

## OURYEAR INACTION



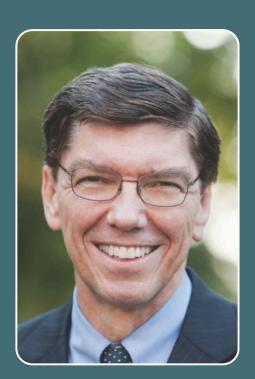




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CLAYTON CHRISTENSEN
CO-FOUNDER

### MISSION & VISION

The Clayton Christensen Institute enables policymakers, entrepreneurs, and leaders to radically improve entire sectors through rigorous research and community empowerment. Using Disruptive Innovation and other theories developed and taught by Harvard Business School Professor Clayton Christensen, we develop a clearer understanding of how the world works, so we can create meaningful progress in our world.

Where traditional solutions fall short in fields such as health care, education, and global development, teaching the theory and conducting applied research can bridge chasms between current realities and societal progress.

## A NOTE FROM ANN CHRISTENSEN

#### Dear Reader,

As 2024 draws to a close, I am filled with gratitude and optimism as I reflect on another remarkable year at the Christensen Institute. In 2024, we broke new ground. Our research illuminated pathways to combat health care cost inflation, reimagined how education systems can better meet families' needs, and explored opportunities for market-creating innovations to drive prosperity in regions like Nigeria. These efforts are not just academic exercises; they are blueprints for action, designed to inspire and enable real-world impact.



CHRISTINE CHRISTENSEN
BOARD MEMBER

This year, we also deepened our engagement with you—our community. From hosting thought-provoking workshops around the globe to launching our new membership program, we are more connected than ever with innovators and leaders who share our vision for a better future. Together, we've exchanged ideas, challenged assumptions, and co-created solutions that will shape the years to come.

As we look ahead, 2025 promises to be another pivotal year.



ANN CHRISTENSEN, PRESIDENT

Our upcoming projects will continue to push boundaries—exploring the role of AI in the world around us, expanding educational access, and creating dignified work opportunities in emerging markets.

None of this would be possible without your unwavering support. Whether you've collaborated with us on a project, attended one of our events, or simply shared our work with others, you've played an integral role in advancing our mission. For that, we are deeply arateful.

Thank you for being a part of this journey. Together, let's continue to transform challenges into opportunities and ideas into impact. I hope to see you at our new events in 2025.

Ann

Ann Christensen

President



## A YEAR IN RESEARCH HEALTH CARE

#### "ZERO INFLATION HEALTH CARE: A NATIONAL STRATEGY FOR UNLOCKING AND SCALING INSURANCE INNOVATION"

2024 was the most expensive year to date for health insurance coverage, and 2025 is likely to be worse. The average annual contributions for family coverage total almost \$25,000, an increase of 7% over the prior year. As costs climb ever faster, leaders and individuals alike shake their heads in dismay, seemingly saying, "We can't do anything about this because it's just too complicated." But this research demonstrates why that's not the case. We can do something about it.

Health care cost inflation is a systemic problem, and a systemic solution is required: <a href="business">business</a> model innovation and the creation of a new value network.

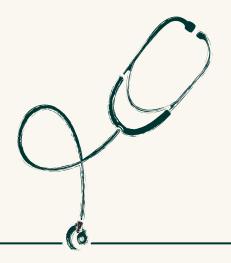
#### THE ROOT CAUSE

The complex four-party economic system underpinning the industry allows the health insurance market to follow nontraditional rules of supply and demand. Instead of having typical buyer-seller dynamics where, as demand increases, price increases, and so does supply, the four dominant players in the insurance industry (i.e., sponsors, insurers, providers, and consumers) neutralize this dynamic.

#### WHAT SUCCESS LOOKS LIKE

With our roadmap, innovators and governments will leverage Optimal Care business models to unseat incumbent health insurers, transform the industry, and solve the systemic health care cost inflation problem.





## A YEAR IN RESEARCH HEALTH CARE

#### "FROM CHILD WELFARE TO WELL-BEING: A BLUEPRINT FOR CBOS & GOVERNMENT AGENCIES"

The US child welfare system incentivizes a reactionary rather than a proactive response, resulting in cases of child abuse and neglect that could have been avoided. Reactive interventions alone should not be the norm. A more holistic approach that also proactively focuses on identifying the root causes of, and offering solutions to, issues that children and families face is required to promote well-being.

