration was emphasized. The Task Force suggested tools such as stakeholder analysis and the Business Model Canvas for facilitating Chamber Model Innovation. Illustrative examples were provided and prepared for the World Chamber Congress 2021. The possibility of promoting CMI to the World Chambers Federation and Chambers across the globe was also contemplated.

7.1.2. Task Force Insights and Recommendations

The Chamber 4.0 Task Force led to a series of insights regarding the global challenges confronting Chambers of Commerce and suggestions for the future trajectory of the ICC and World Chambers Federation. Rapid technological and societal changes emerged as significant barriers for Chambers worldwide, with many grappling to adjust their offerings in alignment with their stakeholders' evolving needs. The team discovered that structural, revenue, and cultural hurdles prevalent across many Chambers obstruct transformative changes. Furthermore, numerous Chambers lack the requisite technical competencies to implement effective data-driven customer engagement and acquisition processes. Despite acknowledging the shifting needs of stakeholders, many Chambers often lack explicit procedures to uncover emerging customer requirements and to develop and test novel products and services catering to these needs.

Recognizing that Chambers of Commerce globally are encountering analogous challenges, the Task Force noted that national and regional specifics might limit a one-size-fits-all business model's effectiveness. To address this, the Chamber 4.0 Task Force proposed a novel model that presents a framework and a mindset enabling Chambers to perpetually adapt to their stakeholders' changing needs within a fluid business and societal landscape. This Chamber Model Innovation incorporates processes rooted in business model innovation and "lean startup" principles, allowing Chambers to nimbly respond to changing circumstances and ensure their continued relevance and impact.

7.2. Unveiling the Chamber Model Innovation (CMI)

7.2.1. The Five-Step Process of the CMI Framework

Drawing on the insights from the Dubai Chamber's experiences and the discussions held within the Chamber 4.0 Task Force, a 5-Step Process for Chamber Model Innovation (CMI) emerged, as depicted in Figure 31. The detailed breakdown of each step, complemented by relevant tools, is provided in the published CMI playbook (refer to Appendix 17).

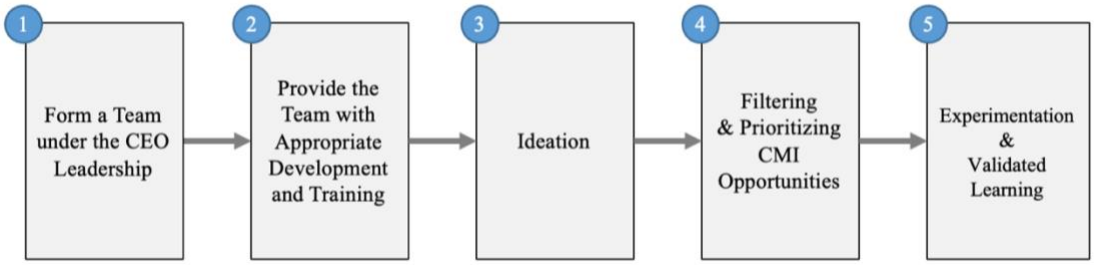

Figure 31. Chamber's Model Innovation (5-Step Process)

7.2.2. Encountering Barriers in CMI Implementation

In implementing CMI across the participating Chambers of Commerce, various internal and external challenges came to the surface. Internally, the persistence of organizational inertia, or a preference for familiar strategies, often breeds resistance to change, making the introduction of innovative services more difficult. Risk-averse behavior, whether at the individual or organizational level, adds further hindrance to change, as does the lack of data analytics capabilities, which obstructs the identification and validation of emerging market needs. Additionally, resource constraints, such as stagnant or declining memberships and revenue sources, represent another hurdle in the successful execution of CMI.

The Task Force also underscored several key factors concerning the CMI implementation. A notable challenge was the confusion surrounding the CMI process, particularly in the context of customer needs analysis, breakthrough thinking, prototyping, and experimentation. Therefore, effective customer needs and segmentation analysis were identified as critical starting points for the ideation process. Moreover, the value of engaging an experienced facilitator to guide the process was recognized.

Interestingly, a tendency among some employees to default to incremental ideas that are perceived as more likely to succeed was noted, especially among those accustomed to a risk-averse approach to opportunity development. This observation highlighted the importance of aligning incentives with the goal of identifying and addressing customer needs rather than merely supporting existing operational objectives.

Crucially, the group emphasized the inherent nature of failure in the CMI process, suggesting that instead of being feared, failure should be embraced as a vital learning opportunity. The team concluded that validated learning could come from both successes and failures. They noted that an effective innovation system might often have a high failure rate, at times exceeding 90%.

The in-depth exploration of these challenges in Chapter 5 led to the development of level two themes that underscore the essential BMI capabilities for managing CMI and successfully implementing the BMI process for achieving the best possible outcomes.

7.2.3. Extracting Learnings from CMI Case Studies

The Task Force, sharing the collective experiences of its members, developed and published a series of short case studies. These were deemed a valuable resource for distribution at the 2021 Congress and for future reference. Eight members of the Task Force shared their ongoing experiences of using the Chamber Model Innovation processes within their respective organizations. The discourse spanned across various topics, including the motivation behind CMI, its potential value, their Chambers' process implementation, and the challenges encountered (*Chamber Model Innovation (CMI)*, 2021). They also offered specific guidance to other Chambers contemplating the exploration of CMI in the future. The reader can find these insightful case studies in Appendix 18.

Feedback from the Task Force members regarding their CMI implementation experiences in their organizations was overwhelmingly positive. Quite a few members, who were previously unfamiliar with the concept of business model innovation, found value in using such a framework to foster innovation within their chambers. The case studies include some key statements, as follows:

- *"The use of CMI 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'."* Vice President of International Relations, Bogota Chamber of Commerce**.**
- *"The first lesson from CMI is that the Chamber should focus on understanding the needs of our customers rather than creating and maintaining a standard menu of services."* Executive Director, International Chamber of Commerce Austria**.**
- *"Chamber Model Innovation is a good opportunity to stimulate the minds of the Chamber leaders and managers."* First Vice President, Iran Chamber of Commerce.
- *"Todd believes that Chamber Model Innovation will be a key driver in the success of Chambers around the world."* CEO, Brampton Board of Trade.
- *"We learned from CMI that Failure is inevitable in the innovation process… Chambers, and Chamber managers, need to learn to be less afraid of failure, to dive in and embrace both failures and successes."* General Manager, Federation of Belgian Chambers of Commerce.

7.3. CMI: Endorsement and Widespread Adoption

The Task Force completed their work by issuing a statement encouraging the global Chambers community under the ICC World Chambers Federation to familiarize themselves with Chamber Model Innovation. This mindset and framework are meant to support transformation, making chambers more agile and adaptive.

The Task Force proposed four legacy projects to foster CMI adoption within the ICC WCF and the worldwide Chamber community: Chamber Model Innovation webinars, a new category for Chamber Model Innovation in the 2023 World Chambers' Competition, a Chamber Model Channel on the Chamber Connect Platform (part of the ICC webpage), and a Chamber Model Innovation Marketing Campaign.

7.3.1. The 12th World Chambers Congress 2021, Dubai

The results of the Task Force's work were presented and discussed during the 12th World Chambers Congress in November 2021. The Congress, themed "Generation Next: Chambers 4.0," made this work the focal point of the three-day event. Over 1,500 chamber leaders from 123 countries attended, with four sessions devoted to discussing and promoting CMI (*12th World Chambers Congress White Paper*, 2021). Additional details about these sessions are available in Appendix 19.

7.3.2. Launching the CMI Playbook

The Task Force introduced the Chamber CMI Playbook during the 12th World Chambers Congress (*Chamber Model Innovation (CMI)*, 2021). This guide aims to help Chambers effectively integrate the Chamber Model Innovation framework into their operations. It contains detailed information on the CMI processes, tools, and case studies that can help Chambers leverage this framework. The Task Force recognizes the playbook as an invaluable resource for Chamber leaders looking to understand the benefits of CMI and receive practical advice on overcoming common challenges. Figure 32 depicts the cover pages of the Chamber Model Innovation Playbook.

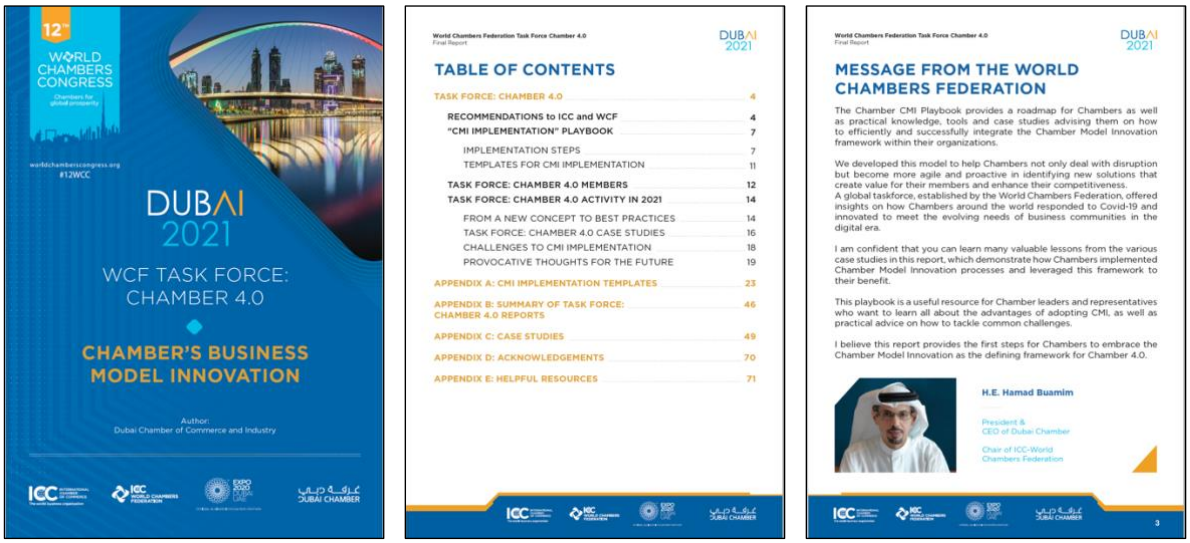

Figure 32. Cover Pages of WCF Task Force: Chamber 4.0 Report – Chamber Model Innovation Playbook, Issued Nov. 2021.

7.4. Post-Congress CMI Developments (2022-2023)

Following more than a year of internal testing among Task Force members, the CMI tool has proven to be effective and transformative for Chambers, assisting them in creating value for their customers. Moreover, the educational training aspect of CMI has empowered Chamber employees to generate innovative ideas and participate in business strategy formulation.

The Best Chamber Model Innovation Project showcased real-world applications of the CMI framework, providing valuable insights into its practical use. Furthermore, progress in CMI was discussed during the 13th World Chambers Congress 2023 held in Geneva, demonstrating the industry's sustained investment and interest in this tool.

The following subsections provide more detailed information.

7.4.1. Spreading Knowledge: CMI Educational Webinars

Collaboration with the ICC WCF network has been instrumental in achieving meaningful change and positive impact from the beginning of this journey. In 2022, the ICC-WCF organized a series of webinars titled "CMI Around the World Series," featuring best practice-sharing events and case studies from different Chambers. The global Chamber community responded overwhelmingly positively to CMI's educational training, with 966 executives from 300 Chambers across 100 countries completing the training. Many have already implemented the framework and shared their success and failure stories.

Recognizing the growing demand and the need to reach a broader audience, the ICC took a significant step by translating the CMI Playbook into Spanish. This initiative aimed to cater to the needs of Spanish-speaking countries, further facilitating the accessibility and understanding of the CMI process.

For the year 2023, four quarterly webinars have been planned to facilitate continuous dialogue and information sharing among the global Chamber community. These webinars provide ongoing support to Chambers as they strive to implement the CMI framework and optimize its benefits. Given the current level of interest and demand for the program, the ICC predicts training for approximately 10,000 executives from 1,000 Chambers worldwide over the next three years.

7.4.2. Promoting Innovation: World Chambers Competition

Starting with the 2023 edition, the ICC WCF has promoted the CMI framework by integrating it into the World Chambers Competition Awards programs ("World Chambers Competition," 2023). As part of this integration, a new category called the Best Chamber Model Innovation Project was introduced, attracting participation from numerous Chambers around the world. Out of the submissions received, twelve entries were shortlisted for further consideration.

The presentations, judging, and awarding of the Best Chamber Model Innovation Project took place during the World Chambers Competition award ceremony at the World Chambers Congress 2023 held in Geneva in June 2023. The prestigious event brought together 1500 chamber delegates from 117 countries, providing a significant platform for knowledge sharing and networking.

The primary objective of the event was to recognize and celebrate the exemplary implementation of the CMI framework by Chambers worldwide. It served as a valuable opportunity for participants to share their success stories as well as lessons learned from their implementation processes. In order to facilitate broader learning and engagement, all the showcased case studies were made accessible on the World Chambers Competition portal, allowing members to review and study them at their convenience.

7.4.3. The 13th World Chambers Congress 2023, Geneva

Apart from hosting the Best Chamber Model Innovation Project Competition, the World Chambers Congress also featured a session titled "The Future of Chambers: CMI Follow-up -

Chambers Integrating BMI Built on Data." This session provided a platform for ongoing discussions on the CMI framework and its future implications for Chambers worldwide (See the program in Appendix 20).

During the congress, I had the opportunity to present my final research findings to the global Chamber community. The presentation covered the ten identified organizational capabilities and the Five-Phase Ten-Step BMI process. This development was acknowledged by the ICC WCF as CMI version 2.0, and it was recommended that Chambers transition from CMI 1.0 to the new version. Furthermore, it was agreed to incorporate these research findings into future educational sessions following the 13th WCC.

Looking ahead, the ICC foresees that the research results presented will generate a demand for consultancy services. Chambers will seek potential technical support to effectively implement the CMI 2.0 framework.

7.5. Summary and Conclusion

This chapter showcased how the research project was scaled up to generate practical and actionable knowledge. In 2021, the initial research outcomes won the support of the Chamber 4.0 Task Force, leading to the recommended adoption of the CMI process. Chambers of Commerce worldwide were urged to familiarize themselves with the CMI framework, thereby improving their innovation capabilities and agility. This endorsement by the Task Force underscores the wider applicability and significance of my research.

The Task Force members found the implementation of CMI highly beneficial. Despite many of them being initially unfamiliar with BMI and its possible applications within the Chambers of Commerce, their efforts addressed the challenges identified in my research. Their experience underscored the vital role of BMI capabilities in effectively managing and implementing the CMI process. In 2023, the Chambers leadership acknowledged the final research outcome — including the ten identified organizational capabilities and the refined Five-Phase Ten-Step BMI process — as CMI version 2.0. This updated version proposes solutions to many challenges faced earlier when implementing CMI in the Chambers of Commerce.

The global Chambers community has exhibited a remarkable interest in the educational training provided by CMI. Nearly 1,000 executives from 300 chambers across 100 countries have completed CMI training. These figures are projected to surge to 10,000 executives from 1,000 Chambers worldwide over the next three years.

This chapter demonstrated how the research project was expanded to a broader audience. In the following chapter, I will articulate the significance of the research for three audiences: the researcher (for me), the collective group (for us), and the wider audience interested in general outcomes (for them).

8. THE THREEFOLD EFFECT – Research Impact on Me, Us, and Them

The chapter explores the broader implications of my research journey, emphasizing its relevance and impact on three distinct audiences: the individual researcher (for me), the collective group (for us), and the wider audience interested in general outcomes (for them). Using the framework introduced by Reason and Marshall (1987) and refined by Deane (2004), the research examines how good research "for me" elicits excitement, "for us" showcases practicality, and "for them" stimulates interest. This multi-layered approach ensures the research's relevance to individuals grappling with specific issues while resonating with a broader audience keen on generalizable findings and outcomes.

To provide a visual representation of the organization and flow of Chapter 8, refer to Figure 33.

Figure 33. The Organization and Flow of Chapter 8

8.1. Good Research for Me

Embarking on this five-year academic journey through my DBA program has been incredibly rewarding, fostering both intellectual and personal growth. The thrill of learning new theories, methodologies, and tools has been a highlight, enabling me to expand my knowledge and gain a deeper understanding of my research area.

Throughout my studies, I engaged with a multitude of academic articles and books, shaping my learning experience. I delved into key concepts, including business model innovation, design thinking, and a range of tools such as the business model canvas, value proposition canvas, lean startup methodology, and customer discovery approach. Additionally, I was introduced to the experimentation process and the action research methodology, which were entirely new to me.

My research journey led to discovering visual tools instrumental in developing my understanding of creating, analyzing, and communicating business models. I learned how to design and enhance value propositions addressing customer needs and desires. I also learned how to identify target customers' jobs, pains, and gains to design products, services, or experiences effectively addressing these needs. I appreciated the importance of testing and experimentation in the value proposition design process, along with the continuous improvement of the value proposition based on customer feedback.

Moreover, I learned how to test and validate business ideas by understanding the needs and desires of the target customer. I was introduced to a framework for testing business ideas, including tools and techniques for testing assumptions, creating prototypes, and collecting customer feedback throughout the testing process. I understood the importance of starting with a clear problem, understanding the target customer's needs, and how experimentation can refine and improve business ideas.

Conducting action research within my own organization was transformative, providing insights into the thought processes of my team members and teaching me much about myself. This process fostered a customer-centric mindset, proving instrumental in shaping our organization's direction.

Throughout my research, I developed an appreciation for reflection as a means of thinking. This mindset allowed for better engagement with the qualitative research methods employed and a deeper understanding of my work. Embracing reflection has had a profound impact on my personal and professional growth, enabling a greater awareness of my actions, motivations, and decision-making processes.

I also realized the importance of self-reflection and personal experience as a source of learning and growth. By engaging in self-inquiry, I identified and overcame patterns hindering my development. I learned the value of collaboration to achieve my goals more effectively.

During my journey, I discovered the concept of freefall writing, which helped me overcome fears and self-doubt while tapping into my creativity and intuition. This technique allowed me to let go of inhibitions, access my deepest creativity, and become a more authentic writer.

Moreover, I learned the practice of asking questions in a non-threatening manner, encouraging others to share their knowledge, experience, and ideas. I came to understand the importance of

humility and respect in communication and the value of listening to create a safe space for knowledge sharing. By recording observations, reflecting on events, making judgments, and identifying potential interventions or actions, I could identify patterns in my experiences and make informed decisions about improving my interactions with others.

My academic research journey has been a period of immense growth and discovery, personally and professionally. The lessons learned and skills acquired have shaped my perspectives, broadened my horizons, and contributed significantly to my development as a scholar and a leader. I hope that my experiences can inspire others to embark on their academic research journeys, embracing the challenges and opportunities that lie ahead.

