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## **The WinOvations<sup>SM</sup> System: Scope of Activity and Process Overview**

WinOvations, founded in 1995, is an international consultancy specializing in the Early Stages of new business development (NBD). The methodology we have evolved originated from Michigan State University<sup>1</sup> and has been used in many large companies globally since the 1970's.

Our process has been continuously refined over the last 12 years and the resulting WinOvations<sup>SM</sup> System can be integrated easily into most existing NBD processes. The results from using these new tools, which have been reported in the business media<sup>2,3</sup>, are a more than **Six Sigma improvement in speed and profitability** vs. traditional Staged-Gate approaches<sup>4,5</sup>. This has been achieved by breakthroughs in both:

- a. The early stages, or "Front End" of the NBD process itself: Using a proven, highly focused analytical process we typically achieve project outcomes with 84-95% accuracy (assuming that the technology risk is low).
- b. Personnel Selection, Training and Coaching for NBD management.

Our capabilities are focused in the following activities:

- a. **Risk Reduction**: Providing senior managers with powerful yet practical tools to define and focus the critical elements required for commercializing new business with exceptionally high odds of profitability.
- b. **Idea Management** for creating, prioritizing and shaping NBD project concepts.
- c. **Project Validation** through detailed analysis of market opportunities *based on comparative system cost-performance models, as seen by customers*, to establish a real basis for commercial viability. The original project is often found either not commercially viable, or sub-optimal. The WinOvations<sup>SM</sup> System is an iterative, non-linear methodology that searches for maximum value solutions, and often changes the starting concept significantly.
- d. **Selection, Training and Coaching** of NBD analysts and business teams to ensure optimum use of manpower.
- e. **Rapid Modification** of group and corporate cultures to become more innovative and effective at NBD

We continue to work mainly with large multinational corporations and are proud to have helped our clients quantify a total of more than \$4 Billion in new revenue potential in the last 5 years. These clients have included, for example, several multinational corporations in the Chemical, Automotive, Metallurgical, Electrical, Telecom and Construction industries, as well as in Services, on a global basis.

## WinOvations<sup>SM</sup> System Elements:

WinOvations seeks to help its customers find profitable new business opportunities that have greater than a 95% probability of success. Statistically, most early stage new business development (NBD) plans will fail. *WinOvations'* success is achieved using an iterative, market focused process, which often redirects, or “*Morphs*” starting point projects, sometimes substantially, to ensure they capture maximum value.

The key elements of the *WinOvations<sup>SM</sup> System* include the following:

- I. **The *Gut-Level-Screen*:** This determines senior management’s “hot” buttons.
- II. ***WinOvations' Idea Management*:** Combines idea-generation, functional segmentation and prioritization against NBD goals and technical capabilities.
- III. ***Project Gap-Analysis*:** The initial project review looks for “*5 Essential Vitamins*.”
- IV. ***Project Success-Wheel*:** Provides a detailed project validation analysis.
- V. **Selection, training and coaching of *Rainmakers*,** or individuals who excel at *Starting* initiatives.
- VI. ***Creating More Innovative and Effective Cultures*:** Placement of *Rainmakers*, or “Starters” in job roles requiring them to innovate, and placement of the opposite types (“Finishers”) in job roles requiring them to finalize and commercialize the product or service.

Brief summaries of these elements are given below.

### I. The *Gut-Level-Screen*:

Growth or redirection of any new business development project must conform to business strategy. The ***Gut-Level-Screen*** is a *key element* of the *WinOvations<sup>SM</sup> System* to define and record top management’s desired direction, and “no-go” regions. The screen does not seek to *force* consensus amongst business teams. It is established through individual personal interviews with senior business managers and looks for common areas of agreement that *excite, and therefore will be fully supported by,* management.

The ***Gut-Level-Screen*** identifies areas of agreement in Quantitative and Qualitative criteria as well as the “danger” zones that will not be fully supported by all members of senior management. Typically, we find a surprising number of NBD projects actually do not fit management’s collective ***Gut-Level-Screen***, with predictable outcomes. The ***Gut-Level-Screen*** is one of the most important tools used by WinOvations and is generally the starting point for our involvement. It is used both to prioritize projects and to keep new business development projects on-track as they morph from concept into reality. It is also useful for assessing the attractiveness of partnering activity and acquisition targets.