Altering <u>business models</u> to embody a proactive approach will support the development of an ecosystem that prevents child abuse and neglect as well as one that responds after it has occurred.

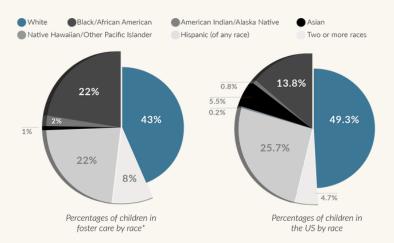
#### THE RESEARCH

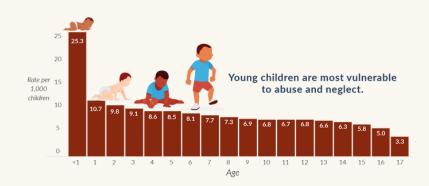
Interviews with, and analyses of, prevention-oriented community-based organizations (CBOs) and prevention-enabling government agencies were conducted to understand what makes their approaches different and impactful. Since there is an array of CBOs providing services to the community, the report focuses on CBOs that are known to provide services related to child welfare.

#### WHAT SUCCESS LOOKS LIKE

CBOs and government agencies that want to support prevention and create a child well-being system can use the report's blueprint to set up their business models to succeed.

### CHILDREN OF COLOR & INFANTS ARE EXCESSIVELY REPRESENTED IN THE CHILD WELFARE SYSTEM





## A YEAR IN RESEARCH **EDUCATION**



since 2020. Meanwhile, novel educational models—such as microschools and hybrid homeschooling—have more than doubled their enrollments. This report explores what's driving families to seek these new learning environments.

#### THE RESEARCH

Through interviews with parents who recently moved their children to microschools, this research uncovered three Jobs to Be Done driving families' decisions.

#### WHAT SUCCESS LOOKS LIKE

The growing popularity of microschools hinges on their ability to understand and address the Jobs to Be Done of the families they serve.

As the educational landscape continues to evolve, the insights in this research have the potential to empower new educational models with the understanding and tools to successfully navigate these changes. Ultimately, the more programs strive to address the struggles that define families' Jobs to Be Done, the more the overall educational landscape will support the desired progress of students and their families.



**THOMAS ARNETT** SENIOR FELLOW, EDUCATION



## A YEAR IN RESEARCH CAREER DEVELOPMENT

#### JOB MOVES: 9 STEPS FOR MAKING PROGRESS IN YOUR CAREER

Each year, an estimated 1 billion people switch jobs worldwide. A lucky few stumble into the role of their dreams, but hundreds of millions are disappointed. What if, when looking for a job, we could make more informed choices to better select the opportunity we seize? What if the power to move along our career paths lies with each of us, as opposed to hiring managers or the market?

#### THE RESEARCH

According to Jobs to Be Done
Theory, customers don't simply buy products; they recruit them to do specific jobs that solve a problem.
The book, Job Moves, adopts this model to view jobs as positions we "hire" to help us make progress in our lives and careers

Based on research conducted with over a thousand professionals at all stages of their careers, Ethan
Bernstein, a former doctoral student of Clayton Christensen; Michael B.
Horn, co-founder of the Christensen Institute; and Bob Moesta, an architect of Jobs to Be Done Theory, find that this notion bears out no matter your age, stage, or trajectory.

#### WHAT SUCCESS LOOKS LIKE

The authors have created a process to help individuals identify the circumstances driving them to look for new opportunities, the experiences they hope to gain, what tradeoffs they'll gladly make in return, and how to learn before switching if a new job will deliver. The result encourages job seekers to use a more holistic view, asking what a job can do for them.