8.2. Good Research for Us

Incorporating my own organizations into my academic research journey has proven to be a transformative experience for all of us. As a team, we gained valuable insights and learned vital skills that helped us refine our processes, innovate, and collaborate effectively.

Among our most significant lessons was the importance of open dialogue. We realized that nurturing an environment where team members feel comfortable expressing their thoughts and ideas is crucial for collective growth and development. This open communication strategy effectively engaged the team, encouraging everyone to contribute their unique perspectives and skillsets.

Throughout my research journey, we faced the challenge of developing innovation skills, as much of our focus was on uncharted territory. The challenge was not just about learning but also transferring this newfound knowledge into practice. We established a shared language for innovation that assisted us in effectively communicating our ideas and goals.

Brainstorming new ideas from team members across different levels and adopting a customer perspective mindset were key aspects of our project. We transitioned from traditional problem-solving approaches to experimentation, allowing us to mitigate risk and garner more information in areas of limited knowledge. Communication was pivotal in our research process, proving crucial to successful business model innovation. We learned that dedicating senior members' time to innovation was necessary to propel our organization forward. We recognized the limitations of our internal resources and the importance of collaborating with alliances and

partners to better serve our customers and create new services. This realization enabled us to view innovation as a path forward, extending beyond mere innovation theater.

Throughout my research journey, we encountered numerous challenges, such as internal resistance to novel ideas and methods and the innovation dilemma. We learned to adopt a new mindset towards innovative thinking by celebrating not just successes but also failures. This mindset allowed us to concentrate our resources on ideas with the most potential by eliminating those that didn't work.

Our collaborative work during my research journey taught us invaluable lessons that have shaped our organization's culture, mindset, and practices. We unified in a collaborative manner, embracing an innovative process to create new services and expand the Chamber. I believe our project and my experience with my team can serve as an example for other organizations, demonstrating the transformative power of blending academic research and practice.

8.3. Good Research for Them

My academic research journey has generated practical knowledge and contributions that can be readily applied to similar organizations, including the Global Chambers of Commerce Community and nonprofit civil society organizations such as professional and business associations worldwide. By bridging the gap between practice and theory, the outcomes of my research hold high practical value for these organizations.

The initial findings of my research were published (CMI Playbook) and embraced by the Chambers community during the 12th World Chambers Congress, attended by thousands of Chamber executives from over a hundred countries. This acceptance was based on the review and endorsement of the findings by the Chamber 4.0 Task Force, composed of leaders from 12 international chambers of commerce. This concept was further disseminated and popularized in 2022 and 2023 to almost a thousand executives from three hundred Chambers of Commerce worldwide.

The final study findings, which encompass the ten organizational capabilities and the Five-Phase Ten-Step BMI Process, were presented and endorsed as an upgraded framework, referred to as CMI 2.0, at the 13th World Chambers Congress in 2023. Looking ahead, the ICC anticipates that this research will provide invaluable training to approximately ten thousand

executives from one thousand Chambers worldwide over the next three years. Additionally, they foresee numerous chambers seeking potential consultancy support during the same period.

My research showcases the strength, quality, and rigor of insider action research as a way of diagnosing and addressing organizational issues. It demonstrates how insider action research can have a simultaneous positive and practical impact on specific groups, contributing to both the academic and industry fields.

By integrating first-, second-, and third-person inquiry and practice, insider action research can generate relevant contributions to knowledge that are both practical and scholarly. Although this type of research can be challenging, it ultimately promotes the growth of individuals and their communities. My study serves as an example of the effective use of action research, and I hope it encourages more communities of inquiry to explore this distinctive research method.

8.4. Summary and Conclusion

Throughout the research journey, I've demonstrated the transformative power of integrating academic research and practice on individual, professional, and organizational levels. By effectively applying insider action research and integrating first-, second-, and third-person inquiries, this study showcases the profound impact that research can have on individuals, teams, and broader communities. This experience should encourage further exploration and application of such research methodologies, fostering growth and development across diverse organizations and fields.

Finally, in the concluding chapter, I will provide a comprehensive overview and conclusion of the research study, summarizing the key findings, contributions, and implications while also discussing the research limitations, future research directions and offering some concluding remarks.

9. LOOKING BACK, MOVING FORWARD – Concluding Remarks

In this concluding chapter, we delve into a summarized journey of our research. We start by revisiting the initial goals and outcomes, focusing on the process that supports Chambers of Commerce in their business model evolution. Next, we address the challenges and constraints we encountered, which frame our findings and hint at avenues for further refinement. From there, we cast a forward glance, pointing out areas ripe for future research in BMI, especially concerning Chambers of Commerce and other non-profits. Concluding our overview, we tie everything together by highlighting the core insights and impacts of our work, emphasizing its importance for both academia and the practical world of the Chambers of Commerce.

To provide a visual guide through this concluding chapter, Figure 34 is included to demonstrate the organization and flow.

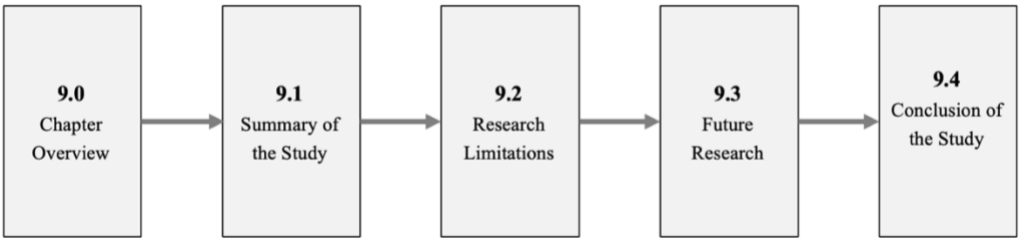

Figure 34. The Organization and Flow of Chapter 9

9.1. Summary and Implications of the Research Journey

This research journey began with a dual aspiration: to devise a practical process to assist Chambers of Commerce in innovating their business models and to explore the organizational capabilities that foster the successful implementation of a proposed BMI process.

My exploration sought a deep understanding of BMI processes tailored for Chambers, aiming to enhance their innovation success through iterative cycles of action and reflection. In doing so, I aspired to make a significant practical contribution to business model development within Chambers of Commerce and similar non-profit organizations.

The research shed light on the history of Chambers of Commerce and their prevailing common business models, identifying challenges, including technological and regulatory disruptions, that threaten the sustainability of their current business models and render their services less relevant to members. To mitigate these challenges and support the transition, the study proposed an actionable business model innovation framework grounded in the methodology of action research.

I put this approach to the test within the Dubai Chamber, working closely with insiders to ideate, prioritize, prototype, and experiment with new business model innovations. This work resulted in two major findings. First, I designed a Five-Phase Ten-Step Process that mapped out the pathway to effectively navigate the intricacies of business model innovation. Second, I identified ten essential organizational capabilities that proved instrumental for Chambers aspiring to innovate their business models.

The success of the research project extended beyond the immediate scope of this study. As the outcomes of my research began to take form, it became apparent that their potential application was not confined to the Dubai Chamber alone. Indeed, the findings began to resonate with a much larger audience. Acknowledging the wider implications, I took a crucial step in sharing my discoveries with the world. The findings were presented to a global audience via the ICC World Chambers Federation. This dissemination of knowledge further highlighted the practical and scalable nature of the proposed BMI process and capabilities.

In essence, my research journey has not only responded to my guiding question, “How can Chambers of Commerce develop their BMI capabilities?” but has also highlighted meaningful areas for future exploration in the domain of business model innovation within established and non-profit organizations.

9.2. Research Limitations

Interpreting the findings of this study requires acknowledging several limitations. Firstly, the issue of potential researcher bias surfaces. My position as the CEO of the organization and an insider action researcher may have inadvertently influenced the research process. Despite conscious efforts to mitigate this bias, it's crucial to recognize that my dual role might have shaped the staff's perceptions and responses.

Secondly, the subjective nature of qualitative data may also present a limitation. The research focused on my organization, with findings primarily arising from personal reflections, inherently subjective in nature. Despite utilizing systematic methods, such as the ORJI reflection journal and NVivo coding, individual interpretations could vary.

Thirdly, the limited expertise in Business Model Innovation within the team was another potential hurdle. While unfamiliar with BMI and its associated research tools, the team worked collaboratively throughout. An external expert was engaged in facilitating learning, yet this

remained a constraint on the project's progress. In addition, the team's limited know-how had an impact on the design of quick and cheap experiments, mostly based on surveys and interviews, which could introduce limitations. The responses from customers, although valuable, may not always translate into corresponding actions, potentially affecting the reliability of the findings.

Another distinct limitation of the research findings is the short to medium-term focus of the process. It effectively emphasizes initiation, analysis, and experimentation for innovation, with a heavier emphasis on learning. We placed more emphasis on the exploration phase to drive transformation and disruption, noting that Chambers of Commerce as established and efficiency-driven organizations are stronger in this exploitation phase. This focus may limit the findings' ability to account for the longer-term implications of the innovations and changes implemented.

Moreover, the organizational culture, particularly in long-standing legacy institutions like the Dubai Chamber, also had a bearing on the team's actions during the research. Being based in the Middle East and established for over 50 years, the Chamber's more conservative nature may have influenced the team's approach. This cultural variance could affect the generalizability of the findings when compared with smaller, Western-based chambers or those not affiliated with the government. Furthermore, the unique challenges in implementing innovation in a public Chamber of Commerce, such as differences in funding streams, technological capabilities, and stakeholder expectations, presented additional complications. The business model canvas may not be entirely applicable in a mission-oriented organization like a public chamber, which often has to balance multiple stakeholders and conflicting priorities.

Additionally, the limited sample size also restricted the study, as it was conducted within a single organization. This narrow scope may inhibit the generalizability of the findings. A more comprehensive understanding of the findings' applicability would require similar research to be carried out in multiple organizations.

Furthermore, this study addresses a field with scarce empirical evidence on the effectiveness and sustainability of implementing BMI in Chambers of Commerce. This lack of prior research may further affect the generalizability of the findings. Also, the research's focus on Chambers of Commerce might limit the findings' transferability to other industries or organizations with

different structures, goals, and operating environments. Further research in various sectors would be necessary to confirm the broader applicability of the findings.

Finally, the study, primarily focused on the internal processes and dynamics within the organization, may not capture the full impact of external factors such as economic conditions and industry trends. Although it acknowledges the external environment, it might not fully assess how these external elements could influence the outcomes.

9.3. Future Research

Based on the research experience and the identified limitations, several areas could be explored in future studies. One of the foremost areas is expanding the research scope, which would involve conducting similar studies across multiple chambers, associations, established organizations, and different industries. This approach would potentially enhance the generalizability and applicability of the findings.

Another area that warrants further investigation is the impact of organizational culture and geographical location on the implementation of BMI. This research could particularly focus on comparing larger, government-affiliated chambers with smaller, Western-based chambers. A comparative study of the BMI processes and capabilities of Chambers of Commerce in different cultural contexts would be valuable. Such cross-cultural comparison could help identify the influence of cultural factors on BMI.

It's also important to investigate the role of external factors such as economic conditions, political climate, and industry trends on BMI implementation and its outcomes within organizations. A comprehensive examination of these elements could provide valuable insights into the contextual determinants of BMI.

Understanding the influence of government policies on the BMI capabilities of Chambers of Commerce could also prove beneficial. This could involve an analysis of how funding, regulations, and other policy initiatives affect innovation within the public sector.

An assessment of organizational resistance to change and its impact on BMI implementation is another promising area for exploration. The study could also identify strategies to effectively manage this resistance.

The role of digital technologies, particularly the impact of digitalization and Artificial Intelligence on BMI, is also worth investigating. Artificial Intelligence could potentially assist in experimentation design and expedite the BMI processes in Chambers of Commerce.

Re-evaluating the purpose of Chambers offers an intriguing line of inquiry, exploring their potential evolution from support and advocacy entities to trusted guides for businesses and executives in addressing larger-scale and longer-term challenges and opportunities.

Further, the possibility of Chambers collaborating to create a regional or global experimental business platform could be examined. This could be particularly beneficial for businesses keen on adopting a "lean startup" approach to experimentation.

Considering the competitive nature of business services, studying the implications of Chambers' business model explicitly acknowledging this competition could offer valuable insights. The research could explore how this understanding might promote stronger capabilities and either foster collaboration or intensify competition among Chambers. The role of globalization and the impact of expanding beyond limited assigned territories could also be considered.

Lastly, the potential for Chambers of Commerce to adopt a global model is worth exploring. This could take the form of an association or a centralized shared services approach. Such a model would enable businesses to access services and support through a single portal while leveraging the resources of a global network.

9.4. Conclusion of the Study

This research has made substantial steps in advancing the understanding and implementation of business models in established organizations, with an impact that stretches beyond the scope of the 12,000 Chambers worldwide to incorporate non-profits, business associations, and civil society organizations. The outcome of the project, endorsed by the ICC World Chambers Federation, underscores the recommendation for the broader adoption of the business model innovation process. The transformative power of merging academic research with practice is echoed in the positive feedback from the global Chambers community to the educational training provided, showcasing the multidimensional impact at personal, professional, and organizational levels.

The study unravels several critical areas of capability-building necessary for the successful execution of business model innovation within chambers of commerce. It highlights the essential role of cultivating a commitment to innovation among leadership, fostering an innovative and risk-taking culture, and encouraging collaborative team efforts. Managing the complex BMI process effectively, building internal BMI expertise, and capitalizing on external expertise are underscored as crucial components of successful BMI. Additionally, adopting a customer-centric approach, fostering an entrepreneurial mindset, implementing effective experimentation and prototyping practices, and leveraging strategic partnerships all play pivotal roles in facilitating successful BMI.

By embracing these capabilities and adhering to the Five-Phase Ten-Step BMI Process, chambers of commerce can transform their business models to maintain their relevance to members. This research showcases the profound impact that scholarly inquiry can wield on individuals, teams, and communities, inviting further exploration and application of such research methods and fostering growth and development across a broad array of organizations and fields.

The study marks a significant milestone in BMI research within Chambers of Commerce and similar non-profit organizations. On a practical level, it introduces a unique Five-Phase Ten-Step BMI process that serves as a practical guide for navigating the labyrinth of BMI. It further identifies ten essential organizational capabilities imperative for effective BMI, offering invaluable insights for Chambers in terms of training, development, and strategic planning initiatives.

On a theoretical plane, the research supports our understanding of BMI within a non-profit context. It presents a fresh perspective on the unique complexities, opportunities, and challenges these organizations face, thereby substantiating existing theories and carving out new avenues for future research.

Methodologically, this study validates the efficacy of action research for exploring BMI, particularly in established and efficiency-driven organizations like Chambers of Commerce. It pioneers an approach that blends action research with meta-reflective analysis, revealing the BMI process in greater depth and offering a foundation for future research. The simplified research design approach incorporated in this study contributes to the ease of conducting future research, rendering it particularly beneficial for practitioners or researchers undertaking their inaugural action research projects.

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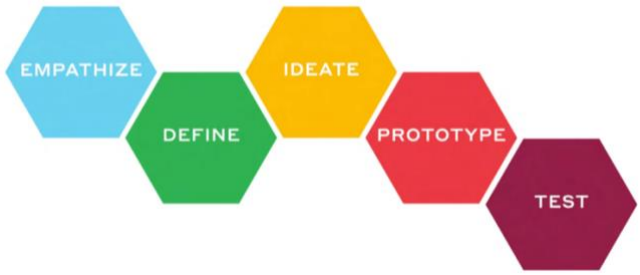
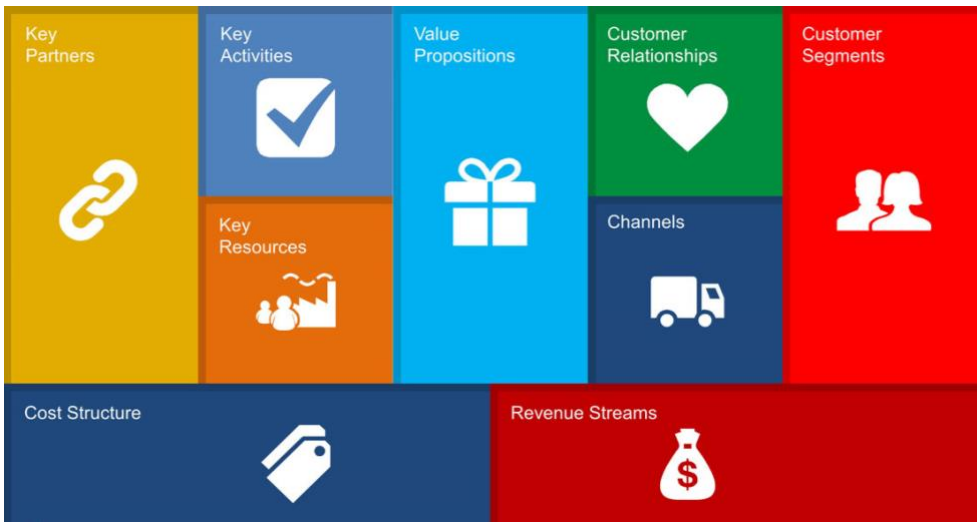
APPENDICES

Appendix 1 – The d.school Design Thinking 5-Stage Process

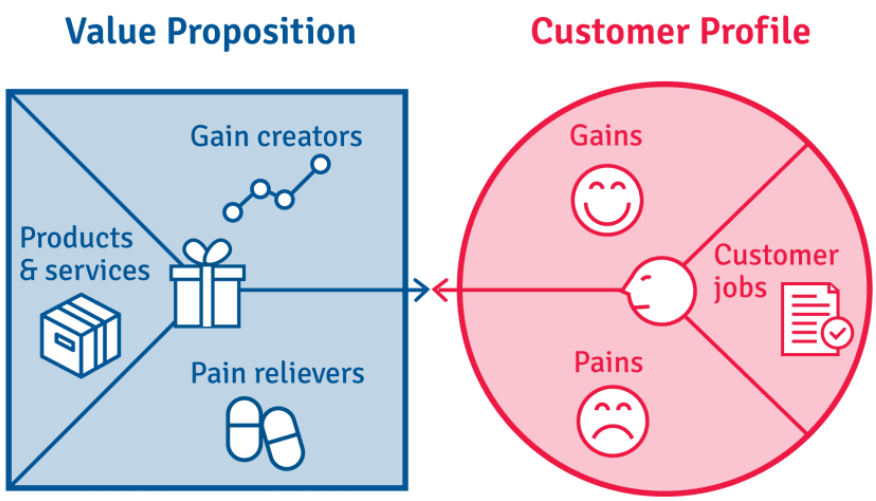


Appendix 2 – IDEO (2021) Rules of Brainstorming

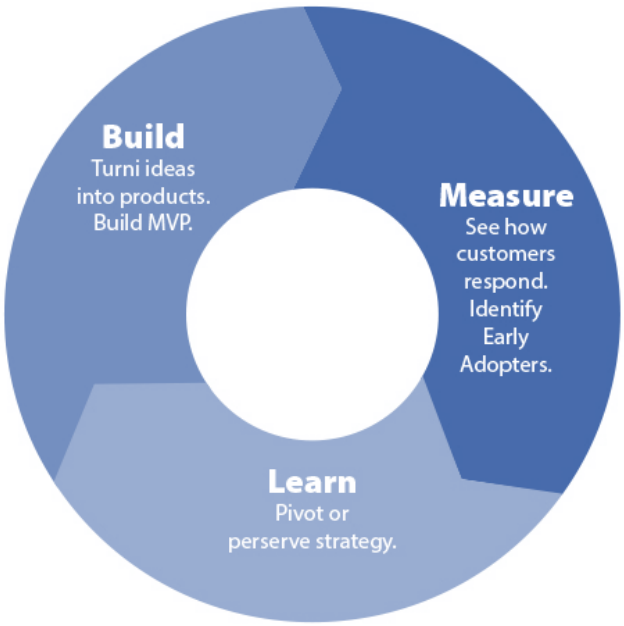
Appendix 3 – Business Model Canvas (Osterwalder et al., 2010)