## II. Idea Management

WinOvations has shown that it takes approximately 3,000 raw ideas (or 125 issued patents) to produce one product that makes money<sup>6</sup>. This will not surprise anyone active in NBD, where project failure is the norm. Many companies focus on generating as many ideas as possible to feed their NBD programs, in the hope of finding a “pony” in there somewhere – with a tremendous waste of resources.

Much has been written about the need for creativity in organizations and many tools have been developed to facilitate the generation, collection and storage of ideas. As a result, we have found that idea *generation* is not usually a bottleneck. The more difficult problem is how to manage all of these ideas, and fundamentally how to determine which of the hundreds of ideas have commercial value.

The ***WinOvations Idea Management System*** uses accepted *Idea Generation* methods, in conjunction with two unique elements: ***Functional Value Segmentation*** and the ***Gut-Level-Screen***. *Functional Values* provide a common language for bridging between technical capabilities and market need, and provide the basis for commercial value and pricing models.

Idea Generation can be done not just at the start of a project but also continuously and iteratively throughout the early stages of the NBD process. *WinOvations* has found that one of the most productive uses of Idea Generation is *after* the potential value of meeting customer’s unmet needs has been determined.

The ***WinOvations Idea Management System*** uses the following steps to identify, manage and prioritize ideas, leading to projects that ultimately have a very high chance of success.

1. Two weeks prior to the session, participants are provided background information containing key technical and marketing criteria for the area of new business development focus. Participants are encouraged to explore the functional attributes required to meet these criteria, and to arrive with a few new ideas in the defined area of interest.
2. Raw ideas are generated in a group session using a variety of brainstorming and idea generation techniques. Much of the idea-generation session as practiced by *WinOvations* revolves around the concept of *functional values*.
3. The resulting ideas are prioritized by the participating group, and recorded.
4. After the session, *WinOvations* groups these ideas into the following broad categories:
  - a. *Specific Market Applications*  
Example: boat moldings
  - b. *Broader System Replacements*  
Example: replacing nylon (a material replacement).
  - c. *Competitive Processes*  
Example: replacing gas turbines with solar energy

5. Within these broad categories, ideas are further grouped by common *functionality*. *WinOvations* conducts this analysis to identify the competing systems and processes, from which the system cost and performance models will be derived in the *Success-Wheel*.
6. The *Gut-Level-Screen* and the earlier raw-idea prioritizations are then used to prepare a bubble chart of these major groupings (showing overall Fit vs. Time to Market). Based on this information, *WinOvations* then makes a recommendation of which group and specific project to analyze first.

***Clustering of the specific projects into groups sharing key commonalities is an essential and unique part of the Idea Management System.***

By integrating idea creation with functional values ideas are consolidated to become an excellent source of potential projects for the next stages of the early stages, or “Fuzzy Front End” in the *WinOvations<sup>SM</sup> System*. The results of one *Success-Wheel* analysis conducted later can be applied to related projects in the same group, thereby leveraging the information powerfully across related market segments.

### **III. Project Gap-Analyses:**

WinOvations has identified a strong correlation between the probability of success and “**5 Essential Vitamins**” that any project must have to succeed<sup>4</sup>. These are:

- A. Fit with the *Gut-Level-Screen*
- B. Identifiable market need
- C. In-use system cost/performance models (essential for value analysis)
- D. Identifiable monetary value to both the customer and your company
- E. Sustainable competitive advantage for your company

The *Gap-Analysis* assesses the current marketing and technical status of an NBD project to see if these **5 Essential Vitamins** are present. Typically, several will be found to be missing or undefined. This is expected in the *Early Stages* of NBD projects and helps explain the high failure rate.

Many NBD business teams are unaware of the criticality of the **5 Essential Vitamins**. Knowing what is missing becomes a starting point for redirecting efforts. This analysis not only helps define the work needed to strengthen the project but also helps clarify the prioritization of existing projects within a NBD portfolio.

The *Gap-Analysis* generally requires a 2-4 hour meeting with the technical and commercial project managers. The initial meeting, usually held under a Confidentiality Agreement, is a review of *current* information to assess the project’s status. No new materials are required from the technical and commercial managers for these presentations.