MICHAEL B. HORN
CO-FOUNDER

BOB MOESTA
RESEARCH FELLOW

ETHAN BERNSTEIN
HARVARD BUSINESS SCHOOL

## SNEEK PEEK! RESEARCH IN 2025

#### **GLOBAL PROSPERITY**

"CREATING DIGNIFIED AND FULFILLING WORK IN NIGERIA THROUGH MARKET-**CREATING INNOVATIONS"** 

#### **HOW CAN ENTREPRENEURS** MORE RELIABLY CREATE NEW MARKETS FOR NIGERIANS?

Global Prosperity's upcoming project 1. Report on MCI opportunities in is designed to help trigger widespread job creation and structural economic transformation in Nigeria. In helping understand how entrepreneurs can more reliably serve the majority of Nigerians, these insights will also lead to more inclusive institutions that promote entrepreneurship, cultivate innovation, and boost shared prosperity.

#### WHAT SUCCESS LOOKS LIKE

An ecosystem entrepreneurship initiative that supports market creation for specific struggles in Nigeria, accurately forecasts job creation, and recommends Market-**Creating Innovation** (MCI) program implementation partners.

#### **POTENTIAL OUTPUTS**

- health care, agriculture, "financial inclusion," and education sectors in Nigeria. The report will highlight employment challenges (and potential solutions) specific to youth, women, and persons with disabilities.
- 2. Framework for estimating jobs and market-creation activity.
- 3. Comprehensive partnership and operational model for implementing an MCI program in Nigeria, including identification and recruitment of potential program partners and cost considerations.
- 4. Outline of how to perform the work and measure impact.



SANDY SANCHEZ RESEARCH ASSOCIATE, GLOBAL PROSPERITY

## SNEEK PEEK! RESEARCH IN 2025

#### **EDUCATION**

## "NAVIGATION & GUIDANCE IN THE AGE OF AI: 5 TRENDS TO WATCH"

## HUMAN CONNECTION IS MORE VALUABLE AND MORE VULNERABLE.

There's limited research on the short- and long-term impact that bot-driven advising has on students' social capital: connections that provide students with resources like information, support, advice, and job referrals.

To understand where this market is headed and whether AI will be built to help or hinder students' access to experiences and relationships that lead to jobs, Julia Freeland Fisher, director of education research, and Anna Arsenault, education research consultant, interviewed leaders and advisors at 30 navigation & guidance organizations and tech companies.

#### WHAT THE INTERVIEWS REVEALED

With the right tools and market conditions, Al could enable more schools to offer high-end, high-touch supports to students. But without the right incentives, bots will be on a path to replace, rather than scale, human connection.

This research identifies five key trends shaping human relationships in navigation & guidance systems in the age of Al.

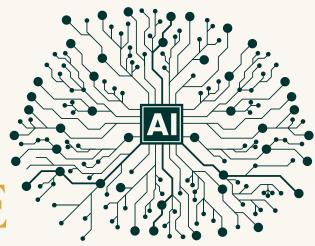
#### WHAT SUCCESS LOOKS LIKE

Schools will prioritize human connection as a core component of navigation & guidance systems. And innovators must build measures and safeguards to preserve human connection.



JULIA FREELAND FISHER DIRECTOR, EDUCATION

## AYEAR IN IDEAS, SPECIAL EDITION\* ARTIFICIAL INTELLIGENCE



As an Institute team and community, we're eager for contributed articles to spark conversations, provide alternative perspectives, and expand our thinking. We value your thoughts and reactions and are keen to hear your questions and ideas. Contact us via our new <u>Connect</u> page, or contact Senior Director of Communications, <u>Meris Stansbury</u>.

1

"Stewardship in Al: Our new series helps see into the future."

By Ann Christensen.

The theory—and history—tells us that a technology that's sustaining in some settings can also be disruptive in others.

5

"Al accreditation for schools:
Why innovative tech requires an innovative implementation
framework." By Christian Talbot...

RAIL is a nimble and adaptive implementation framework.

2

"What does Disruptive Innovation Theory have to say about A!?" By Michael B. Horn.

What's important in determining whether something is disruptive is the business model in which the AI is used.

6

"Preserving community in the age of Al." By Lewis Poche.

While Al offers many advantages for personalized education, educators must be mindful of its potential negative impact on community.

"Why Al's business models will determine its potential to ignite global prosperity."

By Efosa Ojomo & Sandy Sanchez.

Al resides in the resources component of the business model framework.

7

"Can assessments be used to eliminate inequities in education? Al could help."