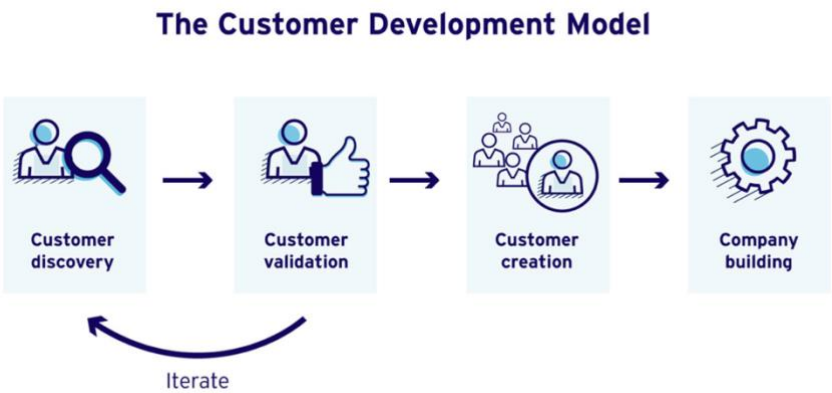
Appendix 4 – Value Proposition Canvas (Osterwalder et al., 2015)



Appendix 5 – Lean Startup (Reis, 2011)



Appendix 6 – The Customer Development Model by Blank (2003)

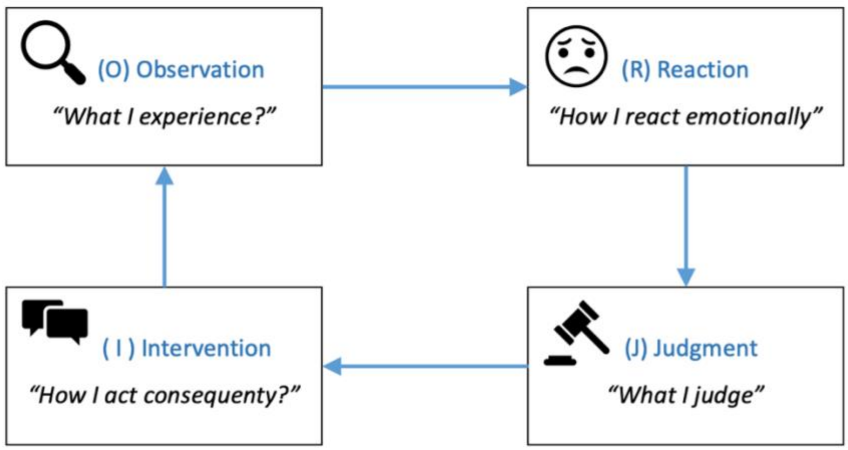


Appendix 7 – Workshops Presentations Agendas

Appendix 8 – Recommended BMI and Creative Thinking Learning Resources

No.	Learning Resources
1	"Agile Business Model Innovation" by Adam Bock and Gerry George.
2	"Brainstorming," IDEO approach articles and videos, https://www.ideou.com/pages/brainstorming
3	"Breakthrough Thinking from Inside the Box." Coyne, Clifford, & Dye. Dec 2007. Harvard Business Review online. https://hbr.org/2007/12/breakthrough-thinking-from-inside-the-box.
4	"Business Model Change and Innovation" by Adam Bock and Gerry George.
5	"Design Thinking" by Tim Brown, HBR June 2008.
6	"Reinventing Your Business Model" by Johnson et al., (2008).
7	TED talk Video: "The Puzzle of Motivation." TED Talk. Dan Pink. https://www.ted.com/talks/dan_pink_the_puzzle_of_motivation
8	"The Myths We All Believe About Breakthrough Thinking." Porter, J. 2015 Fast Company. https://www.fastcompany.com/3044316/the-myths-we-all-believe-about-breakthrough-thinking.

Appendix 9 – Journal Keeping – ORJI Cycle Model (Schein 2013)



Appendix 10 – Summary of My ORJI Personal Reflection Journal Entries

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
1	11/11/2020	HA keeps questioning why value in DC BM is only related to financials as we need to consider non financial	I explained that capturing financial value would allow DC to be sustainable. DC been creating many values but the fact that customers and members are not paying for it is clear sign that they don't value them.	Unfortunately, HA does not clearly understand or fully digest the significant change we are trying to achieve in the BMI project.	I will discuss this further with our external BMI consultant and ask him to share his views on the next step to communicate the value we need to have for BM. We will also have more discussions with the other members of the team.
2	31/03/2020	DC Team thinks Big Data is the way forward and the big opportunity for the Chamber BMI.	AB explained that we don't want to restrict ourselves too early in the process. Better to have an open mindset instead of making early assumptions which might limit the innovation disruption we are hoping for in the BMI project. I agreed with this approach.	DC team has a limited understanding of the BMI process. It is clear that AB is knowledgeable, and I was happy that he pushed back on our request.	We agreed to note down the assumptions through VPC and BMC as is but to leave them a side and approach this project with an open mindset.
3	07/04/2020	AB explains that we need to recognize that what the customers say in the survey is not necessarily what they do.	Consumers say one thing and do something else. Much of the feedback is not accurate!	This means that the needs analysis reports are not necessarily accurate regarding the expected behaviors of DC customers.	A more sophisticated customer segmentation study is required to fully understand the chamber's customers.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
4	07/04/2020	Segmentation should be based on behavior. When customers make the same decision based on the same information, then they are in the same segment.	DC Customer segmentation is not aligned with this as it is either based on the provided services or channel of delivery or the size of entities.	More details study of customer segmentation is required to fully understand the chamber customers.	We recognize that customer behaviors data is not available and hard to extract. For this project, we will use Sector, Size, and Persona Analysis of related examples.
5	13/04/2020	KH explained that the current segmentation at DC is different and requested AB to support with a framework and example to understand what he is looking for.	We agreed that we need to have an open mind to approach this project, even if it is different from the way we don't things before.	KH and HA are accepting the change and recognizing that they don't have the answers but are willing to learn.	Accepting that the segmentation outcome might be different and it will be the best estimate based on the limited information we have.
6	21/04/2020	My team and I see the segmentation process, and BMI thinking as different and not the way we are used to it as a problem-solving approach. We have to guess some of the work.	It is an uncomfortable process and approach, and it feels like we are dealing with something we don't understand. The team seems confused!	We must try something different, challenge ourselves, and have an open mindset. AB believes that since we are not comfortable means, we are on the right track.	The fact that we have a guide and BMI expert gives some comfort that at least someone knows something.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
7	21/04/2020	For BMI, we must shift our thinking of what DC currently can and cannot do and have an open mindset.	We are welling but like entering a dark cave, not knowing what we will be doing.	Still determining if the team is wired to do that, which may limit their contributions.	Important to keep in mind and remind the team that this is a different process.
8	05/05/2020	We are limiting the project to 2 existing segments but might not include the other segments as we don't know much about them.	I expressed my concern that we will be missing out on opportunities with companies that we are not currently serving but are important to the economy.	We don't need to start with many unknowns. It is better to focus on the sectors we know and hopefully build the foundation to expand in the future, and this is an important capability.	We agreed that it is a learning process and learning project, and we can always come back and apply what will be done on the missing segments.
9	05/05/2020	KH is concerned that focusing on traditional segments will limit the project to conventional services instead of new ones.	AB explains that the BMI (Chamber 4.0) still need to serve the existing segment, so we should not ignore them. He clarified that we cannot have 2 BMs to serve the tech companies and another the traditional ones.	We have a gap in understanding what we are trying to do, which is not only for the new customers but the existing ones.	We understood the need to have single BM for the organization. We want to serve the existing customers and (new one) but hopefully serve them in a new way.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
10	28/05/2020	I realized that interviewing customers and understanding their jobs, needs, and goals requires paying attention to their feelings and personal issues, which is deeper than what they say.	This is not a straightforward process and requires a closer relationship than just questions and answers.	It is an art more than science, and we need to do this beyond the project.	Agreeing on the need to consider establishing a long-term process of gathering such insights as a potential input for the innovation process of the chamber services.
11	28/05/2020	AB referred to the Innovation Dilemma Book where the established organization can fail to innovate because they are successful in what they do, compared to the startups that they don't have a business to lose if they focus on the new opportunities.	This made me think about why it is hard for us to mobilize resources for less-proven concepts and ideas.	Since there is a book about such a dilemma, this means it is true, and we need to take it seriously beyond just a theory.	Understanding this dilemma will hopefully allow us to consider experimenting with new ideas to avoid falling into this trap.
12	18/06/2020	KH drove the interviews from his own perspective which made the 3 interviews he was involved in too biased toward the chamber instead the customers' perspective.	I am open that we need to understanding the customers' perception of the Chamber and need to see things from their own side instead of our side. I am pleased that at least HA raised this issue.	KH still does not see or understand the change we are trying to make by trying the customers' perspective instead of the chamber.	We agreed the next interviews should be done by some staff we train but try to keep them unbiased from the project.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
13	20/06/2020	I noticed KH being too close to the advocacy issues and many of the businesses feel all the interviews will not get us anything we don't know.	I explained to KH that we are trying to understand customers' jobs and not only the challenges. We need the customers' perspectives of why they are in business.	KH understanding of customers' jobs is limited, and he is too framed by things he knows.	I asked the teams and everyone involved to read HBR about the customers' jobs and what we are trying to get out of the project.
14	20/06/2020	KH believes that between us, we know all the issues, and we don't need to do the interviews.	I disagreed and was happy to see HA disagreed as well. We informed KH that we need to follow AB BMI process and not prejudge too early.	Unfortunately, KH does not seem to buy into the process and thinks we will not end up with something innovative.	I openly agreed with KH to follow what we will agree on as a team and take it step by step, hoping it is a new process that will eventually lead to something better than before.
15	18/10/2020	AB explained that fear (of being wrong) makes people avoid creativity as we overvalue loss (of admiration of others) and undervalue the potential gain.	As the CEO, I discussed such a statement noting that we don't punish people who make mistakes. They confirm that fear is more about the limitation of reward in case of failures and personal	The team explains that the organization's reward mechanism focuses on results and outcomes and does not encourage making mistakes.	We agreed as a team to set some policies to reward creative thinking and innovation even in case of failures.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
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14	20/06/2020	KH believes that between us, we know all the issues, and we don't need to do the interviews.	I disagreed and was happy to see HA disagreed as well. We informed KH that we need to follow AB BMI process and not prejudge too early.	Unfortunately, KH does not seem to buy into the process and thinks we will not end up with something innovative.	I openly agreed with KH to follow what we will agree on as a team and take it step by step, hoping it is a new process that will eventually lead to something better than before.
15	18/10/2020	AB explained that fear (of being wrong) makes people avoid creativity as we overvalue loss (of admiration of others) and undervalue the potential gain.	As the CEO, I discussed such a statement noting that we don't punish people who make mistakes. They confirm that fear is more about the limitation of reward in case of failures and personal	The team explains that the organization's reward mechanism focuses on results and outcomes and does not encourage making mistakes.	We agreed as a team to set some policies to reward creative thinking and innovation even in case of failures.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
16	10/11/2020	One of the team members wanted to frame the ideas (tell me precisely what to do) and not limit the team's open-thinking process.	I pushed back, wanting everyone to think openly outside the box.	The Creative thinking process is not comfortable for everyone. Some team members are unsure if they are doing the right thing and need to be assured.	AB confirmed that many ideas submitted show that the team thought openly about the challenge, which is encouraging. The organization needs to encourage creative brainstorming to make more people comfortable.
17	15/12/2020	Most of the submitted ideas by the team members were incremental innovations and not disruption, which is the main objective of the BMI project.	AB confirmed that he expected this as team members were trying to propose ideas to get more agreement since change is complex and frightening. People usually can be biased (conscious or unconscious) against that. People tend to, sometimes even un internationally, rate things lower because they anticipate change, which many people don't like.	I expected this team since they are close to me and the project, to have more courage to think more openly. It is obvious that significant change threatens people's jobs. Not because they will be fired but because their jobs need to change.	More work is needed to improve the organization's culture and encourage creative thinking and innovation.
18	15/12/2020	HA commented that he believed it essential to demonstrate quick success to keep the team engaged in following the new process. For this reason, he thought the groups scored the safer ideas higher than the aggressive ones.	AB explained that it is important to define success as we move toward change. He thinks many ideas will require a longer time if implemented as business model innovation.	The group thinks that DC will see significant financial returns in the short term. This might not happen and end up very discouraging. Therefore, it is crucial to set the expectations that identifying the ideas that are not working quickly is part of the measure of success.	The team must realize that we should expect failures before seeing success. As part of measuring success, it is also crucial to quickly eliminate the ideas that are not working.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
19	15/12/2020	HB noticed that the team is using interviews and surveys in most of the experimentation plans instead of using other creative approaches. For the organization, the other familiar way is a large-scale project or expensive feasibility studies and implementations.	AB confirms that this is a real challenge and the need to get them more comfortable to be creative.	AB thinks it is tough for people to change their mindset from the perspective of data collection and failure. I agree with this statement.	We agreed to have a workshop to familiarize the team with new experiments beyond interviews. The objective is to work on a short, simple version of the product/ technology/ service or idea. And present it to potential customers and stakeholders as quickly as possible to get their feedback.
20	15/12/2020	I noticed that we started this project with segmentation; we did the value proposition of understanding the canvas's jobs, pains, and gains. But there is a feeling that there is a disconnection.	AB explained that the tools used in the earlier part of the project are ingrained in how the team thinks about these challenges. This is precisely what they're designed to do.	I confirm that everybody involved is talking about the same things using the same language and addressing the same issues. The team focuses on value and customer perspective rather than the organization's point of view. These issues were not discussed before.	Such a mindset needs to be expanded to the rest of the organization.
21	15/12/2020	Regarding Chamber 4.0, everyone expects a digital-savvy blockchain organization with many more disruptive technologies than BMI, which is seen mainly for service innovation.	AB explained that changing one element in the BM canvas, like the distribution channel using technology such as blockchain, is not a business model innovation. They are not part of the value proposition unless they do something helpful to customers.	Many people perceive that innovation requires technological change. Blockchain sounds exciting and cool as it radically differs from the tools we've used in the past.	Everyone must understand that Business Model Innovation can be driven by technological innovation, but it is insufficient. Adopting blockchain is a technological shift, not a BMI.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
22	17/12/2020	AB thinks that the challenge that the team is struggling with is the fear of trying new things that might not work. He observed this from the rating process, showing that the group was afraid to leave what they did.	I fully agree with AB's observation.	Real innovation is uncomfortable when life is easy, and there is no need to innovate.	The BMI process has to be top-down and driven by the CEO.
23	17/12/2020	AB thinks that the team members do not want to be blamed for bad ideas. He wants to change their thinking. It does not matter who came up with the origin. The success and failure of any idea are independent of who came up with it.	I agree that this is a critical innovation lesson for us as an organization. The group should see this process as collaboration work.	The team must believe that collaboration in innovation is the way forward. Otherwise, they'll always be willing to stay in their comfort zone.	This is an organizational culture issue that needs to be explained and internalized.
24	10/01/2021	HA questioned the results of using interviews as experimentation led to deciding about ideas or services. He wants clear-cut matrices to make the decision.	I agree with HA's observation, as the experimentation process using interviews is still subjective.	Experimentation is challenging for the team to design, and we must improve them.	We will discuss it further with AB and seek his support and further team training.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
25	10/01/2021	HA is concerned that the experimentations ideas presented by the team, including himself, are not the cheapest or quickest. He feels more guidance is required for everyone.	I confirmed and agreed with HA that most of the ideas follow the old way of doing things and are not creative enough.	The team had a challenging time as the theoretical examples shared by AB were related to simpler organizations and start-ups.	More work is required in this area with the direct involvement of the core team. Another workshop is important to build more capabilities.
26	11/01/2021	Based on the teams' submissions, I noticed that the quick and cheap experimentation was not followed. I was concerned that the team was going in the wrong direction.	I raised this issue and established a small team to review the work and be involved in all projects. I also asked AB to review the work.	Doing quick and cheap experimentation is a difficult skill for the team.	We agreed to organize a workshop, and NS to supervise all experimentations as part of the core team.
27	11/01/2021	We used to proceed with ideas by investing in a service (full-feature product) based on what we think is right for the customers.	Confirming an idea has potential based on quick and cheap actions, and a process is a totally new mindset.	We need a mindset to experiment and test as we develop the service. The new process is very different and needs time and skills to develop.	Experimentation using the lean startup approach as a capability needs much focus going forward.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
28	26/01/2021	AB explained that in most organizations, the people who are the most efficient at managing, like team leaders and directors, are the ones who resist innovation.	I recognize that we should not just assume that we can easily spread the culture of BMI in the organization through the hierarchy from the top down through the directors and senior managers.	Innovation culture must be addressed in the organization as sometimes it conflicts with other incentives related to efficiency.	It is important to address these issues when addressing the innovation culture. More training and awareness are required.
29	26/01/2021	I commented that most proposed ideas are more general and focused on the bigger picture.	AB agreed that many of the proposed experiments related to the ideas are pilot projects and large-scale implementations.	The team is having challenges knowing how to design quick and cheap experiments.	As we go from ideation to experimentation, we need to be more specific to be able to measure. We will limit the time to 2-3 weeks and the budget to a few thousand.
30	26/01/2021	AB pointed out that though we spent time on this project, it will be challenging going forward, even with his support. Many issues with the experimentation phase need to be addressed case by case.	This type of experimentation is new and needs this realization.	I support being cautious and working closer together as the team needs complete guidance.	We agreed that the best way forward is to communicate with the team. We need to be transparent that this is a new area, and we don't have all the answers. We need to collaborate to deal with the challenges and find solutions.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
31	09/02/2021	HA raised a concern that we might not have the best members if we ask the heads to nominate staff to join the project in future cycles. He expects they will send the ones who are free.	We agreed with HA's concerns. I suggested picking whom we want instead of asking for nomination since innovation is long-term important for the organization. NS suggested engaging the heads as well.	It is unfortunate but true. The organization is more focused on efficiency than innovation. The excellent staff usually are busy and rather stay focused on their jobs.	We need to align such innovation projects with the organization's culture and the rewards of the individuals and departments.
32	09/02/2021	HA stressed on the importance of bringing the right people with the right mindset to the project.	I agree with HA that the right people with the right mindset will determine the continuity and success of the BMI project.	Innovation is difficult for everyone, especially in a legacy organization like DC.	Based on the experience of the project, we need to identify who is the right people and bring them to the project.
33	14/02/2021	I raised concerns that though we trained the team on planning experimentation, however, most of what they submitted does not fit the lean startup method.	The core team agreed that we are facing the challenge of taking theoretical learning and getting people to apply it effectively.	Using the new method of experimentation is challenging for the team to action. Their mindset finds it difficult.	We need to realize this fact and work closely on the coming real experiments. It will be slow and needs time.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
34	18/02/2021	I noticed AB stresses a lot about theoretical learning.	I want the team also to realize that the experiments must be executable, not just on paper.	The team finds it difficult to link the workshop work with reality.	The training needs to share more relevant experiments than theoretical ones.
35	28/02/2021	The core team agrees that the wider team is not engaged because of their limited knowledge of the new concept, the slow pace of the project, and the fact that many of their proposed ideas still need to be picked. They also view the tasks as not parts of their core role and that we have not delivered anything practical yet added for their disengagement.	This is a real challenge, but we need to keep progressing as a full team, hoping that we will get them more engaged when they start seeing the results.	We don't have full control over the project since we learn as we go. I think these concerns are relevant but will be clearer over time.	I need to keep communicating the bigger picture and explain that the project is strategic for the whole organization. We need to be transparent about our limited knowledge.
36	28/02/2021	NS suggests that the team members should assume ownership of the experiments and pass the knowledge and capabilities to their internal team members. She volunteered to teach these skills to other seniors.	HA and I disagreed with NS, noting they still don't have the full understanding of the mindset to do so.	I think that members of the senior teams are competitive, and they won't follow their colleagues' instructions. They prefer the external expert or consultant to teach them new skills and knowledge.	The external consultant is in the best position to teach the senior team the new experimentation capabilities.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
37	28/02/2021	NS believes that the team, including us, has great knowledge of the experimentation, and we should just proceed without AB's support as he slows the process.	I disagreed and stated that we were still wondering and not fully sure about the process and did not mind the speed as long as we proceeded right.	NS has some knowledge and believes everyone is on a similar level.	We will keep AB close to the process and utilize NS to support all experiments.
38	28/02/2021	The team members are divided, and not all of them are very excited and believe that the BMI process is great. Half of the team believes this is a waste of time.	This is a fact that I am aware of and believe will change over time when they start seeing results.	The process is totally different and needs to be fully aligned with the old ways of doing things at the DC.	We need to allow time and keep progressing.
39	09/03/2021	The team successfully identified the idea but is getting stuck and needs help knowing where to go next and how to experiment.	AB explained that the team focuses on brainstorming a full solution, then they try to test the solution in one shot, hoping the test works, and then launch that solution. If the test does not work, start over.	We should brainstorm many possible solutions. Break the solutions down into small hypotheses about meeting customer needs. Then begin testing the small hypotheses as quickly and cheaply as possible to understand the needs better and make progress toward a solution. When the data from the experiments show a match between the need and the solution, we should launch the minimum viable product and continue experimentation to improve the MVP and look for more opportunities to create value.	We will adjust the experiment plans accordingly and be fully involved with all experiments because it is hard for the team to do it this way.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
40	09/03/2021	The team needs help knowing how to experiment.	Continuing the discussion with the whole team is becoming more theoretical, and we need to get practical to move forward.	The team will better understand the experimentation process when we show them a practical example relevant to the chamber. The core team has to be fully engaged in running the experiment.	We identified a couple of team members, OK and MS, to lead. They have a relatively good understanding. Their mindsets are more flexible than the others. NS from the core team will work closely with them to execute.
41	09/03/2021	Some team members still think their success is about the ideas that generate products that will make it to launch.	We must show people that a number of these tests will fail. We understand they won't feel comfortable doing that or sharing it. This is understandable.	The danger is that the team wants only to report the hypothesis that works well because they're under the impression that's how they're going to be judged eventually.	It is essential to show the team valuable, validated learning results, both successful and failure. The core team must stay close to the process at this project stage.
42	09/03/2021	When the team read the BMI examples in the Business Model Generation book related to known companies like Apple and Google, they could not connect it to the chamber.	Documenting and sharing our experiments with the team as part of the learning is essential. It will also be relevant to the other staff in the chambers.	The Business Model Generation book is highly Western in its thinking. It focuses on large organizational structures, which is precisely what business models shouldn't be used for. But it's good for telling stories because everybody knows Apple, and that's how you sell books. It's good because it's part of that shared language and familiarity.	In the long run, we should prepare our book of experimentation. This includes success and failure. It makes it more relevant.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
43	09/03/2021	NS commented that the problem with the project is time, as she has many other responsibilities.	Unfortunately, most team members are busy with day-to-day operations, and this project is not seen as a priority.	Senior team members, including the CEO at a legacy organization like DC, must assign time to innovation projects.	Innovation must be valued by people from the top down, including dedicating around 30% of the time.
44	28/03/2021	As a core team, we assigned NS to supervise all experiments, but she is becoming a bottleneck slowing down the projects.	The core team acknowledges this fact noting the expected delay.	This is a new process; only some are on the same level of understanding. As a core team, we decided to be close to the process to ensure execution integrity and a systematic approach.	We agreed to bring an external consultant to assist NS in the documentation and presentation to speed up the process.
45	01/04/2021	It is not easy for the team to see how failing a test is progress.	The team needs to understand that experimenting is the best way to progress in developing any service.	This is new, and people are not used to using failure as a way of development.	We need to keep communicating and change the culture.
46	01/04/2021	I explained to the core team that for us to end up with a product, we will need to do more than only one phase of experiments, even if we succeed.	I explained further that the next level is taking the service into phase two, a pilot with more resources and extra time, say three months. I wanted this to be clear for all.	The process is not linear and can go back and forth. It is new, so we must align expectations.	We have to keep communicating with the team.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
47	04/05/2021	In our experiments, we see failures and successes.	Sharing experiences is essential, not only the positive ones but also the negative ones at this stage.	The team needs to understand this very well.	We need to keep communicating and explaining this issue.
48	04/05/2021	Sometimes we go through the experiment process and learn things we wish might not be accurate. Like we wanted an idea to be a viable service, but then it turned out that our customers liked it, but they won't pay for it.	This is a reality, and we must face it and deal with it even though it means we're not going to launch something or we should move down a different pathway.	This is part of this normalization of failure. It is essential learning; we're better off knowing it than not knowing it. Now we know more than we did previously.	It is essential to note this issue and communicate it to the team.
49	04/05/2021	Half of the team still sees this project as learning rather than the real way forward.	I hope this mindset changes. I keep stating it is the future but I don't think they believe it.	The organization is not under fire to change and innovate to the new process. The whole process is totally different than what the team used to do, and they don't know it all.	This needs time and gradual change and consistency. Change of mindset and culture.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
50	04/05/2021	More than half of the team still see this project as learning rather than the way forward for regular operation.	I hope this mindset changes. I want to see a link and continuation of the project in the future beyond training.	The organization is not under fire to change and innovate to the new process. The whole process is different than what the team used to do, and they don't know it all. Hopefully, when people have conversations associated with the organization's normal operations, someone says something like; we've been talking about this problem for so long; maybe we could run some experiments about this. This is when I know you've won. We don't have to launch something in which people begin building it.	This needs time and gradual change, and consistency. In terms of leadership, I am on top of this change and believe in it. We will need to keep the communication and have a structured setup.
51	24/05/2021	The team thinks that the experiment is done once, which allows us to decide to proceed with the next stage of piloting or killing the idea.	I see this as frustrating and not systematic. I am raising my concern but want to keep progressing.	We need to establish a comprehensive list of hypotheses that should be tested. We are doing bigger tests for a limited number of hypotheses.	I am aware of the potential shortfall but agreed with the core team to keep the progress going without further delay and try to improve in the future.
52	24/05/2021	NS believes that the biggest challenge with the BMI project is people's mindset. We have two of them. One thinks it will not work because it was not done before. The other group is looking for a solution to make it work.	Changing people's mindsets need time and explanation. We will need to keep progressing.	The organization's culture and environment limit people's innovative thinking. What we have done in the past will not necessarily predict our future.	We recognize this and need to communicate it and walk people through the new ways of thinking. We realize that this takes time.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
53	24/05/2021	HA is concerned that the BMI process is too small to make fundamental changes. He thinks it is also slow because many ideas will fail the test, which will not allow us to progress.	I explained that we start with big ideas and break them down into small pieces to test quickly. The objective is that big idea or service. We need to keep pivoting based on the customer's feedback. I reminded him that we excused many big projects in the past and spent great resources, but we killed them a few years later.	It is hard for the team to change their mindset to firmly believe it is the customer's say rather than the service provider's. Another challenge is to kill many ideas to end up with one.	We must keep communicating and show examples of other organizations (Bosch, Germany).
54	24/05/2021	Our customers will not pay for Google 2.0 project charged packages based on the experiment. YS resisted the conclusion because we formally committed to this project before the BMI new process.	I agreed with the team to proceed and use this as an example for the future.	Change and transition take time. This is a real example of the excellent use of BMI in DC.	We will proceed with the commitment and try to pivot the service value. We will minimize the resources.
55	08/06/2021	AB suggests simplifying future experiments to find a way to come up with a shorter, straightforward way to explain what was done and what we learned.	I agree with these thoughts to improve communication and learning.	As a legacy organization, we tend to show our work through these extensive reports. We will need to simplify it for easier communication.	We will note this as communication improvements for the future.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
56	08/06/2021	One of the biggest challenges is acknowledging, recognizing, and accepting failures, as some team members take it personally that their testing is wrong. This delays the project.	People still need to understand the bigger picture of BMI.	Some members think failure means they did something wrong. They understood wrongly that we were assessing if they were doing their projects well. They did not make a mistake, but the results did not support the hypothesis.	We will need to progress and communicate further. More relevant successful and failed projects will get them to understand.
57	08/06/2021	The people in the organization long feel skeptical about the BMI project.	It is unfortunate, but we need to stay consistent with the message about the importance of this tool.	Some people are looking at BMI for only the coming congress, but not a real business. They believe it will die out.	We need to engage the newcomers to the organization in the project to improve group thinking and mindset.
58	08/06/2021	NS believes that for the BMI to keep progressing in the future, people need full ownership and individual accountability.	I agree, but my challenge is the team's limited knowledge of BMI experimentation despite everything we did.	The project progressed slowly because the concept was new, and I wanted to build internal capabilities. I realize a few issues, including the buy-in and commitment to change the mindset. A better long-term structure will be required.	The organization needs to set up a dedicated innovation unit with the right people. Their role is to facilitate future BMIs. We need also need to incentives people to use this new method.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
59	08/06/2021	NS suggested video recording the experimentation presentation and sharing it with the team.	I disagreed, noting that this was the first time we presented the experimentation findings.	People need to be in a room (physical or virtual) to ask questions as they still need help with this new concept. Everything we did was theoretical, and this opportunity will allow the team to complete the circle and relate to what we have been doing for a long time.	We will have a virtual meeting which will be recorded. This recording will be good for the future.
60	08/06/2021	OK, and MS is leading two experiments. They are under the assumption that they will either progress with the pilot or kill the project based on the initial results, which were positive for one and negative for the other.	This confirms their limited knowledge of experimentation and their little patience.	Based on my reading, sometimes it can take 30 to 40 experiments to end up with one good result or good service.	I explained that BMI experimentation is a journey, and we must do more to confirm or pivot the way forward. We need to continue to be involved and work closely with the team.
61	08/06/2021	NS suggests that for BMI to work in the organization, we must link it with the approval of projects and budgets.	I agree with NS, and it is a good idea.	In our organization, people will do something for rewards or punishment. For the BMI to progress, it has to be linked to the actual business KPIs and approval process.	We will need to establish a system to include the BMI process and gradually ask for the approval of new services or the expansion of existing ones.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
62	08/06/2021	AB thinks that one of the challenges is that people view the coming Chambers Congress as an endpoint for the BMI project. They are under the impression that once we've gotten this through the event, we're done.	Unfortunately, some team members think this way, but it is a fact.	This relates to people's mindset of seeing things from their own limited perspective. It is also to believe in the project for the long term rather than the short.	I will communicate clearly with the team that the Congress is just a waypoint. Once it is done, we will continue more experimentation because this is the way forward. This is how we innovate now, by running these kinds of small experiments.
63	08/06/2021	Part of the challenge in reporting is distinguishing the experiment's success or failure from the team's success or failure.	We recognize this as one challenge. The culture and the type of organization (legacy) also complicate it.	When people hear the word failure, they don't think of it as this didn't work, and we learn from it. Instead, they think the team was unsuccessful as they didn't do what they were supposed to do. The problem is the word failure because, psychologically, it attributes to people's incompetence.	We will need to explain this further to the team and communicate more. Changing the organization's culture to an entrepreneurial environment with more risks and chances taking might help.
64	08/06/2021	NS suggests that the team members run a BMI workshop for their team. She believes they will be more accountable for taking the BMI forward when they become trainers and teachers.	I don't see it this way, and I don't believe the team members can teach BMI knowing their limitations. This will slow us down even further.	I can't entirely agree, and I don't believe the team members can teach BMI knowing their limitations. This will slow us down even further.	Setting up a dedicated innovation unit should deal with such workshops.