The *WinOvations* deliverable from the **Gap-Analysis** includes analysis and reporting, with an approximation of the odds of commercial success for the project “as is” vs. the “**Universal Success Curve**” for NBD projects in large corporations using staged-gate processes. More importantly, a plan of action is drafted to “fill in the gaps” and substantially raise the odds of success.

#### IV. The *WinOvations Success-Wheel*:

The ***WinOvations Success-Wheel*** is derived from over 15 years of successful new business development activity for a “Fortune 50” company. Based on a proven academic foundation<sup>1</sup>, we have bench-marked the ***Success-Wheel*** to have created enormous value in more than 55 different NBD projects. The commercial success rate for implementation of recommendations from Stage 4 of a typical seven step Stage-Gate process (after a Detailed Analysis) exceeded 95%, versus the long-standing global industry standard of 11%. This represents more than a Six Sigma improvement (i.e. more than six standard deviations) in both *speed* and *profitability*.

The ***Success-Wheel*** uses a disciplined methodology to test key initial propositions for success, asking the questions:

1. How is the function done, *today and tomorrow*?
2. What are the *spoken unmet needs, today and tomorrow*?
3. What are the *competitive system costs, today and tomorrow*?
4. What is the *value* in meeting unmet needs, *today and tomorrow*?
5. What is the *winning strategy* against the best in the world, *today and tomorrow*?

This analysis is an iterative process that searches for the highest value opportunities. It also identifies, “What are the *unspoken customer needs* and *the value* of meeting them?” Idea generation techniques are especially effective at this stage of the process.

The various project stages of the ***Success-Wheel*** can be summarized as:

- a. Establish the ***Gap-Analysis*** and ***Draft Propositions*** (of fit, need, cost, value and advantage) to design the research program
- b. Conduct external interviews with customers & industry experts
- c. Analyze results, construct cost models, validate value propositions
- d. Document and report
- e. Iterate the process as is usually needed, to “morph” the starting idea into a winner, with modeled system cost-performance advantages vs. the best-in-the-world alternatives. Then you know you can win.

The heart of the analysis focuses on two critical areas: the first is establishing the reality of proposed customer needs, and the second is establishing cost and performance models for both “in-kind” and “out-of-kind” competitive systems.

The cost and performance analysis of competitive systems results in a clear and powerful understanding of the key elements required for the winning business plan including:

- a. Strength of market application needs
- b. Detailed understanding of product requirements & technical specifications
- c. Basis of competitive advantage and competitor strengths & weaknesses
- d. Understanding of value throughout the supply chain and how to share value
- e. Basis of pricing strategy
- f. Marketing communications positioning platform

Depending on the findings from the first analysis, more than one turn around the *Success-Wheel* may be required to capture optimum value. In most cases, even if the first turn uncovers a negative value proposition, the analysis often opens up new opportunities with significantly greater chances for commercial success (provided they stay within the *Gut-Level-Screen* of top management). These new value propositions are again tested rigorously in a second turn of the *Success-Wheel*.

In short, the *WinOvations<sup>sm</sup> System* typically “morphs” starting ideas into successful projects through the *Success-Wheel*. Once a value proposition has been validated by the *Success-Wheel*, the chance for commercial success increases significantly. Experience shows that, once validated, the odds of success typically exceed 95%.

## V. Personnel Selection Background: *Rainmakers, or “Starters”*

*WinOvations* is a licensed practitioner in the use of several standard personality profiling instruments. A key to the *WinOvations<sup>sm</sup> System* is that we have discovered certain individual personality traits correlate to a remarkable degree with proven NBD success <sup>2, 5,7</sup>.

The Myers Briggs Type Indicator® (MBTI®) instrument is the most widely used instrument for measuring personality types in industry, with over 2 million assessments given annually in the USA alone. The MBTI® instrument is widely used globally as well, and is available in many languages. We have developed a unique MBTI® based approach specifically tailored to NBD to help identify potential *Rainmakers*, utilizing the unique *Rainmaker Index<sup>sm</sup>*. This index has shown a statistically significant correlation with NBD profitability over more than a ten-year time span. During the period benchmarked, profits from the individuals in the top third of the *Rainmaker Index<sup>sm</sup>* out-earned those in the bottom third by 95 times (a 9500% improvement) <sup>5,7</sup>.