By Dr. Mahnaz R. Charania

Amplifying the power of Al-driven assessments can be a game-changer.

8

"HBCUs and the potential for Disruptive Al Innovation."

By Cecilia Marshall.

Al-powered solutions must take steps to ensure they're not further entrenching existing barriers to opportunity.

"Generative AI will fuel loneliness: Do we care enough to combat it?"

By Ann Somers Hogg.

The compounded cost of some tradeoffs will have a negative health impact.

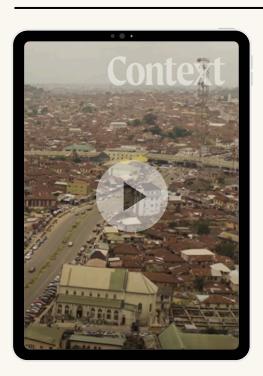
\*These are highlighted pieces. Visit our <u>growing compilation</u> for more.

# A YEAR IN IDEAS\* GLOBAL PROSPERITY



EFOSA OJOMO
DIRECTOR, GLOBAL PROSPERITY

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#### IN THE NEWS

A year after Nigeria ditched the petrol subsidies that powered its economy, renewable energy is on the rise. Many dynamic women and men-from engineers to installers to researchers—are helping understand and shape the country's solar revolution.

Based on research, "Accelerating the adoption of solar energy in Nigeria: A market-creation strategy" by Efosa Ojomo and Sandy Sanchez, documentary creator Context interviews Efosa about the challenges facing solar adoption in Nigeria.

#### **BLOG**

In one of his most-read pieces of the year, "The great miscalculation—and exit—of multinationals in Africa... again," Efosa reflects on Africa's business environment, noting that doing business in Africa is hard. Not because there's something particularly wrong with Africa, but simply because of the stage of Africa's development. One reason for this hardship are the resources the continent has to spend on fixing itself.

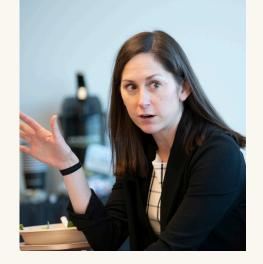
Efosa concludes by asking and answering the question, "How can multinational companies succeed in Africa?"

#### **BLOG**

In her thought-provoking piece, "How can President-elect Claudia Sheinbaum help struggling Mexicans?" Sandy Sanchez highlights there are still over 46 million Mexicans living in poverty and struggling with social issues.

Sandy argues that President
Sheinbaum can ground proposed
infrastructure projects in Jobs to Be
Done to target nonconsumption and
daily Mexican struggles. These
projects can be the perfect
opportunities to foster marketcreating innovations, leading Mexico
into a prosperous new era.

# A YEAR IN IDEAS\* HEALTH CARE



ANN SOMERS HOGG
DIRECTOR, HEALTH CARE

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#### — IN THE NEWS

In her provocative piece for MIT Sloan Management Review, <u>"How Employers Can Stop Failing Parents,"</u> Ann Somers Hogg emphasizes that the connection between the US' inadequate child care system and parents' mental health struggles is so significant that the US Surgeon General highlighted it in an advisory.

She reveals how employers that support employees experiencing child care issues have an opportunity to address a key factor affecting employee mental health and positively impact their business as a result.

#### **BLOG**

Following the US presidential election, Ann Somers' piece, <u>"Theory predicts the future. Can it sway. RFK, Jr.'s approach to vaccines?"</u> argues that since data hasn't swayed RFK, Jr.'s approach to vaccines, leveraging the power of theory to discuss the likely outcomes of his impact on public health in the years to come could sway likeminded opinions.

In revealing these likely outcomes, theory can spur actions and mandates needed toward preventing a big public health disaster.

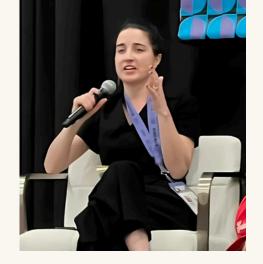
#### **BLOG**

Tackling one of the most exciting and concerning topics in the world today—Al—Ann Somers' blog, "Why Jobs to Be Done Theory is helpful when evaluating GenAl's use in health care," asks if the technology is trustworthy. And similarly, if it can ever be as trustworthy as a provider.