No.	DATE	OBSERVATION	REACTION	JUDGMENT	INTERVENTION
65	14/06/2021	NS commented that a team would change the presentation to avoid speaking about failures because of their ego.	I explained that it is not a failure, and we need to celebrate killing ideas as much as we celebrate succeeding ideas.	Celebrating finding failure is a new mindset and way of thinking that the team needs to understand.	We will stress these issues to the team and in communicating going forward.
66	14/06/2021	HA is concerned that most business ideas we presented might fail. He is worried that the process will turn people off.	I explained that we should expect the number of ideas that succeed to be minor, something like 1 out of 100.	This is another mindset. The number of ideas that should succeed should depend on the customer, not us. I gave the example of Mozart, famous for only six out of the 700 notes he created, which might be bad.	This is another mindset and expectation that we need to manage.

Appendix 11 – Details of the Pre-Step: Establishing the Project Foundation

The outset of the project involved laying a solid foundation during the pre-step stage, entailing several critical elements: the identification of customer segments, job assessment for each segment, a detailed analysis of the Dubai Chamber's resources, articulation of the Chamber's value propositions, and an evaluation of its current business models.

Initially, our focus was set on identifying the Chamber's current and potential 'Customer Segments' to discern those of particular interest for the business model innovation project. The subsequent mapping and analysis of these segments led the executive team to select two segments from the existing membership. These included retail businesses, with an emphasis on micro, small, and medium-sized firms, alongside medium and large manufacturing, C&C, and logistics/transportation businesses. Additionally, the team identified two other potential customer segments—business groups and councils (business associations) and foreign businesses in emerging markets where the Chamber has branches.

Once these customer segments were identified, the team conducted a thorough investigation to pinpoint the core "jobs" of target segment customers (both current and potential). This assessment served to inform the value proposition analysis, providing valuable input for generating business model innovations. We recognized the importance of setting aside the organization's existing services in the context of business model innovation. Although these services could form part of business model innovation, they could also obstruct the organization from discovering new business model opportunities. Hence, we started the analysis with the jobs that the customer segments needed.

To ensure direct customer interaction, the project delved into investigating the customer jobs of current and prospective members. Interestingly, the interview results not only suggested various previously identified needs but also hinted at additional opportunities to create value. Based on the interview data, we formulated a preliminary job type analysis for DC customers, as presented in Table 14 below.

Table 14. Dubai Chamber's Customers Jobs Analysis

Job type	Description	Analysis
Functional	Performing or completing a specific task or solving a specific problem.	• Protecting against (unfair) foreign competition. • Growing the business / surviving CV19. • Seeking out global opportunities to expand sales. • Accessing key resources (people, funding).
Social/ Status	Trying to look good or gaining power and status as perceived by others (co-workers, managers, employees, family, friends, competitors, business partners).	• Protecting the family business. • Protecting local sectors.
Emotional	Seeking a specific feeling, such as happiness or security.	• Reducing stress/ worry.
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.	• Managing costs (Dubai specifically). • Addressing rapid shifts in consumer behavior.
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.	• Utilizing data / digital tools more effectively. • Addressing regulatory and other business complexity.
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.	• N/A

The analysis revealed that the predominant "job" or need for the majority of the segments is the desire to sustain business growth. This aspiration is in the face of considerable challenges such as globalization, escalating costs, the repercussions of the pandemic, and swift changes in consumer behavior and industry dynamics.

One observation of interest was a probable divergence between the needs of stakeholders in family-run businesses and those of professionally managed companies. Although our interviews only hinted at these, it align with established insights from global family business research. The difference lies between the socio-economic need of family businesses to preserve family status, job security, and income (a lifestyle-focused approach), and the functional need

of managed businesses to generate long-term returns for owners or investors. Given the high proportion of retail businesses in Dubai, many of which are likely family-run, this distinct differentiation warrants further exploration.

The job type analysis also suggests an intriguing insight that companies in Dubai and the UAE are grappling with the double-edged sword of globalization and data availability. While both these factors present growth opportunities, they simultaneously expose businesses to increased competition from organizations looking to penetrate what were previously protected territories. Porter's Competitive Advantage of Nations theory firmly suggests that regions with heightened competition breed companies with more significant advantages compared to those from regions with lesser internal competition. This theory likely holds true from both an internationalization and a data-analytics standpoint.

Another phase of our foundation stage involved the exhaustive analysis of Dubai Chamber's resources. Our goal was to identify valuable assets and pinpoint any resource gaps to inform the development of innovative business models. This analysis involved examining the organization's current and potential resources and capabilities using a ShaRP approach, with the intention of identifying existing or potentially available resources that could be utilized in a new business model. The analysis revealed several notable points:

For small and medium retailers, the current value proposition seems restricted mainly to regulated services. In their perspective, the current membership fee is regarded more as a "cost of doing business," offering a limited return on investment. For medium to large companies, the value proposition is more likely connected to the availability of large-scale economic data, services related to globalization (like import/export), and the opportunity to capitalize on the "Dubai brand."

It was also noted that government-regulated services operate under business models that, while seemingly enviable, could potentially be fragile. If regulations were to change, these business models could instantly become vulnerable.