*WinOvations* also facilitates the administration of other psychological instruments to measure creativity. Both the MBTI® based Creativity Index (CI) and the Kirton Adaptor Innovator (KAI) Instrument may be used to measure individual creativity directly. However, we have found that these indices do not correlate as closely with NBD success as the *Rainmaker Index<sup>sm</sup>*.

There is a role for all personality types in New Business Development. However, individuals scoring highly on the *Rainmaker Index*<sup>SM</sup> show greater potential to identify profitable opportunities in the early stages of your NBD activity. But, to be fully effective and to maintain focus, their high levels of creativity require business discipline. This discipline is best developed through training *and* coaching, especially during their first projects. *WinOvations* provides the specialized training and coaching that these individuals need to become effective *Rainmakers*, who are very adept at *starting* NBD initiatives.

Other personality types are required to *finish* and deliver the new products or services. “Finishers” tend to be the opposite types from the “Starters,” and can also be identified via the MBTI® instrument. It is critically important to get “Starter” personalities in job roles requiring them to initiate NBD efforts, and “Finisher” personality types in job roles requiring them to deliver the finished product concept to customers.

### **Personnel Selection, Training & Coaching Programs, Cont’d:**

The *WinOvations*<sup>SM</sup> *Training System* consists of the following elements:

1. ***Personnel Profiling:*** The MBTI® instrument is first filled out by each individual who is participating. This can be done online through [www.winovations.com](http://www.winovations.com). *WinOvations* tallies these results, and if a group is involved brings the results for each person to the group discussion session that follows. *WinOvations* then conducts a two to four hour session with the NBD business team to explain the methodology and objectives of the MBTI® profiling instrument and to establish the individual profiles for each individual, and for the group as a whole.

This is an excellent group exercise that gives individuals an opportunity to better understand their personality. Participation by individuals in these sessions should be voluntary. *WinOvations* releases assessment results only to the individual concerned and does not share these results unless the individual agrees, or the results become common knowledge.

***Formal NBD Training Courses:*** The training program *WinOvations* typically recommends contains the following two elements:

- a. A half-day “management awareness” session ensures that the organization and its management understands the goals and methodology of functional value marketing using the *WinOvations*<sup>SM</sup> *System*.
- b. A two to three day “skills training” session for Technical Service and Development, Sales, Marketing and New Business Development personnel directly involved in growth initiatives, improves understanding of the customer interview and data analysis methodology required to discover and understand functional system values.

The content may vary from generalized introductions to detailed programs, including, for example, customer interview techniques, developing system cost & performance models, and methods of uncovering customer's *unspoken* needs. The *WinOvations<sup>SM</sup> System* and toolbox is fully compatible with the front-end of most stage-gate NBD processes and can be customized to fit a client's specific approach as required.

The training courses are essential to familiarize business teams with the *WinOvations* concept and methodology and are required to:

- a. Smooth the integration of the *WinOvations<sup>SM</sup> System* into existing processes,
  - b. Manage the expectations of the business and research groups,
  - c. Help team members understand the goals, timing and methodology used.
3. ***Personal Coaching of Potential Rainmakers:*** The profiling and training sessions are essential for identifying potential ***Rainmaker*** candidates, and ensuring that the organization understands the goals and objectives of a *WinOvations* program. But, in practice we have shown repeatedly that it is virtually impossible, even for gifted potential ***Rainmakers***, to develop the level of analytical skills required without personal coaching. To become fully effective, potential ***Rainmakers*** require a high level of coaching initially, especially for their first project or two. Coaching through one or two turns of the ***Success-Wheel*** typically lasts from three to six months.

Training and coaching individuals in the *WinOvations<sup>SM</sup> System* enables your business to routinely achieve more than a Six Sigma improvement in new business development speed and profitability<sup>1,2,7,8,9</sup>.

## **VI. Creating More Innovative and Effective Group Cultures:**

It is usually a very difficult and slow process to change corporate cultures. For example, using traditional approaches, it took Jack Welch over 20 years by his own reckoning to get GE 50-60% of the way towards being more innovative and agile. Most managers do not have this much time, and even Welch would have liked to move much faster<sup>9</sup>.