In contemplating these questions around trustworthiness, Ann Somers writes that Jobs to Be Done Theory has a lot to offer in identifying whether GenAl tools or offerings might be a good fit to help people achieve their desired progress.

<sup>\*</sup>These are highlighted mentions & pieces. Visit our **Resource Library** for more.

# A YEAR IN IDEAS\* EDUCATION



JULIA FREELAND FISHER DIRECTOR, EDUCATION

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#### IN THE NEWS

In New York Times' writer Jessica Grose's op-ed, "Every Tech Tool in the Classroom Should Be Ruthlessly Evaluated," Julia Freeland Fisher lends her perspective on why she's convinced that when it comes to the proliferation of tech in K-12 education, we need "a hard reset." Julia concurs with social psychologist and author Jonathan Haidt in his call for rolling back the "phone-based childhood." She stresses that when we weigh the benefits of ed tech, we're often not asking, "What's happening when it comes to connectedness and well-being?"

#### **BLOG**

Used as fodder for much of Grose's NYT piece, Julia's blog, <u>"Beyond bans: Schools' role in a hard reset on the 'phone-based childhood,"</u> describes the inconvenient truth that education systems must face headon: schools are inextricably linked to the good, bad, and ugly of what's happening in the consumer market.

Based on her research, she details three things that education policymakers, systems leaders, and edtech providers will need to wrestle with if they want to to protect and enrich young people's social lives and healthy development.

#### **BLOG**

With limited insights into what exactly internships signal to which employers, Julia's blog, "Students need internships, but internships need disrupting," highlights at least two risks if colleges rush to scale internships. First, internships could become the new black box, akin to a degree. Second, colleges could overrotate on trying to offer more internships as a singular and expensive form of work-integrated learning. She then offers three ways to tackle internship gaps with a keener eye on quality and a more innovative approach to scale.

# A YEAR IN IDEAS\* EDUCATION



THOMAS ARNETT
SENIOR FELLOW, EDUCATION

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#### — IN THE NEWS

In his engrossing piece for Education Next, <u>"Bending the Arc of</u> <u>Innovation to Benefit All Students,"</u>

Thomas Arnett investigates the intriguing idea of income-based sliding scales for determining the amounts of funding families receive in their Education Savings Accounts (ESAs). He elaborates that ESAs create a vehicle for incubating new education models that could one day replace the outdated conventional "grammar" of schooling. But without well-calibrated sliding scales, ESA-generated innovations in schooling will likely bypass disadvantaged students, thereby deepening societal divides.

#### **VIDEO BLOG**

In his popular video blog,
"Transforming existing schools is
an exercise in futility," Tom reveals
a hard truth: transforming existing
schools is nearly impossible. The
primary obstacle? Value networks, or
the environment that an
organization exists within—the
external entities that provide key
resources and define the rules for
staying in business.

So how does a school's value network stand in the way of transformation? This video provides context and examples.

#### **BLOG**

There are common patterns in history that showcase Disruptive Innovation, writes Tom in his piece, "The psychology of Disruptive **Innovation.**" In discovering that this same pattern also holds true in education, he explains why people working to improve conventional schools are unlikely to see the merit in emergent new models of schooling. Instead of trying to convince skeptics, innovators should focus on building and evolving today's early-stage models into the kinds of programs that mainstream students and families won't want to miss out on.

# AYEAR IN ENGAGEMENT OUR NEW WEBSITE

#### **DIVE DEEPER INTO THEORY**

#### DISRUPTIVE INNOVATION →

The theory that reveals innovations that could increase access and affordability.

#### IOBS TO BE DONE →

The theory that helps innovators understand how and why people make decisions.

#### MODULARITY →

The theory that spurs performance.

#### TOOLS OF COOPERATION →

The theory that pinpoints which change management tools to use, and when, to reach consensus.

#### BUSINESS MODEL →

The theory that determines an organization's capabilities and its priorities.

#### **EXPLORE THE RESOURCE LIBRARY**



#### **DELVE INTO OUR RESEARCH & IMPACT**



CONNECT WITH US-WE WANT TO HEAR FROM YOU!

