As agreed: Turning product ideas into blockbusters

Barmenia relies on T-Systems' crowd services to strike the perfect balance between customer benefits, functionality and price, as early as in product development.

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The recipe for a chocolate bar that bombs. A TV format whose viewing figures stay near zero from the start. The new leaf blower that just collects dust on hardware store shelves. Every industry can run off examples of consumers giving the cold shoulder to clever new products. Unfortunately, when the latest market craze is met with icy silence, the only thing left to do is to write off all the costs of research, development, advertising and production.

To nip product development flops in the bud, insurance company Barmenia asks customers to point out the problems. Specifically, it asks the crowd: Is there even a market for this idea? Who's the target customer? What are the main benefits for users and possible stakeholders? How much would consumers be willing to pay? These are all questions to which Barmenia can receive meaningful answers in record time: just two to three weeks with T-Systems' crowd service – from the first draft of the questions to the report on the findings.

PREVENTING TROUBLE A THOUSAND TIMES OVER

Barmenia's corporate strategy in Wuppertal was to analyze new potential insurance products to cover the parking process for motorists. "The only thing we expected T-Systems to do was put together a panel that our experts could ask questions so we could research four new insurance formats," explains Barmenia CMO Heiko Scholz (see CMO Talk on page 18 ff.). "Instead, they supplied an end-to-end service, including consulting – from developing the questionnaire to translating responses into recommended actions to advising us on ways to optimize prod-

> **"It doesn't matter what we want first. All that matters is what the customer expects. So what could be smarter than to ask the 'wisdom of the crowd' for this kind of information?"**
>
> **HEIKO SCHOLZ,**
> Chief Marketing Officer Barmenia

uct ideas in line with market expectations." In the end, Barmenia decided to launch a situational insurance product that covers parked vehicles from damage caused by other motorists. Demand is strong. Every year, people file thousands of reports on dents, dings, scratches or scrapes caused by third parties who simply walked away from the scene – either accidentally or intentionally.

"All we had to do was explain what information we needed and describe our product ideas – the crowd team took it from there with their truly impressive market research capabilities," says Scholz. "The findings hold tremendous value for our business – much better than the usual market standard thanks to the active suggestions for improvement." That's music to the ears of Hans-Michael Schnelle, who is responsible for this crowd-based service in T-Systems' Digital division. "We've conducted at least 80 of these business model analyses since 2016, sending over 300 task packages to our crowd of more than 9,000 people, which has also allowed us to systematically enhance the Telekom prediction markets." Organizations truly value the team's high-quality results, too: customer satisfaction is at 97 percent.

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