Overall, the analysis led us to the understanding that most resources are not unique or valuable. While some resources fashioned in the current business model might be extended or even essential for the new business, many resources might already be redundant, of low value, or irrelevant to the new business model.

Subsequently, we used the customer job and resource analyses to articulate the Chamber's value propositions for the two main identified current customer segments. As represented in Figure 35 and Figure 36, the high-level value proposition canvases specifically designed for these segments not only marked the culmination of our initial efforts but also served as crucial inputs for the subsequent stages of the project.

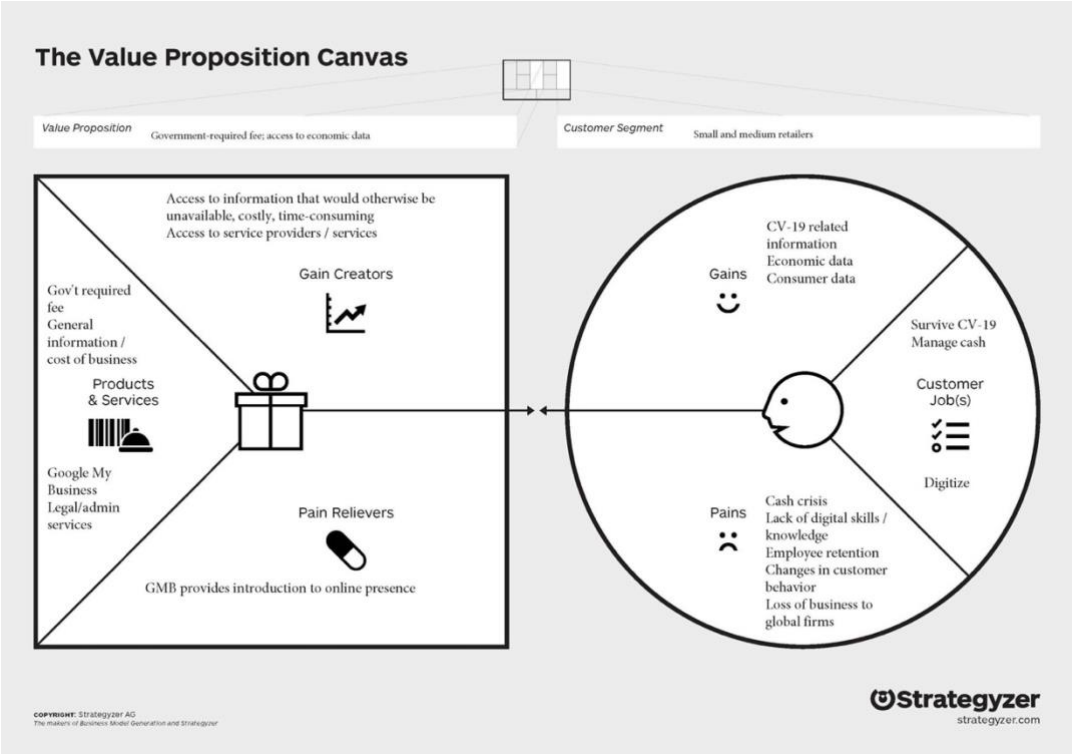


Figure 35. High-level Value Proposition Canvases for SME Retailers

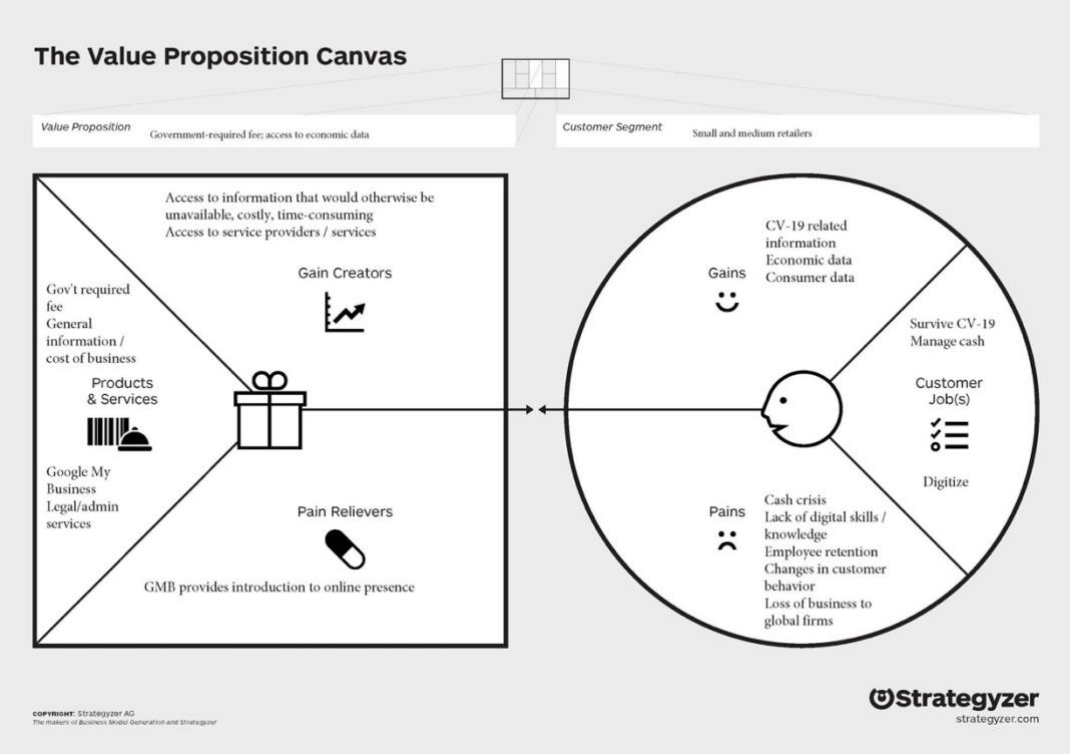


Figure 36. High-level Value Proposition Canvases for Medium/Large Companies

Finally, to wrap up this foundational phase, we analyzed the Dubai Chamber's current business models. With the help of the consultant, we developed Business Model Canvases for the pre-identified customer segments, reflecting the Chamber's existing business models and activities. Furthermore, we conceptualized a separate canvas for technology companies, a segment we saw as holding significant potential. This speculative canvas aimed to facilitate the team's future explorations in business model innovation. As such, Figure 37, Figure 38, and Figure 39 respectively, display these Business Model Canvases.

This groundwork completed our preliminary stage, thereby establishing a robust foundation for the action research cycles that would follow. The carefully identified customer segments, along with their specific jobs and needs and a comprehensive understanding of the Chamber's resources and value propositions, provided us with the necessary bedrock. This pre-stage effort not only gave us a strong understanding of our starting point but also helped us chart a clear course for the unfolding journey of business model innovation. As we transition from this stage, we carry forward key insights and information vital to the design, execution, and evaluation stages of our upcoming action research cycles.

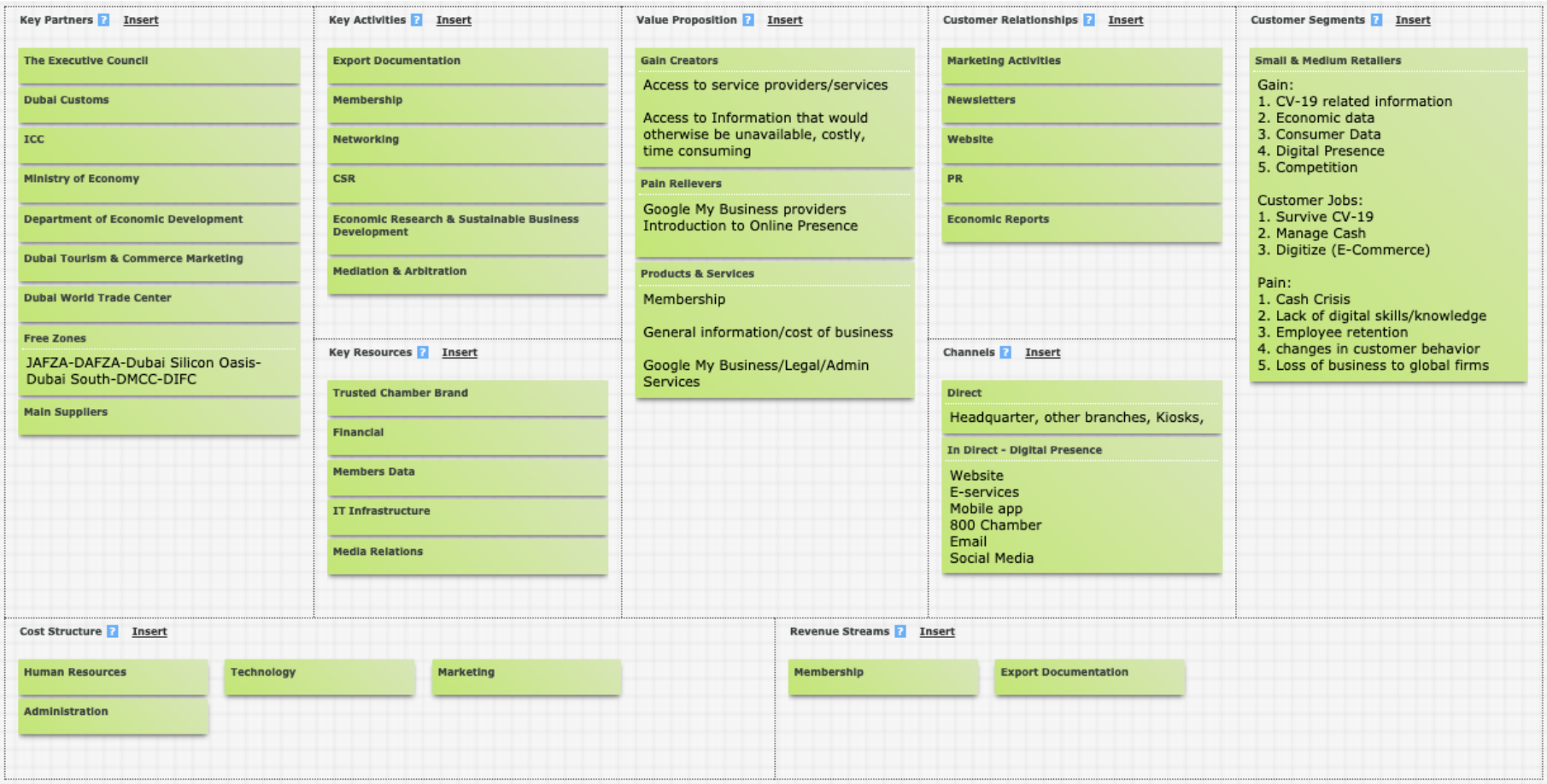


Figure 37. Dubai Chamber Business Model Canvas for SME Retail Businesses

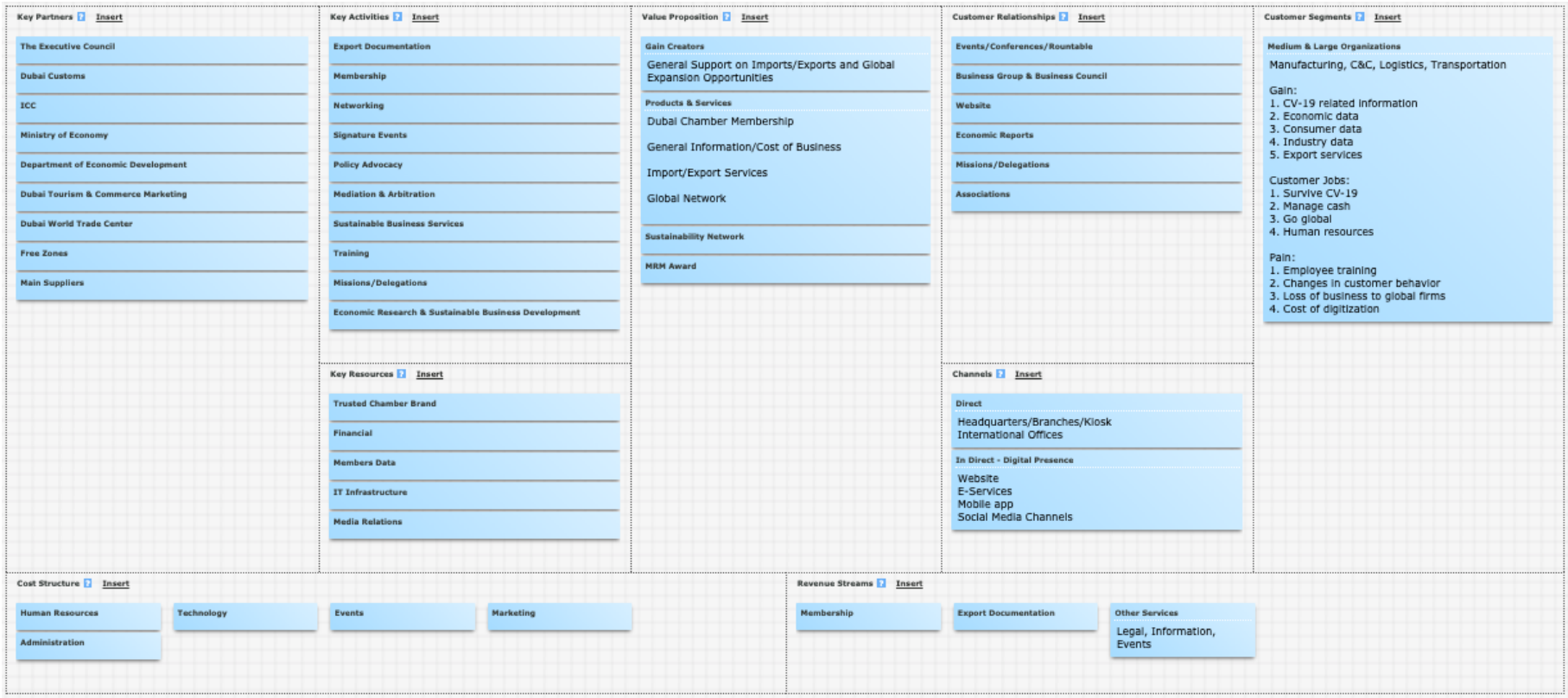


Figure 38. Dubai Chamber Business Model Canvas for Medium and Large Businesses

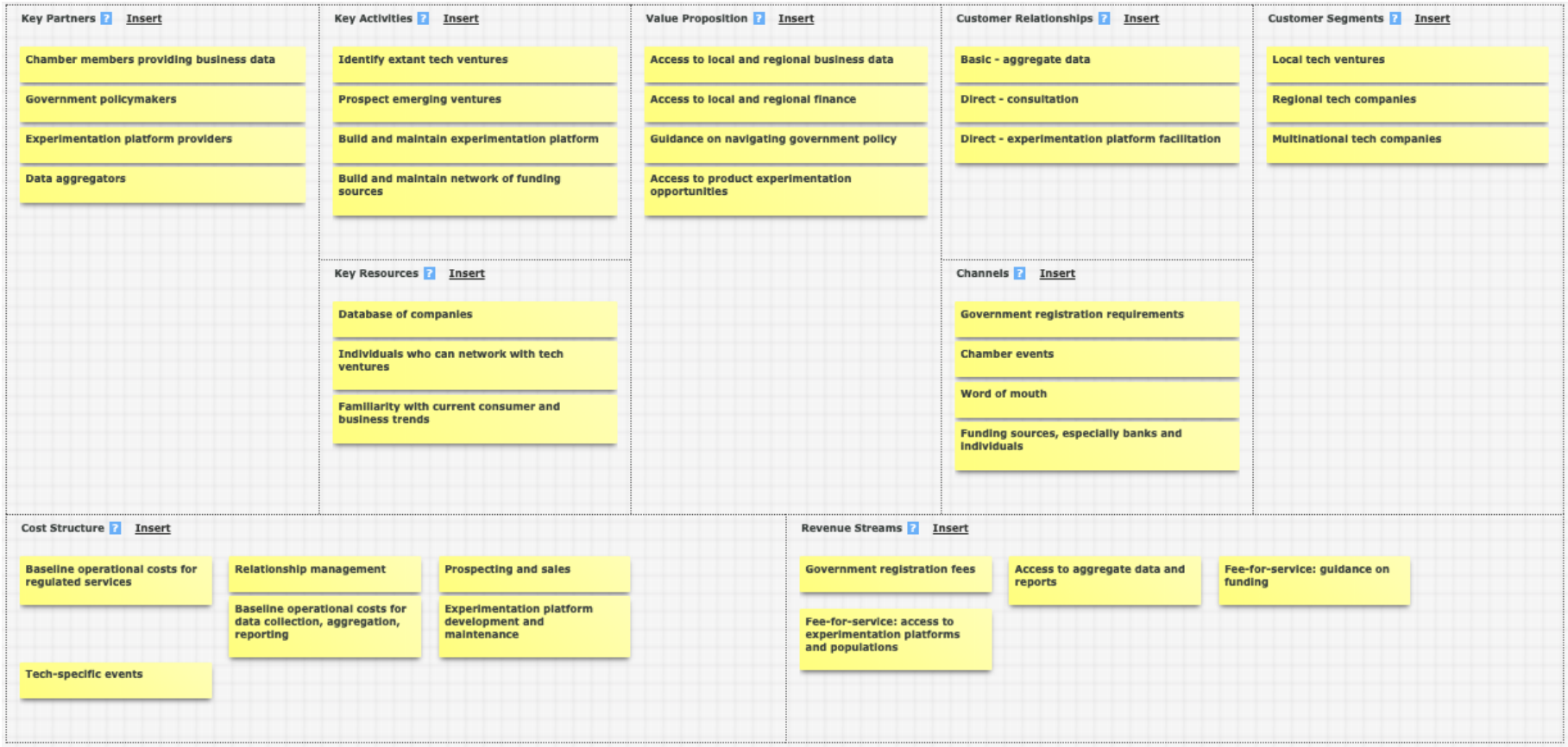


Figure 39. Dubai Chamber Business Model Canvas for Technology Companies

Appendix 12 – Dubai Chamber BMI Initial Brainstorm List - Part 1: Chamber Teams

1. "SME2SME platform". A complete package of white-labelled essential business services offered by Chamber to SMEs. The package offering "mirrors" the structure of Cost of Doing Business Model, ultimately reducing the annual cost. Customer – UAE based, micro-small, retail. Revenue stream: packages

2. "Salesforce access" service. Retail and Hospitality SMEs have been increasingly struggling with swift access and efficient management of their sales workforce – we provide a dedicated platform to have access to stuff on demand through a partnership with Shifling (or the like). Customer – UAE-based, micro-small, retail, F&B. Revenue stream: subscription charge

3. Generic tech business license powered on Blockchain. There is market demand for a generic tech license. Dubai Chamber is the first touch point for new businesses from overseas. Chamber is to provide 1-year generic tech license t incoming innovators. Upon year 1 – cross-sell with a selected specialized Free Zone / DED. Revenue stream: license charge

4. "Who's got my back" service for businesses and investors with two revenue streams: fundraiser package – unbiased qualified support pre- and during fundraising; referral fee with a selected partner platform like Eureeca

5. eCommerce Partner Program. A network of ecommerce enabling technology, consulting and logistics companies. eCPP helps partners to build and sell their products and services to customers by providing valuable business, technical, and marketing support. Revenue stream: tiers / packages.