WWW.CHRISTENSENINSTITUTE.ORG/CONNECT/





FOLLOW ON LINKEDIN



**ASK A QUESTION** 



SUBSCRIBE TO THE NEWSLETTER



#### **GLOBAL PROSPERITY LEADS WORKSHOPS**

Market-creating innovation (MCI) workshops are delivered on-the-ground to innovators across the world from South Africa to Colombia. They introduce entrepreneurs to the Christensen Institute's applicable insights on the process of market-creation, and give them a space to connect with others who speak the same innovation language—the first step to creating an ecosystem that fosters sustainable development.

"Bootcamp was incredibly enlightening! This perspective has sparked new ideas for my start-up...By tackling the obstacles that nonconsumers face, we can create more inclusive, innovative solutions that benefit everyone."

- Freda Adu Amankwah, Entrepreneur

#### JULIA FREELAND FISHER ANSWERS SOCIAL CAPITAL QUESTIONS AT SXSW EDU



#### THOMAS ARNETT DISCUSSES NEW RESEARCH AT STAND TOGETHER'S CONFERENCE



## A YEAR IN ENGAGEMENT IN THE FIELD

#### ANN SOMERS HOGG HOSTS "INNOVATION INSIDER"



"I think the examples of companies/situations that represent Christensen theories...are helpful and informative." - Member

Innovation Insider is a monthly online gathering where we assess current health care trends, news. and businesses through the lens of theory. In applying theory, we uncover unique insights about industry happenings, and how you should think about responding. The result? Feeling more confident to face the future regardless of volatility and uncertainty.

## SNEAK PEEK! ANEW WAY TO ENGAGE IN 2025



Understanding market changes and disruptive forces requires recognizing patterns and knowing when to act. Expert surfers read swells, assess conditions, and pick the perfect wave to ride. At the Clayton Christensen Institute, we help our community to do just that—using proven theories to make sense of complex market dynamics and ride the waves of disruption successfully.

This is what sets luck apart from consistent, repeated success, which comes from understanding these elements and consistently positioning yourself to win. However, we can't achieve our mission without the support of our incredible community.

#### THE COMMUNITY OPPORTUNITY

We're thrilled to introduce our new membership community, designed to give you unparalleled access to our work, our people, and a global network of likeminded innovators.

#### MEMBER BENEFITS

- Connect and Engage: Network with fellow innovators and thought leaders through our private events, webinars, and members-only "Office Hours," with access to our Private LinkedIn Group (coming soon).
- Exclusive Access and Support: Benefit from annual one-on-one advisory sessions, priority registration for the Innovation Summit (more information to follow), and invitations to private roundtables and executive briefings.
- Save on Learning Opportunities: Enjoy a 10% discount on our premium courses, conferences, and events.



FOR FOUNDING MEMBERS WHO SIGN UP BEFORE THE END OF 2024, WE'RE OFFERING A 50% DISCOUNT OFF ALL MEMBERSHIP TIERS FOR THE FIRST YEAR! JOIN HERE.\*

\*Tax Deductible: Your membership fee is tax-deductible to the fullest extent of IRS regulations.

BASIC MEMBERSHIP	PREMIUM MEMBERSHIP
\$20/month (Discount: \$10/month) \$200 annually (Discount: \$100 annually)	\$45/month (Discount Price: \$22.50/month) \$500/year (Discount Price: \$250 annually)
<ul> <li>Members-only roundtables &amp; webinars</li> <li>Archive of past sessions</li> <li>Early registration and discounts for events</li> </ul>	Everything from the basic membership        Monthly office hours with researchers and invited guests