By applying the following principles, we have proved that it is possible to transform a relatively *non*-innovative culture into a highly innovative, and effective culture in under four years<sup>9</sup>:

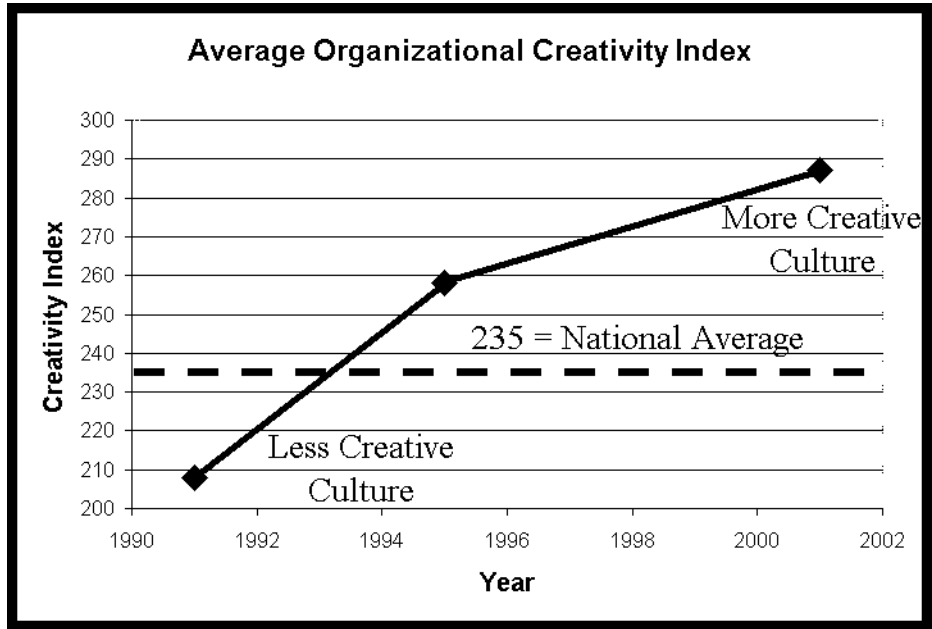
- Personality is of utmost importance in industrial innovation.
- The top third of MBTI® based “Rainmaker” (or “Starter”) personality types can out-earn the bottom third by 9,500%<sup>8</sup>.
- Personality, including creativity, is determined to a large extent by nature, or genetics, as determined from the long-term study of identical twins raised apart<sup>8</sup>.

- Cultures therefore have a distinct personality, which is the average personality of the key decision makers within the group. The underlying reason that cultures have previously been nearly impossible to change quickly is they too are determined to a large extent by nature, or genetics, while this has not been widely recognized.
- Cultures are measurable, by measuring the personalities of the key individual decision makers, and averaging the results.
- Since creativity is a measurable personality trait, the *Creativity-Index* of an entire culture can be measured.
- It is very difficult to change organizational cultures without changing not just the people, but *the kinds of people* within those organizations.
- Creative people (*Rainmakers* or *Starters*) need to be in job roles requiring them to innovate, or start new business development concepts and not to implement or commercialize them.
- *Finisher* or *Value Builder and Enhancer* personality types need to be in roles requiring them to implement new business development concepts and not start them.
- The mix of *Starters* and *Finishers* in a group needs to be continuously adjusted depending on what needs to be accomplished at that point in time.
- The group mindset or culture of an R&D group chartered with creating discontinuous-radical-breakthrough types of innovations should be more on the *Starter* side than the *Finisher* side, while recognizing that both types are needed, in varying proportions (and in different job roles), for any group to function well.
- New business development training and coaching is needed, particularly for the often difficult-to-manage *Starters*, to ensure they work on opportunities with value to customers.

Raising the *creativity* of an entire organizational culture has been quickly achieved, by raising the level of creativity of the key decision makers: both scientists and managers. This was done, simply by bringing in more creative individuals.

Exhibit 1 shows that the average *Creativity-Index* for the group of top managers and scientists rose from being substantially below the national average, to substantially above the average in less than four years. Such a deliberate and rapid cultural shift has never before been documented, to the best of these authors' knowledge<sup>9</sup>.