6. eCommerce Enabler, Chamber's own company (Tech + Advisory). Chamber will build a company which provides services across the value chain of ecommerce, empowering digital transformation of small and medium brick-and-mortar companies. The services will include those in infrastructure and logistics, last mile delivery, warehousing, digital presence, personalized shopping experience etc). Think of Hala by RTA. The company will be leveraging data analytics through GMB 2.0. Revenue stream: tiers / packages.

7. Supply Chain Proof Network via a partnership with other chambers. Modeled with PPE platform piloted by Dubai Chamber, leveraging strategic position of existing and prospective international offices, focused on 3 key sectors for Dubai and the UAE (Food, Construction, Healthcare). Revenue Stream: subscription fee.

8. Ex-Im Launchpad. A short-term subsidy program for small/young trading companies discovering new markets of Dubai Chamber's presence. Revenue scream: equity

9. Augmented Reality company build (acquired) by Dubai Chamber, which provides real-life experience of business meetings and networking, allowing building relationships while doing business remotely. Revenue stream: AR/VR hardware + software subscription fee.

10. Family Business Venture Academy. Growing role and interest of family businesses in the UAE and KSA to invest in technology companies (not only startups). Lack of benchmarks, education, and trust. Many – will be left behind. Revenue stream: course fee.

11. Review existing activities (Initiatives & Services) and assess the adding value and profit generator activities, with aim to reduce non adding value services and to increase profit by improving profit generator services.

12. Invest in Big data – develop new services for Dubai business communities (reports about Dubai ecommerce, Google My Business, Market competition, Reputation Management, and consultation on how to grow your business….).

13. Review and Develop existing/new initiatives/services that can be offered to all UAE business communities, as later all chambers will compete against each other. Extend the territory.

14. Create profit generation culture, develop objectives for departments, and review and improve the accountability and responsibility cultures inside Dubai Chamber.

15. Conduct comprehensive DC customer needs analysis.

16. Review and Analyze DC internal Work Load and improve efficiency and effectiveness of internal performance.

17. Develop PPP agreements (Public-private partnership agreement) with international service providers, such alliance should allow DCCI to improve member value proposition.

18. Execute DSR Digital Silk Road project, develop Blockchain for traders.

19. Exchange data with local chambers and international chambers.

20. Work on improving Competiveness index's, develop initiatives to improve Dubai and UAE position.

21. Utilize International offices data and resources and develop services for members who seeks international expansion.

22. Utilize financial resources in acquiring new entrepreneurs or develop companies under DCCI umbrella to service Business communities and fulfilling their need.

23. Utilize Dubai University to provide training for business communities, customized training courses.

24. Develop R&D (research and development) department to work on business community needs and develop new initiatives and services.

25. Digitalizing economic research reports rather than sharing the traditional pdf report.

26. Creating interactive dashboards about Dubai economy and UAE, and grant access for members to benefit from it.

27. Invest in technology tools to improve DCCI services and conferences (such webinars,…).

28. Create outsource companies that provide services for business communities, in order to manage their support functions (ex: HR, Finance,…)."

29. Youth Committee - Create a committee of (international+Emirati) under-25s. They should be professionals working in member and non-member companies, start-ups and relevant students. Their job is to provide first-hand information on what they need to strive and grow in Dubai. All four groups are future drivers of Dubai's economy and society.

30. Inclusive Events - Democratize our events to be more inclusive. Not just trade missions but also our major forums. From the research, when members say they don't see what we do, it is probably down to the fact that we don't invite everyone.

31. Ambassadors Programme - Create an exclusive membership tier for HNWIs to pay a premium membership fee based on their turnover and requirements, providing an exclusive set of services.

32. International Board - Open our Board to non-locals, providing the Chamber with access to information from all pillars of the economy.

33. Chamber Champions - Work with schools to create competitions for those studying relevant topics to come up with disruptive ideas on how we can better serve our business community with the use of technology.

34. FTZ Collaboration - Work with FTZs to unify data on members/tenants to help drive the creation of a better understanding of what the Dubai business community needs. Provide FTZs with a commission for members they recruit on our behalf.

35. Members Unite - Create a members fund whereby members send in ideas on how best to serve them, financially viable and implementable ideas will receive AED10,000 reward and one year's free membership as an incentive. An annual cap should be in place.

36. Chamber Taskforce - Create an internal taskforce consisting of 1-2 staff from each department (on rotation). Their job is to conduct department wide brainstorming sessions to come up with relevant ideas based on the services/processes they provide. These ideas are fed to the taskforce who review these ideas every month and then test them on a sample of members.

37. Access to Finance - Work with approved banks to help members get approval on loans with the Chamber as a guarantor. Chamber takes a commission from loans backed.

38. Chamber Recruit - Work with leading recruitment agencies and universities to help close the skills gap between what employers are looking for and helping to reduce the unemployment levels and re-employ those who lost their jobs during the pandemic.

39. You Grow-We Grow - To help build a stronger sense of community, introduce a membership which is tied to the profit of our member company. If they do well, we take a certain amount to cover our membership fee, the more they earn, the more we take, and vice versa.

40. Pick 'n' Mix - Work with members to introduce their products and services into the Chamber's existing portfolio. We constantly refresh our offerings with new services/products, our members make money and we also take a cut.

41. Flexibility & Risk Culture - BMI will not work if we do not adjust our culture to allow disruptive ideas to be executed, a mindset of allowing mistakes to happen needs to be instilled to take away fear of making mistakes to allow employees to think more openly on how to contribute to BMI.

42. Disrupt the Board- Include private sector companies and advisory members to the board; for the chamber to evolve we require management or group of advisers to support us through change. Board members that may have been adequate previously may not be able to champion change or provide the skills or expertise to support us during strategic transformation.

43. Disrupt the Organization and its Management Style - Restructure the chamber for more efficiency, to save cost and for better performance! Currently we have some overlap, confusion on ownership and other management related challenges such as silo mentality and cemented processes. What is needed is more flexibility within the organization, so that opportunities and

potentials can be translated faster into commercial success. Dynamic companies understand how to enhance their core to strategically develop their talents and amplify autonomy for their teams that leads to more creativity and internal change.

44. Disrupt Membership - Update and revamp membership by removing membership fees all together and introduce fees for services rendered or create a membership structure that aligns benefits to fees. At the end of the day it is all about creating value propositions that work and can be flexible to customer needs. The one size fits all approach does not work for all our members.

45. Disrupt Current Status Quo - End programmes and initiatives that are being replicated by other entities in the UAE and champion new and progressive projects such as looking at the benefits/implications/challenges of implementing a four-day workweek and its impact on the business community and society on a whole. Another idea could be revamping licensing terms, conditions and benefits for companies that want to set up onshore or in free zones to increase Dubai's competiveness (as other neighboring markets are becoming equally lucrative). Another example is to champion or take part in the drive to adopt the SDGs relevant to business and cascade these values to our members (i.e. goals 8 & 9).

46. Disrupt our Passive Nature - Dubai Chamber is more reactive as opposed to proactive in its nature. We tend to wait for the business community to come to us with their grievances and raise them with the government or wait for government cues and follow the lead. For example, one of the problems we face is the fragmentation of information, data and guidelines amongst many government and semi-government entities. We often have to dig and use our professional networks to find information so I can only imagine how frustrating it might be for our members to try to find what they need. One way to overcome this is to become the reference point for our members by collating relevant information and creating guidelines and information kits.

47. Disrupt the Portfolio - We are dependent on membership dues but to remain cash rich we should start thinking about other ways we can generate revenue streams. Dubai Chamber could start investing their profits in stocks, bonds, startups, fund PPP (make revenues on the investment) or start its own initiative based on market needs. One such example could be to look at expanding our reach in education (build on the success of the University of Dubai initiative) by providing key courses to young and seasoned professionals to help them build and learn skills the market requires. In light of the pandemic, we have seen unemployment on the rise globally and many industries have had to recalibrate their workforce to keep their businesses afloat.

48. Disrupt our Offerings - Think local act Global! This idea is based on helping Dubai based companies reach international markets by sponsoring them to take part in exhibitions and fairs to help them export to global markets. Dubai Chamber could start a fund that sponsors member companies to participate in international fairs to help promote the 'Made in UAE' label under a Dubai Chamber pavilion.

49. Disrupt who we Serve - Historically we may have served all our members however, we now find the same usual suspects attend our events (whether in or outside the country) or use our other services. The chamber appears to serve a low percentage of its members and this makes our activities more exclusive opposed to inclusive. If we want to keep serving this exclusive group we should design bespoke services that caters to their needs but then also look at our wider membership base and offer services that works for them.

50. Disrupt our Charitable Nature - We tend to offer many things for free and we need to change this mindset if we want people to value our services. Most departments do not work with a clear understanding of the return on investment for our products and services; we also do not have a strong profit mindset or commercial thinking ethos, which often undervalues our activities and efforts. If we were to change our approach, staff would have to be accountable and start getting

creative! Moreover, we would have to focus and create content/services that is targeted and of high quality compared to more generic content. From an organizational perspective, we would definitely start thinking about our bottom line as well and not waste our resources without evaluating the need of our members.

51. Disrupt with Technology - Introduce new software and technology to the chamber. We still process, archive and work on labour intensive systems that can be updated by newer and faster solutions as well as take away risk of error, duplication and mundane menial processes. Moreover, AI is now being introduced in the workplace to replace repetitive tasks (i.e. automating administration) so that more time is being spent on creativity and new projects.

52. Offer common platform for chamber service across the UAE – Chamber coalition One membership one country

53. Create membership tiers for SMEs/key corporates to be charged premium. Business groups members pay circa AED 15k, others AED 150k – why not pay this amount to the chamber? Chamber to offer equivalent services in return and logistical support.

54. Why not adopt Pareto principle and focus on 20% of customers

55. Identify core service (income generating) shed off unwanted/obsolete functions, outsource other functions

56. One stop shop solution for procurement for other companies through b2b to platform

57. Create debt collection arm, financing arm for short term payments for chosen sectors ie. Finance receivables for SMEs/sub-contractors

58. Create mediation services for family businesses

59. Provide legal advisory for business community/individuals/FAQ

60. Reduce expenditure in the short term

61. Non-mandatory membership , offer Pay as you go instead for OTC services

62. Customer doesn't need us they come with no choice – create a need, what's the need? Could it be export package (LC/export insurance/credit rating)

63. Do we have to disrupt? Can we remain traditional? Do we want to remain traditional or mix of both?

64. Major issues faced by SMEs are payment issues/credit lines/increase cost of business- are we able to facilitate any of the above?

65. Play a role in overseas mediation for Dubai exporters

66. Recognize/Differentiate old market players with a trusted label (old Dubai exporters /companies that operated for 20yrs, for example)

67. Become a data centre, launch a portal such as Bloomberg terminal

68. Do a small "majlis" set up, listen to members (or premium members) ideas and show them results once translated on the ground, small and tiny achievements which keeps them engaged

69. Do we need to shape up for future needs or gear up for change?

70. Eliminate Membership fees and run the Chamber as a commercial entity that focuses on providing core services (paid) – Advocacy, Business Development, and other services that members need.

71. Expand International Offices Network and run them commercially to set up businesses in Dubai or the selected market.

72. Dubai Chamber Business Passport, a passport issued by Dubai Chamber to allow special privileges for businesses to travel eliminating visa procedures and other obstacles.

73. Dubai Chamber product showcase: a dedicated platform that showcases products or essential raw materials on a global platform for B2B – think Amazon or Ali Baba but for our members

74. Dubai Chamber Investment Projects: These are investment projects that the Chamber can put forward targeted to new emerging sectors such as Agribusiness, Space, and advance Medicine.

75. Dubai Chamber School: A dedicated school and a curriculum that graduates students who are business savvy with an entrepreneurship spirit.

76. Creating smaller Dubai chambers of commerce: more focused and closer to their members (sector and nationality based). Then adjust the services and fees accordingly.

77. Partner with other entities to provide "prototype" services for SMEs and entrepreneurs.

78. Provide business data analytics for SMEs and Government

79. Become a data aggregators to provide more insights for businesses and government.

80. Provide Free memberships to attract all NON members.

81. Family businesses advisor/ hub.

82. Kickstarting services to finance SMEs and entrepreneurs products.

83. Become the MAIN source of data and information for businesses in Dubai and about Dubai.

84. Provide comprehensive legal services for SMEs.

85. Provide full Plug & Play incubator for Startups where everything is available to start and run a small business.

86. Transfer the total membership fees to credits (1 credit for each 100 Dirhams of fee) which can be consumed during the year on events and activities."

87. Co-Create Agribank (No USD Transaction)

88. Distressed Global Acquisitions in Emerging Markets

89. Review, Rank, & Rate Dubai Business Consultants for Fee and add them to certified list

90. "Tiptster" Blue Collar Linked-In System for rating of Service Industry in Dubai (AED1/Month)

91. Build new smart labour camp with Micro-Amenities and privacy

92. Become a local agent & Business Partner for new CSR Tech

93. “Community Chest” where Expats have a safty net fund to avoid life disruption

94. “Home-Grown” helping buyers support local community and show their impact via point system

95. Amazonify Construction Process (Client, Gov, Architect, Contractor, Subcontractor) – An Industry full of thieves

96. “The Illuminati Lounge” Elite Cigar Lounge (Invitation only and high price per year) in Dubai Airport or in multiple cities around the world

97. 51% Local Partner for a business that doesn’t exist

98. Invest in strong Freelance Business Network

99. Invest in Business Hotel in Dubai South (Accor)

100. International Training Centre for Africa

101. Event Company (Spin-Off)

102. Real Estate Investment (Good time)

103. Commission on deals we broker instead passing them on!

104. Create Maintenance company based on UOD, DC, Qusais and other real estate.

Appendix 13 – Dubai Chamber BMI Initial Brainstorm List - Part 2: US Students

Note: Students were asked to identify 2 online resources (articles/videos/etc) to inform their brainstorm about new opportunities for Chambers of Commerce. Students were not told the location of the Chamber, so most assumed it was in the US.

1. Social Media Influencer – Chambers of Commerce can take advantage of the digital world and become content creators. Since they already have vast knowledge about businesses, they can make educational blogs and videos (similar to the ones that were required for MHR 322 readings) that are focused on issues faced by small businesses and entrepreneurs starting their own ventures. They can leverage existing platforms such as YouTube and build a social media following. In this business model, they will earn revenue by serving ads, partnering with established firms for affiliate marketing. This can be extended to a model where paying customers (members of the Chamber) get access to premium content.
2. Social Media Marketing – Chambers can further leverage the power of the internet by focusing specifically on digital marketing for their members. The Chamber can provide members with focused marketing strategies that are known to work in a certain geography. This gives the Chamber an advantage because they will likely have access to accurate demographic and sales data – this data will likely be higher quality as compared to open data available online. Moreover, the Chamber will have superior lobbying power in their geography, as compared to a single company offering similar services.
3. E-Education – Online courses are all the rage. Chambers can create online courses and publish them on platforms such as Udemy. These courses will be focused on providing small businesses with help related to legal compliances, government policies and requirements. The major appeal of such courses will be the specificity to geographic region as well as continued support.
4. Incubators – Chambers can create a local incubator that nurtures and trains upcoming ventures. This model will allow chambers to act similar to venture capitalists – invest capital in a talent pool in exchange for training, access to networks, data and experience. Such a model may not generate 12-15x returns that VCs usually expect but it can target a particular market segment that is still profitable and is overlooked by the VCs.
5. Crowdsourcing for a specific community – Minorities and underrepresented communities may not be able to effectively leverage the internet to reach out to people. Businesses run by religious and ethnic minorities, LGBTQ+ community and others may not gain reasonable traction online due to a limited network effect. However, Chambers can bridge that gap by connecting people to similar communities and acting as spokespersons for these communities. By pooling resources of multiple similarly themed chambers, a wider network can be reached that may not be possible online because of a smaller share of the market.
6. Have the Chamber partner with the community more & establish their role there
    a. As explained by the research, best results come when people know about the chamber & see them making an actual difference
    b. Engage the members more so that they showcase the chamber more & they want to continue to be a part of it (them and or their business)
7. Mentors within the chamber
    a. What linkedin doesn't have is actual mentors given to people!!
    b. Members can be connected with other members → gives it more of a personal and real feel
    c. Best networking I have done comes from actual people that my parents or friends have connected me with and getting on the phone with them or meeting with them in person to discuss my next steps
8. Directly help businesses during Covid-19
    a. As the 2nd article showed, they can directly help businesses during this hard time. They can give businesses direct tools & ideas for how they can continue to function even though they cannot function like normal

    b. This also establishes their role in the community & shows people how they can actually help people & give people the ability to come up with ideas to aid their company
9. Have a STRONG online platform as well
    a. While LinkedIn might be taking some of their business away, they can try to match some of this connect by creating an online platform that is easy to use & functions similar to a LinkedIn, but is only for their certain area
    b. This can create a community, but online and still allow them to build and foster a network
10. Events for Networking
    a. Real events for networking & connecting are something that online companies cannot do
    b. This establishes the need for the chamber of commerce & how they are different from online platforms
11. Show why people should be pro-business government policy
    a. While times are different, they can show why & how people should be pro-business government policy
    b. Especially during Covid-19, this is a time when businesses need to think more this way, and show they can show how they can help and why it is necessary
12. Be personable
    a. People will see the need & benefits of the chamber if they not only establish themselves in the community, but also make themselves personable
    b. Allows people to think of the chamber as something that they want to use & turn to them rather than the internet when they are in need of their services
    c. People haven't given up on people, this is what the world & communities need!!
13. Community philanthropy
    a. Creating community projects which involve local youth taking on leadership roles- attract future members
    b. Partnering with local companies on these projects so they help to expose themselves to the society
14. Open “community engagement place/activity-mostly sport” at the chamber
15. Hold one off sporting events every month or on some interval
16. People like to be more social outside work environment while having fun things
17. Attract different companies to sponsor but also make it a paid event on a small fee to cover overhead
18. Get in all kinds of people to understand Chambers of commerce
19. 2 sided market for artists and exhibitions
    a. Let artist show their work in the lobby of the commerce or on the wall during events
    b. Collect a percentage from the sales as a percentage
    c. Go crazy with the idea accommodating as many 2 sided markets as possible
20. DIVERSITY: Form a special group for people of color, women, youth and LGBTQ
    a. Invite (local) role models to speak
    b. Create dedicated special months/fortnights for minority- e.g. during pride week, or black history month
    c. Provide resources for minority groups such as grants they can access or foundations that help minority groups
21. Special skills training workshops e.g. finance, recruitment. We can charge this to both the community and the business. More importantly, the community would more likely pay to see a local talk about business/other skills
22. Have social media presence— Active on commenting and posting original local content on ideas and entrepreneurship
    a. Targeted Facebook ads
    b. Collaborate with local influencers

    c. Collaborating with businesses to conduct Online seminars on Facebook Live/Twitter Live
23. Promoting companies better—
    a. Social media-can profile a company once a week
    b. Give platforms at the expos
24. Holding local entrepreneurship competitions that utilize local networks
    a. Paid to enter and winning team gets to partner with a company
    b. Will encourage local involvement and more people will be exposed
25. Partnering with entrepreneurship hubs to get hold of entrepreneurs at an early stage
26. Partnering with other chambers of commerce to share insights, success stories, etc
27. Start off an incubator and earn shares in the members.
28. Focus on community building in that unique area or demographic
    a. Hold events that involve more than just the businesses like a festival or block party
    b. Expose local residents to new business, especially when it comes to things like restaurants and social locations
29. Support education in the area
30. Apprenticeship or internship type programs
31. Businesses support the community and train new workers for themselves
32. Promote travel and tourism to the area
33. Deals or packages for visitors, like a coupon book
34. Crisis support; loans, information on unique situations
35. Save local businesses that are important to the community and encourage more businesses to choose that area
36. Advocating for even guidelines when metropolitan areas stretch across county or state lines
37. Provide legal information like typical contracts to avoid businesses falling victim to predatory practices
38. Associate with credit unions to provide banking or credit services
39. Do social or environmental good, positive light on local businesses
40. Volunteer work, could coordinate with other organizations to do partnerships in the community like a Boys & Girls Club type place
41. Run recreational sports leagues
42. More personalized services, like tech support
43. Help businesses without tech experience build a web presence
44. Delivery and online order services that are more fair and don't rip off local businesses
45. Informational seminars on helpful topics
46. Information about the area/demographic as things change over time
47. Internet marketing, like targeted ads and influencers
48. Promotion of small and local businesses
49. Share info/resources with other Chambers to create a wider network
50. Focus divisions on different groups, ex. LGBTQ+ representation
51. Have workspaces or meeting rooms, potentially with certain technology available
52. Support travel for businesses
53. Software library
54. Real reliable information databases
55. Support public transportation / public transportation passes
56. Marketing help, marketing materials, royalty free images/sound/etc
57. Provide some sort of incentive for current members to bring on new ones
58. Ask for feedback from current members- what made them join, why do they stay, how could they better benefit
59. Ice cream social
60. Raffle
61. Educate on and financially support social issues
    a. Workforce housing, public transportation, internet access, sidewalks and roads
62. Netflix party google extension- host movie event for members