## A YEAR IN NUMBERS

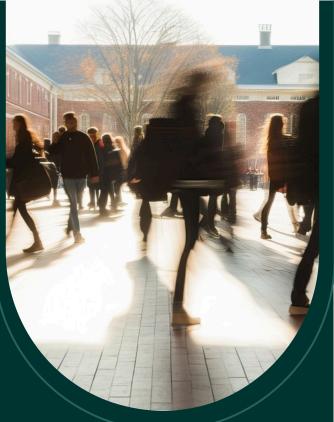
HOURS WATCHED ON YOUTUBE CHANNEL

640+

**SOCIAL FOLLOWERS** 

44,000+





WEBSITE USERS

160,000+

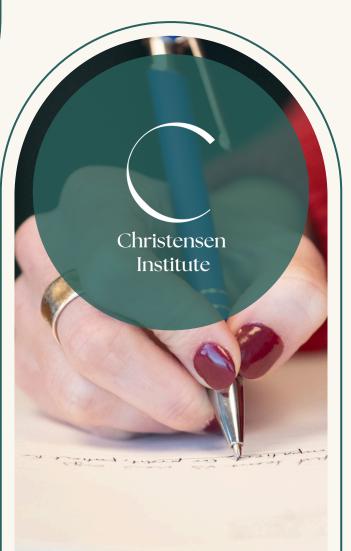
MEDIA MENTIONS

130+



NEWSLETTER SUBSCRIBERS

30,000+



#### WE ASKED OUR TEAM THE QUESTION:

In 2025, where do you hope AI will start being used or where do you hope it will stop being used? Alternatively, where do you want to see AI used more or used less?"

#### HERE ARE THEIR ANSWERS:



**EFOSA OJOMO**Director, Global Prosperity

"I would love to see AI used more to improve the productivity of agriculture in Africa. Agriculture represents close to 40% of Africa's GDP and around 65-70% of its labor force. Much of the continent's agriculture is low-productivity, backbreaking work. If more AI solutions can be developed to make agriculture more productive for the millions of people engaged in the practice, that would have tremendous impact."



ANN SOMERS HOGG
Director, Health Care

"I'd like to see Generative AI (GenAI) used more to **empower** physicians. Specifically, it should allow physicians to invest in patient care and relationships, which can fuel the rebuilding of trust that once characterized our health care system. I'd also like to see GenAI used less as a trusted source of truth. Until these <u>criteria are</u> <u>established</u>, trust in GenAI's outputs can't be, and shouldn't be, ubiquitous."



JULIA FREELAND FISHER
Director. Education

"Al shouldn't just be built in search of breakthrough efficiencies in the current system; it should be built to break through the warped incentives of that system to create a better one. Although Al tutors and counselors hold promise, together with consumer market Al companions being peddled to teens, they also present a major risk: worsening loneliness and isolation. I want Al to foster human conversation and connection at new heights."

# THE TEA

## ...CONTINUED



**SANDY SANCHEZ** Research Associate, Global Prosperity

"I hope AI is used as a technology that targets nonconsumption and creates more jobs in growth economies. If AI can be leveraged to solve the struggles of the poorer population, and be used in a way that enhances workers' skills rather than replaces them, then the technology could have a positive, lasting impact on global prosperity."



THOMAS ARNETT
Senior Fellow, Education

"I'd like to see Al used more to shift the role of teachers so that they spend less time lesson planning, teaching, and grading and more time co-designing custom learning journeys with their students."



MERIS STANSBURY
Senior Director, Communications

"The market needs to do a better job of rewarding GenAl that proves out stronger learning outcomes while dramatically limiting youth access to the bot companions that could stifle critical human-to-human social skills. I believe what will ultimately guide Al's potential will be a combination of federal guardrails and pressure from consumers."



"I am fortunate to know a number of the Institute's researchers, as well as other staff. I know that they are not only excellent researchers and thought leaders committed to Clay's legacy, they're great people as well. I was also fortunate to briefly meet Clay in 2017 after his talk at the Mayo Transform conference. How Will You Measure Your Life has had a great impact on me. Carrying on his work is important, and I want to contribute. These theories are far more than tools to create better managers—they have the potential to make the world a better place." - Jay Gerhart, Healthcare Strategist, Atrium Health

As somebody who works and travels a lot, I need information in quick bites: easy-to-read pieces from trusted people. 'Trusted people' doesn't mean I necessarily agree with them. Trusted people are those who really know the market and are going to challenge me. I give to the Institute because I want to invest in innovation. Innovation drives progress. Giving confirms my belief that innovation is the path forward. I work in higher ed, and Innovation is desperately needed. We need those voices to keep talking to us. Whether it's the research or it's a speaker, we desperately need this research to keep us going and keep us thinking." -Kristin Greene, Account Executive, Microsoft





#### **CONTACT US**

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