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Innovation can be described in two categories: incremental and disruptive. With regards to a product, the next product release or the next version of a current software is known as an incremental innovation. But the innovation through which a significant change is brought into the marketplace is known as the disruptive innovation; this is when the competitors are forced to realign their strategies and they feel threatened suddenly (Schmidt & Druehl, 2008). The integration of the smartphone technology into the retail industry is a form of disruptive innovation. In general, the disruptive ideas are those upon which everyone would chuckle nervously but when anybody does them, the whole market is disrupted. Though this is a process innovation, the concept of having a complete customer database and easing the buyer experience through the Card Case is a significant change that has brought turbulence in the retail industry for the competitors.   
Smartphone technology innovation is definitely a sustaining form of innovation; but the process innovation requires enhancing the customer experience too (Ettlie & Reza, 1992). In order to make it sustain in the long term, the retailers should integrate this with their websites and focus on providing a home delivery service. This change that has earlier been brought now requires incremental changes so that efficiency of the whole process can be further improved. The customers should be given the opportunity to shop around sitting within the comforts of their home and paying through their cards. The cards have full access to the customer data and so the customer could be sent a notification on bi-weekly or monthly basis regarding their shopping preferences. The retail company could use the previous data and maintain a list of items that the consumer normally purchases. By updating the information, the customer could be given a choice to get all the items at home and paying through their personal cards. In addition, the company should focus on enhancing the software and ensuring the database works efficiently.

## References

Ettlie, J. E. & Reza, E. M. (1992). Organizational integration and process innovation. Academy Of Management Journal, 35 (4), pp. 795--827.   
Schmidt, G. M. & Druehl, C. T. (2008). When is a disruptive innovation disruptive?\*. Journal Of Product Innovation Management, 25 (4), pp. 347--369.