63. Tutoring program
    a. Help connect kids of chamber members for school assistance
64. Create more relationships, enhance mentality towards chambers, increase awareness through member word of mouth
65. Host free networking event- open to everyone (not members only) to increase awareness
66. Community garden
    a. Provide space for members to grow flowers, vegetables, herbs etc.
    b. Promotes healthy lifestyle, increases sense of community, low commitment but fun and unique
67. Make COVID-19 "survival kits" (mask, gloves, hand sanitizer, granola bar) available to members (use themselves, give to homeless/those in need, give to friends)
68. CNSR 555- UW Madison course
    a. I completed this course this past semester. Main project: work in an assigned group of 5-8 people. Work with assigned small business to help them become more successful in whatever way they needed (happy to provide more information). Professor may be looking for businesses for next semester- great way to get insight and new perspective/ideas from students (for free)
69. Conduct surveys (incentivised or not)
70. "Speed dating" event but for businesses/business professionals
71. This is the best time for Chambers of Commerce to demonstrate their relevance. They can play a critical role in clarifying and helping small businesses get access to COVID-19 emergency loans and PPP.
72. Encourage volunteer consulting services from members especially to help entrepreneurs and first-time business owners. This could be one of the key steps towards changing the narrative that chambers of commerce use a one-size-fits-all approach.
73. Once a year, host a Chamber of Commerce Shark-Tank. Have local and state angel-investors come in and hear pitches from local businesses.
74. City paperwork and regulations can make anyone go mad. Having someone at the Chamber that could assist with city paper-work and licenses would increase value.
75. Maintain a highly customized list of businesses that could directly improve each other's business visibility and product placement.
76. Chambers of Commerce are fertile grounds for clientele, make that a key marketing strategy.
77. The Chamber of Commerce could organize a region-wide high school summer job and internship fair with local small businesses. Not only would this help the members, this would also put dollars in the pockets of local consumers.
78. In regard to the idea above you could also do this with University and Technical School students.
79. Most Chambers are headquartered in the city, as a result, many businesses located in the suburbs have a hard time attending workshops and seminars, so satellite offices in a few of the highly populated suburbs could be effective.
80. Small ethnic businesses aren't usually attracted to mainstream chambers. Sometimes this is because of language and cultural barriers. It could be smart to have a liaison talk to them about how the Chamber of Commerce could greatly help them.
81. One of the things Chambers of Commerce struggle with is attracting African-American businesses. Increasing representation of African-American businesses on the board may help to encourage other African-American businesses to join.
82. Increase connectivity between the local Chamber and others across the United States. Outreach shouldn't be limited to local and state businesses. Try and have successful members from other Chambers to come in and discuss what worked for them and didn't. If a lack of resources is the only hurdle, presentations can be done through zoom. These are things LinkedIn cannot do.
83. Provide resources to members for effective use of Social Media
84. Have social-media experts come in and do workshops at a nominal fee.

85. Start a Youtube Channel, post short mini-courses on marketing, networking, and business development. Make a Patreon for people to donate to.
86. Have small-business come onto the Youtube channel and not only pitch their product but also give a few pointers on what makes them successful.
87. The Chamber takes out ad-space on Instagram, Twitter, and Facebook. The algorithms are becoming so targeted that you can focus the ad as specifically as you want. (Much cheaper than billboards or TV ads)
88. On Instagram, Twitter, and Facebook make a post about a business every day. The owner can write a little blurb and send a few pictures. This could either be a part of the yearly fee or an additional small fee. Chambers must be more electronically connected
89. The Chamber could offer pro-bono services to organizations that deal with domestic violence
90. Marketing through YouTube account
91. To target a broader audience. According to Coats's article and research, a survey showed that nearly a fourth of the members of the Greater Coachella Valley Chamber of Commerce wanted another form for information distribution. I think the Beverly Hills Chamber of Commerce has done an excellent job of curated their YouTube account, see the link in works cited.
92. Recruitment fairs at colleges and/or high schools
93. Get local businesses more well known, help businesses find high quality employees.
94. Curated social media accounts – Instagram, Twitter, Facebook
95. Posting professional photos and creating a community on social media
96. LinkedIn Account - Use LinkedIn to the commerce's advantage to create a network of members.
97. App – For the chamber as a whole or for the specific chamber at hand. Used to post updates, articles, can notify the user about events etc. Could also be used as a networking platform for the members using the app
98. Lectures at college - Inform early entrepreneurs about the benefits of the chamber to increase future member amount.
99. Value Adding Service - The California Chamber offers a 20% off for special required training for businesses (harassment in the workplace training to be specific).
100. Newsletter - Many chambers use this method to email information to members. They include articles written by the chamber to provide relevant, useful information to members. It may also include updates about the chamber, upcoming events, etc.
101. International connections - To help businesses connect and encourage international trade, the chamber could hold special events such as breakfasts, interventions, or other social events.
102. Seminars and speeches - Hold speeches and seminars for members, recruit successful business figures and local CEOs to deliver important and relevant information.
103. Friendly Competition - Hold fun events that encourage healthy competition, this could be whichever business raises the most for a fundraiser gets some incentive from the chamber such as a cash prize.
104. Team bonding events - Programs to help small businesses build and strengthen their team.
105. One on One Guidance - Provide a service where a business may get a mentor from the chamber that they can contact directly when they need immediate help etc.
106. Marketing programs- Offer marketing assistance to startups and small businesses who need to save money and cannot afford high cost marketing assistance.
107. A referral system - Offer some type of incentive to members who refer the chamber to x amount of people through the website, thus making the chamber more well known.
108. Podcast - Create podcasts that members can listen to learn about important business strategies and news. Special guests could be brought on the show to increase listeners and popularity.
109. Online Classes - Members could pay for special classes that focus on businesses topics and strategies that they may struggle with.
110. Farmers Market/Carnival event - Allow restaurants and businesses to set up stands, get a local bad and other entertainment and host a community farmers market/carnival event where the

community can learn more about local businesses and buy from them. Could also fundraise for the chamber.

111. "Speed Dating" socializing event - A more fun way to socialize local entrepreneurs and business owners.
112. Raffle - Engage members in a raffle for a prize of sorts, market the raffle and get new members.
113. Host Business Show - As talked about in the Western Morning News article, the chamber can hold large events where exhibitors can meet new contacts and market their businesses.
114. Different levels of membership - Membership levels such as platinum, silver, and gold. Top-tier membership gets more benefits but pays more
115. Economic Development Council - The Beverly Hills Chamber of Commerce does this, they have a team of experts that discuss the most important economic development policies that affect the members' businesses.
116. Program to advocate to the local government - Aids the businesses regarding permits and any new ordinances that are important to the business.
117. Fun events that are not just lunches - Car shows, musical events, holiday celebrations, special parties or galas, etc.
118. Special welcome event and notification - Once the members sign up for the chamber, they immediately receive a welcome package and a personal email. It is important that members know exactly what their benefits are so that they get everything out of their membership and stay involved with the chamber.
119. Collaborate with Ted Talk - Offer a special event through Ted Talk that chamber members get either free or discounted access to.
120. Events with local government - Events where the mayor and other important local figures can meet and connect with the local businesses.

Appendix 14 – Summary of the BMI Experiments Integration List

BMI #10 Expand Chamber Geographic Footprint (Internationalization)

1. Webinar series by international offices catered to THEIR markets with a poll.
2. International Offices Conversion into P&L Centres.
3. Dubai Chamber Access All Areas Membership.
4. Netflix Strategy.
5. Have Presence in mature markets.
6. Launch DC Global Passport.
7. Re-Launch IBM (International Business Membership).
8. IO Agents for Change.
9. A combination of social media and newsletter campaigns.

BMI #7 Chamber Business Intelligence Department

10. Launch Chamber Intelligence (CI) mini platform from existing DC data for testing to selected DC stakeholders
11. Unified Dubai Intelligence Platform
12. Create an Intelligence Platform by Members for Members
13. Newsletter
14. Data Dubai
15. Uberfy International Offices
16. A platform that provides data, forecasting, analytics, and web reports on Dubai and the UAE
17. Chamber Desk
18. Data platform experiment (testing participation/sharing only)

BMI #1 Business Associations Reformation (Business Groups/ Councils/ International Associations)

19. Create an add-value service needed by business associations.
20. Associations Central: A B2B platform for Dubai Chamber Associations.
21. New Competition.
22. Restructuring Membership.
23. Empower local associations to have a Regional Representation.
24. Convert active business groups into DAC associations.
25. Association Fee Sharing Membership.
26. DAC to be GCC regional HQ for global associations.
27. Web portal for Business Groups.

Appendix 15 – Members of the Chamber 4.0 Task Force

No.	Title	Organization	Country
1.	Coordinator General - International Relations	Camara Argentina de Comercio y Servicios	Argentina
2.	Vice Chairman	Austrian Federal Economic Chamber	Austria
3.	General Manager	Federation of Belgian Chambers of Commerce	Belgium
4.	CEO	The Brampton Board of Trade	Canada
5.	VP of International Relations	Bogota Chamber of Commerce	Colombia
6.	First Vice President	Iran Chamber of Commerce, Industries, Mines and Agriculture	Iran
7.	Chief Executive	Auckland Business Chamber	New Zealand
8.	President	Chamber of Commerce and Industry of Romania	Romania
9.	President	The Ukrainian Chamber of Commerce and Industry	Ukraine
10.	CEO	Greater des Moines Partnership	USA
11.	President & CEO	Association of Chamber of Commerce Executives	
12.	WCF Chairman/ President & CEO	Dubai Chamber of Commerce & Industry	UAE

Appendix 16 – The Task Force Meetings and Topics of Discussions

No	Date	Session Title
1	19-Jan 2021	Introduction to Business Model Innovation
2	23-Feb 2021	Preparing for Chamber Model Innovation: Current Chambers Challenges and Available Resources
3	30-Mar 2021	Experimentation and Collaboration: Understanding Unmet Customer Needs
4	27-Apr 2021	Towards Chamber 4.0: Opportunities for Chambers to adopt
5	25-May 2021	Practicing CMI: Stakeholder Analysis and using the Business Model Canvas
6	29-Jun 2021	Practicing CMI: Examples and preparing for World Chamber Congress
7	9- Aug 2021	Chamber 4.0 and Beyond: Propagating CMI to WCF and Chambers around the World

Appendix 17 – CMI Implementation 5-Step Process

"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**

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 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%.**

[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

Appendix 18 – CMI Case Studies

APPENDIX C: CASE STUDIES

Dubai Chamber of Commerce and Industry
World Chamber Congress
WCF Task Force: Chamber 4.0

Chamber Model Innovation Case Study

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.

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
World Chamber Congress
WCF Task Force: Chamber 4.0

Chamber Model Innovation Case Study

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

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
World Chamber Congress
WCF Task Force: Chamber 4.0

Chamber Model Innovation Case Study

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

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
World Chamber Congress
WCF Task Force: Chamber 4.0
Chamber Model Innovation Case Study

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
World Chamber Congress
WCF Task Force: Chamber 4.0
Chamber Model Innovation Case Study

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

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
World Chamber Congress
WCF Task Force: Chamber 4.0
Chamber Model Innovation Case Study

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

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
World Chamber Congress
WCF Task Force: Chamber 4.0
Chamber Model Innovation Case Study

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.

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

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.

World Chambers Federation Task Force Chamber 4.0
Final Report

APPENDIX D: ACKNOWLEDGEMENTS

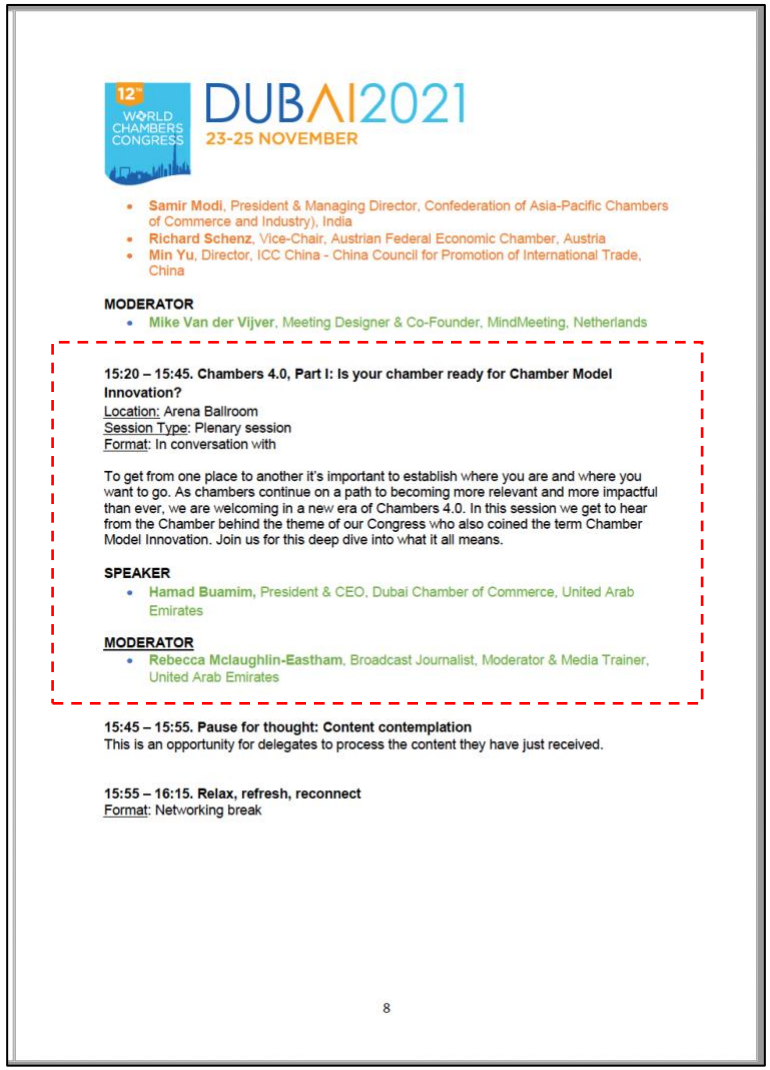
The deployment of CMI as a framework for Chamber 4.0 Task Force was led by a team with extensive experience in Chamber model and business innovation and included Hamad Buamim, Hassan Al Hashemi, and Natalia Sycheva of Dubai Chamber of Commerce and Industry.

Exvarderus team led by Dr. Adam Bock provided crucial assistance on the Task Force 4.0 journey facilitation and the write-up.

We would like to thank the following individuals for their significant contributions to the Chamber 4.0:

- **Sebastian Ferrari** of Camara Argentina de Comercio y Servicios
- **Richard Schenz** and **Max Burger** Scheidlin of Austrian Federal Economic Chamber
- **Wouter Van Gulck** of Federation of Belgian Chambers of Commerce
- **Todd Letts** of The Brampton Board of Trade
- **María Mónica** Conde Barragán
- **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 19 – The CMI Sessions within the 12th World Chambers Congress Program



12th WORLD CHAMBERS CONGRESS DUBAI2021 23-25 NOVEMBER

- **Samir Modi**, President & Managing Director, Confederation of Asia-Pacific Chambers of Commerce and Industry), India
- **Richard Schenz**, Vice-Chair, Austrian Federal Economic Chamber, Austria
- **Min Yu**, Director, ICC China - China Council for Promotion of International Trade, China

MODERATOR

- **Mike Van der Vijver**, Meeting Designer & Co-Founder, MindMeeting, Netherlands

15:20 – 15:45. Chambers 4.0, Part I: Is your chamber ready for Chamber Model Innovation?
Location: Arena Ballroom
Session Type: Plenary session
Format: In conversation with

To get from one place to another it's important to establish where you are and where you want to go. As chambers continue on a path to becoming more relevant and more impactful than ever, we are welcoming in a new era of Chambers 4.0. In this session we get to hear from the Chamber behind the theme of our Congress who also coined the term Chamber Model Innovation. Join us for this deep dive into what it all means.