Exhibit 1. Increase in R&D Group's Creativity  
As Measure by MBTI®-Based Creativity-Index

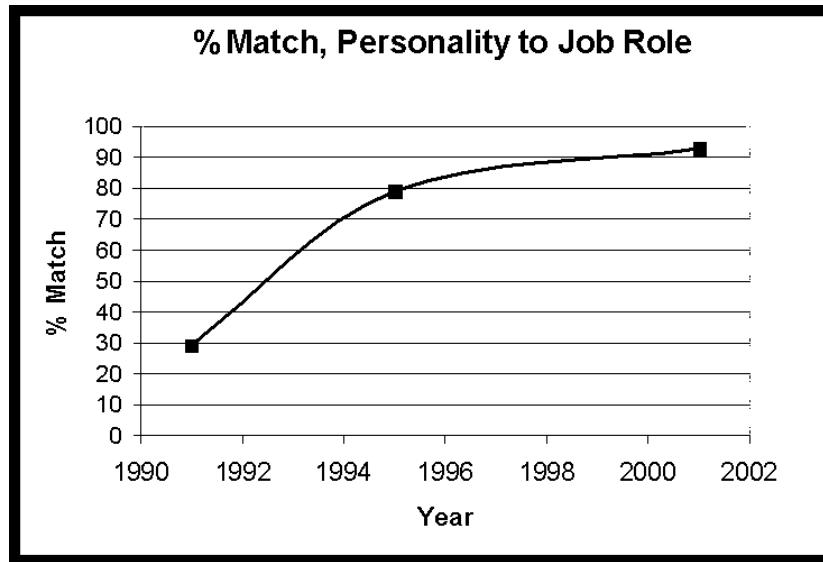


[This simple-sounding approach - of bringing in more creative people when greater creativity is needed - is actually a significant breakthrough in thinking. Virtually all creativity gurus claim that they can make the people in your existing organization more creative – if you pay them enough.

The traditional approaches involve motivational pep talks and creativity exercises like playing with pipe cleaners or wearing different colored hats. However, we have yet to see even a single well-run study quantifying a *long-term* improvement in group-creativity from such traditional approaches – unless more inherently creative people are brought in at the same time.]

Of equal importance to raising the creativity of the group is getting the right people in the right job roles: “Rainmakers” or “Starter” personality types in job roles requiring innovation, and “Finishers” or “Value Builders” in job roles requiring implementation and commercialization. In the group studied, this too was achieved in under four years, as shown in the Exhibit 2, and contributed to making the group much more *effective*.<sup>9</sup>

Exhibit 2. Percent of Match of Personalities with Job Roles Starters in Starter Roles, and “Finishers” in Finisher Roles



The increased effectiveness of the culturally transformed group (a large industrial R&D group) is quantified in the metrics shown in Exhibits 3 and 4. Exhibit 4 shows that the research conducted by the culturally transformed group added more than \$3 billion in value through 2003, which is on track to climb to \$6 billion within the next three years<sup>9</sup>. That is outstanding from a group that previously created no new product lines for several years, and had been on the block for divestiture.

The learning from this effort has been distilled into a five step process, which also provides six new *Forward-Looking-Metrics* to ensure that your NBD efforts will be profitable in the future. These new forward-looking performance metrics provide NBD managers the tools to use to manage and measure their performance day by day. When followed, the future NBD success rates are remarkably high: between 84% in one ten year longitudinal study, and 95% in another. This compares with normal success rates of 11% at the end of the early stages of NBD assessment, (and only 60% success rates upon launch).

