

Ethnography “Lite”

Background

One of the world’s leading insurers wanted to identify new product and service opportunities among members of its key customer segment: Employee benefits brokers. In discussions with this client, CSR recommended that the ideal way to understand unmet broker needs was through an ethnographic approach. Following brokers through the course of their business day would help us to identify brokers’ biggest challenges and how those issues might best be addressed by our client.

Logistics, however, are an issue when it comes to implementing any ethnographic study in a B2B setting, and this study was no different. Observing an executive’s tasks and routines without disrupting his or her workday, or compromising confidential or proprietary processes and knowledge, takes a great deal of planning and coordination, with not just the research participant, but also with his or her employer, and with our client.

The Approach

To address these challenges, CSR and our client designed a modified ethnographic approach: This would enable us to combine the immediacy and “serendipity” of ethnography with a less intrusive way to obtain feedback, and also, with a more modest commitment of resources.

CSR recruited 18 brokers to participate in three 15-minute in-depth interviews each over the course of two weeks. Between calls, brokers completed online surveys about how they planned to spend their time over the upcoming week, providing our client with additional valuable information, and helping CSR interviewers and our client to decide how best to focus the telephone conversations to address brokers’ most challenging current activities.

This telephone-based approach allowed each broker-participant to give us 45 minutes of individual feedback – all relatively immediate (within 3 days of when certain events took place, and with an audience that is typically difficult to engage in other research methodologies. And, compared to conducting focus groups (assuming you could even get successful brokers to attend a focus group), this is a very high value approach. If we recruited 18 brokers to participate in a focus group setting, we would need two focus groups. At a typical focus group length (120 minutes), then each broker, on average, would give us, generously speaking, about 10 minutes of feedback after moderator



Understanding what people really think

questions and instructions are accounted for. For approximately the same amount of investment as would have been required for two focus groups, our client obtained 45 minutes of valuable feedback per broker, over 800 minutes in total, compared to less than 15 minutes each, or under 300 minutes total.

Results

The results of this research were significant. CSR uncovered 150 unique frustrations faced by employee benefits brokers, giving our client a wide variety of opportunities for creating new products and services. In addition, more than a year later, this company continues to leverage the insights gained from this study as a source for innovative new offerings.