SPEAKER

- **Hamad Buamim,** President & CEO, Dubai Chamber of Commerce, United Arab Emirates

MODERATOR

- **Rebecca Mclaughlin-Eastham**, Broadcast Journalist, Moderator & Media Trainer, United Arab Emirates

15:45 – 15:55. Pause for thought: Content contemplation
This is an opportunity for delegates to process the content they have just received.

15:55 – 16:15. Relax, refresh, reconnect
Format: Networking break

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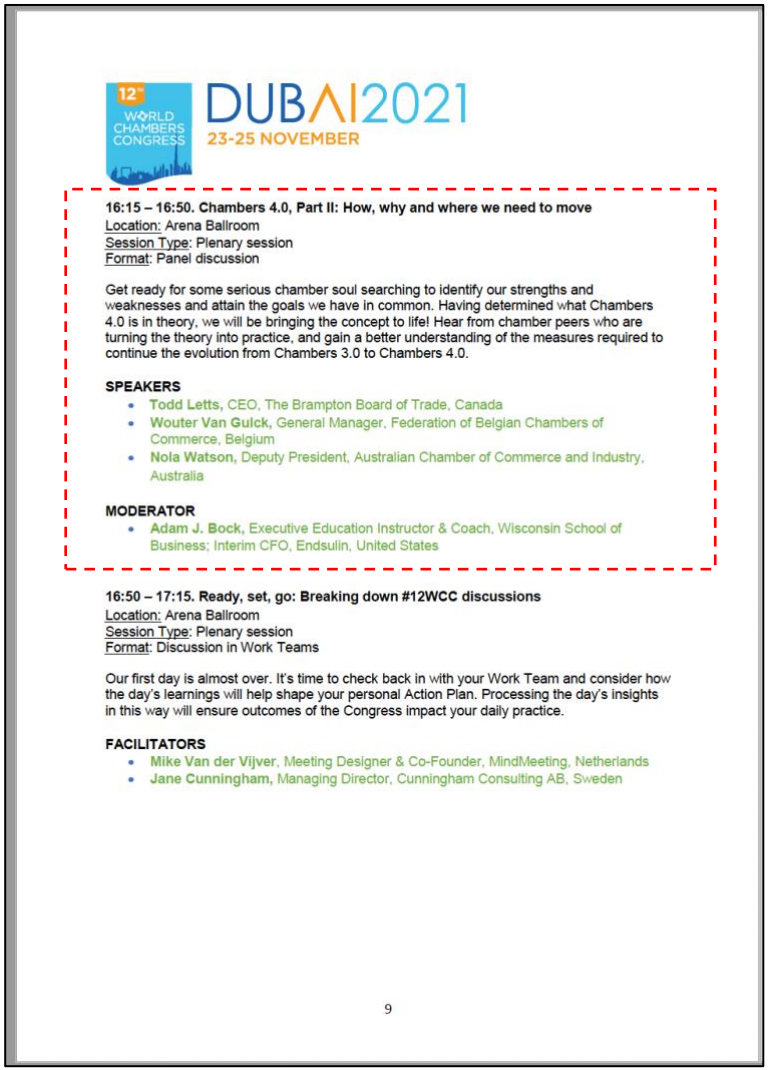

12th WORLD CHAMBERS CONGRESS DUBAI2021 23-25 NOVEMBER

16:15 – 16:50. Chambers 4.0, Part II: How, why and where we need to move
Location: Arena Ballroom
Session Type: Plenary session
Format: Panel discussion

Get ready for some serious chamber soul searching to identify our strengths and weaknesses and attain the goals we have in common. Having determined what Chambers 4.0 is in theory, we will be bringing the concept to life! Hear from chamber peers who are turning the theory into practice, and gain a better understanding of the measures required to continue the evolution from Chambers 3.0 to Chambers 4.0.

SPEAKERS

- **Todd Letts,** CEO, The Brampton Board of Trade, Canada
- **Wouter Van Gulck,** General Manager, Federation of Belgian Chambers of Commerce, Belgium
- **Nola Watson,** Deputy President, Australian Chamber of Commerce and Industry, Australia

MODERATOR

- **Adam J. Bock,** Executive Education Instructor & Coach, Wisconsin School of Business; Interim CFO, Endsulin, United States

16:50 – 17:15. Ready, set, go: Breaking down #12WCC discussions
Location: Arena Ballroom
Session Type: Plenary session
Format: Discussion in Work Teams

Our first day is almost over. It's time to check back in with your Work Team and consider how the day's learnings will help shape your personal Action Plan. Processing the day's insights in this way will ensure outcomes of the Congress impact your daily practice.

FACILITATORS

- **Mike Van der Vijver**, Meeting Designer & Co-Founder, MindMeeting, Netherlands
- **Jane Cunningham,** Managing Director, Cunningham Consulting AB, Sweden

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DUBAI2021
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FINALISTS

- **Australian Chamber of Commerce and Industry,** Australia
- **German-Russian Chamber of Commerce Abroad,** Germany
- **Greater Des Moines Partnership,** United States
- **Luxembourg Chamber of Commerce,** Luxembourg

JUDGES

- **Yi Young Lam**, CEO, Singapore Business Federation, Singapore
- **Todd Letts**, CEO, Brampton Board of Trade, Canada
- **Ajit Mangrulkar**, Director General, IMC Chamber of Commerce and Industry, India
- **Rabih Sabra**, Director General, Chamber of Commerce, Industry, and Agriculture of Beirut & Mount Lebanon, Lebanon
- **Pauline Zahlaoui**, Manager, Members & Partnerships, Geneva Chamber of Commerce, Industry, and Services, Switzerland

MODERATOR

- **Mike Van der Vijver**, Meeting Designer & Co-Founder, MindMeeting, Netherlands

11:40 – 12:00. Relax, refresh, reconnect
Format: Networking break

12:00 – 12:45. Learning labs: Expanding knowledge, creativity & innovation, Round 1
Session Type: Parallel sessions

All parallel sessions have a duration of 40 minutes. The timetable includes 5 minutes transfer time. They present a mix of more traditional and innovative formats. Participants have the possibility to choose their own mix of topics and formats that suit them best.

Parallel session 1 - Chamber Model Innovation workshop
Session Type: Parallel session
Format: Interactive workshop

For the first time in over 400 years, chambers are at a risk of becoming irrelevant if we ignore the advancements happening all around us. Our members needs and expectations are changing! We have to question ourselves, are we supporting and creating enough value proposition for our members or are we conducting business as usual? It is time to face the music and work on ourselves before we think we can help our members. Our operating models need to be updated whether that's through the development of new revenue streams, systems, processes or services.

DUBAI2021
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SPEAKERS

- **Nicolas Uribe Rueda,** President, Bogota Chamber of Commerce, Colombia
- **Bastien Odic,** Digital Transformation and Innovative Partner, Expertime, France

MODERATOR

- **Mike Van der Vijver**, Meeting Designer & Co-Founder, MindMeeting, Netherlands

15:40 – 16:00. Relax, refresh, reconnect
Format: Networking break

16:00 – 16:20. Looking ahead: Anticipating Geneva
Location: Arena Ballroom
Session Type: Plenary session
Format: Fireside chat

Each edition of the World Chambers Congress is as unique as a fingerprint, don't miss this chance to find out what's in store for the 13th World Chambers Congress, set to take place in Geneva in 2023. Join this exciting duo who will present Geneva's vision for bringing the Chamber Movement and its network together, whilst hearing how a winning mindset can help ensure our joint success and discover what we can expect from our #13WCC programme.

SPEAKERS

- **Vincent Subilia,** Director General, Geneva Chamber of Commerce, Industry & Services, Switzerland
- **Julien Tornare**, CEO, Zenith, Branch of LVMH Swiss Manufactures SA, Switzerland

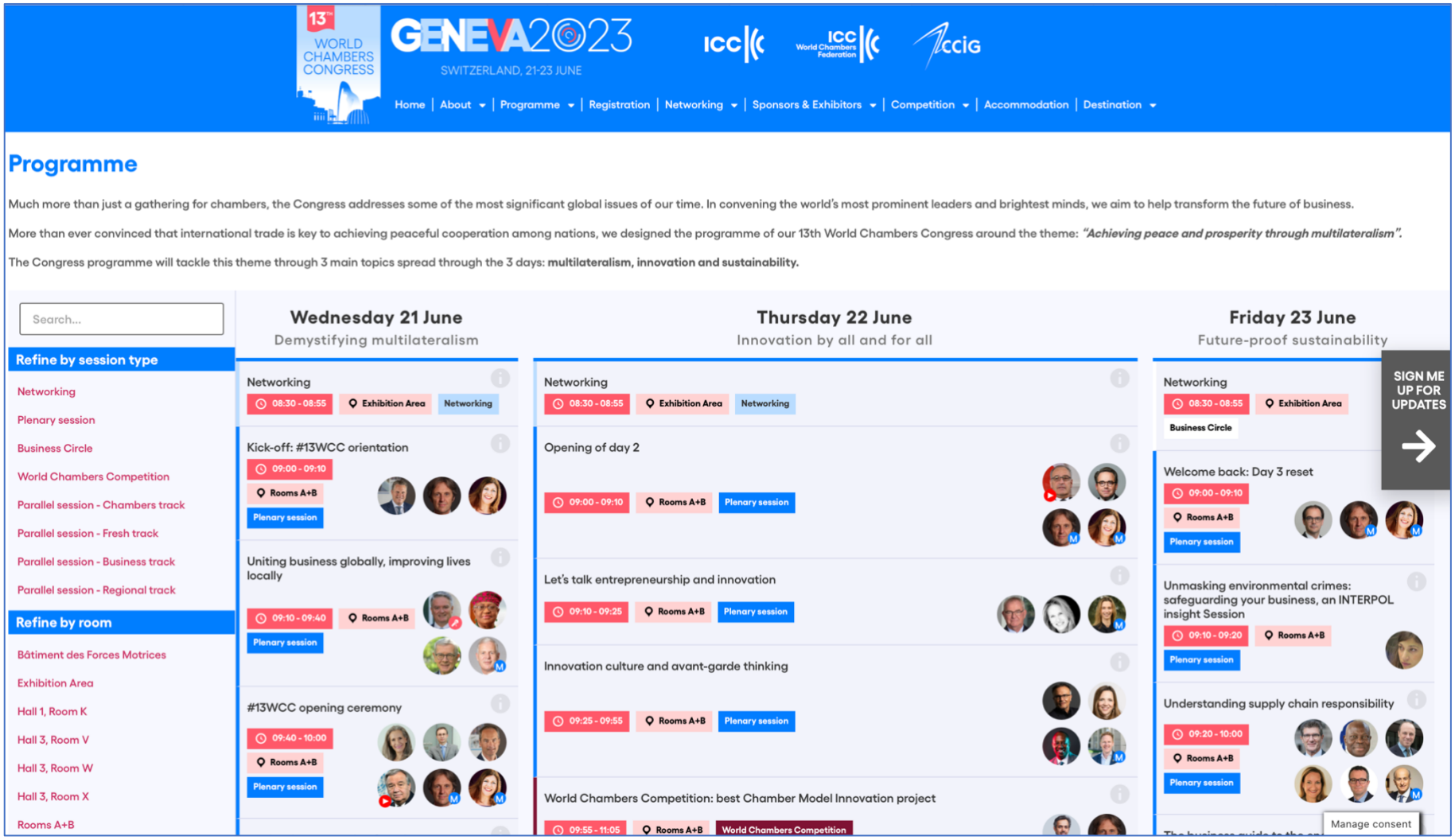
16:20 – 16:45. Generation Next: Building tomorrow's chambers
Session Type: Plenary session
Format: Official closing

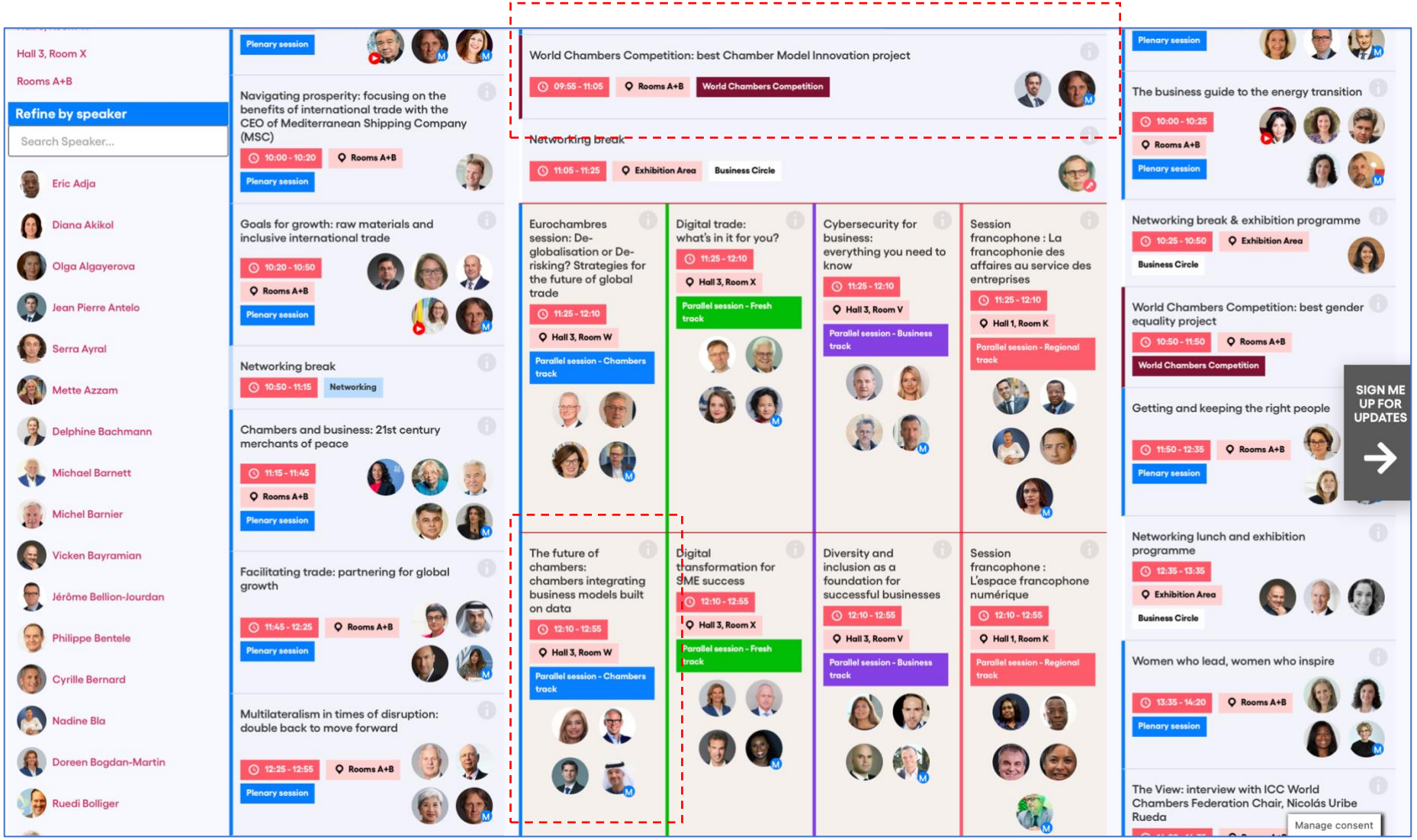
Join the hosts of our World Chambers Congress who will be revealing the outcomes of the Chambers 4.0 Mood Board. Wishing participants farewell and thank you, Dubai Chamber will officially pass the baton to hosts of the 13th World Chambers Congress: Geneva Chamber.

SPEAKERS

- **Hamad Buamim,** President & CEO, Dubai Chamber of Commerce, United Arab Emirates
- **Ajay Banga,** Chair, International Chamber of Commerce; Executive Chair, Mastercard, United States (pre-recorded video)
- **Fabienne Fischer**, Minister, Geneva Ministry of Economy and Labour, Switzerland + Vincent Subilia

Appendix 20 – The CMI Sessions within the 13th World Chambers Congress Program




Hall 3, Room X
Rooms A+B
Refine by speaker
Search Speaker...
Eric Adja
Diana Akikol
Olga Algayerova
Jean Pierre Antelo
Serra Ayral
Mette Azzam
Delphine Bachmann
Michael Barnett
Michel Barnier
Vicken Bayramian
Jérôme Bellion-Jourdan
Philippe Bentele
Cyrille Bernard
Nadine Bla
Doreen Bogdan-Martin
Ruedi Bolliger
Plenary session
Navigating prosperity: focusing on the benefits of international trade with the CEO of Mediterranean Shipping Company (MSC)
10:00 - 10:20
Rooms A+B
Plenary session
Goals for growth: raw materials and inclusive international trade
10:20 - 10:50
Rooms A+B
Plenary session
Networking break
10:50 - 11:15
Networking
Chambers and business: 21st century merchants of peace
11:15 - 11:45
Rooms A+B
Plenary session
Facilitating trade: partnering for global growth
11:45 - 12:25
Rooms A+B
Plenary session
Multilateralism in times of disruption: double back to move forward
12:25 - 12:55
Rooms A+B
Plenary session
World Chambers Competition: best Chamber Model Innovation project
09:55 - 11:05
Rooms A+B
World Chambers Competition
Networking break
11:05 - 11:25
Exhibition Area
Business Circle
Eurochambres session: De-globalisation or De-risking? Strategies for the future of global trade
11:25 - 12:10
Hall 3, Room W
Parallel session - Chambers track
Digital trade: what's in it for you?
11:25 - 12:10
Hall 3, Room X
Parallel session - Fresh track
Cybersecurity for business: everything you need to know
11:25 - 12:10
Hall 3, Room V
Parallel session - Business track
Session francophone : La francophonie des affaires au service des entreprises
11:25 - 12:10
Hall 1, Room K
Parallel session - Regional track
The future of chambers: chambers integrating business models built on data
12:10 - 12:55
Hall 3, Room W
Parallel session - Chambers track
Digital transformation for SME success
12:10 - 12:55
Hall 3, Room X
Parallel session - Fresh track
Diversity and inclusion as a foundation for successful businesses
12:10 - 12:55
Hall 3, Room V
Parallel session - Business track
Session francophone : L'espace francophone numérique
12:10 - 12:55
Hall 1, Room K
Parallel session - Regional track
Plenary session
The business guide to the energy transition
10:00 - 10:25
Rooms A+B
Plenary session
Networking break & exhibition programme
10:25 - 10:50
Exhibition Area
Business Circle
World Chambers Competition: best gender equality project
10:50 - 11:50
Rooms A+B
World Chambers Competition
Getting and keeping the right people
11:50 - 12:35
Rooms A+B
Plenary session
SIGN ME UP FOR UPDATES
Networking lunch and exhibition programme
12:35 - 13:35
Exhibition Area
Business Circle
Women who lead, women who inspire
13:35 - 14:20
Rooms A+B
Plenary session
The View: interview with ICC World Chambers Federation Chair, Nicolás Uribe Rueda
Manage consent