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| **#** | **Time period** | **Unit of analysis** | **Stakeholders involved** | **Externality type** | **Presence of change agents & innovation champions** | **Cause** | **Effect** | **Source** |
| 1 | Present | System | Intermediaries | Cold start problem, i.e., no one wants to be the first adopting the technology |  |  | Overcome it by piggybacking off of legacy processes rather than starting something from scratch | ETC1\_DI, Pos. 34-44 |
| 2 | Present | System | Intermediaries | Cross-externality: Wholesalers etc., only adopt the new technology if they do not receive verification request responses from manufacturers |  | [See Ex\_Fin#9] |  | ETC1\_DI, Pos. 50 |
| 3 | Present | System |  | Not getting to the level of adoption where network effects kick in |  |  | The innovation cannot extract the value it intended to | PY2\_DI, Pos. 80 |
| 4 | Present | Individual | Providers |  | Trying to educate the wrong people on the technology | [See Ex\_ExEff#14] |  | M1\_DI, Pos. 36 |
| 5 | Present | Individual |  |  | Talking to the wrong people about the value gains of the technology e.g., communicating the benefit of efficiency gains to people who dislike firing people or view their leadership importance by how many direct reports they have |  |  | PY2\_DI, Pos. 59 |