Exhibit 3: Five-Step Approach for Improving Innovation & NBD Effectiveness

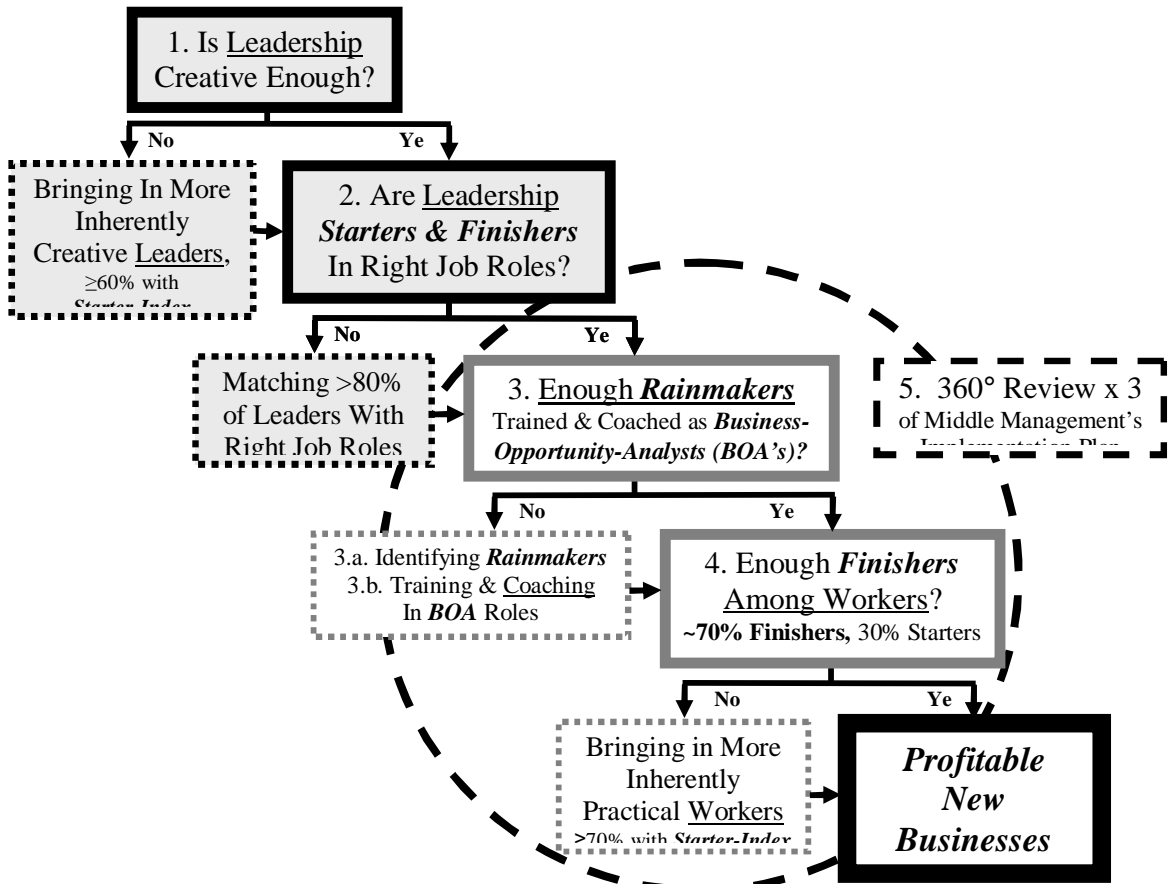
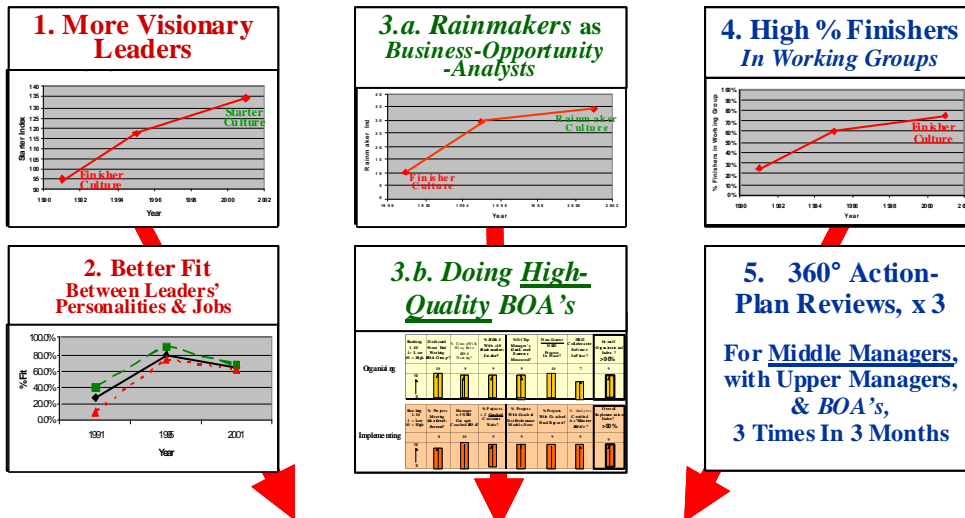


Exhibit 4: **Six New Forward-Looking-Metrics That Predict Future NDB Success**  
**Rates of 84-95%** (vs. the Benchmark of 11% After the Early Stages of NBD Analysis)

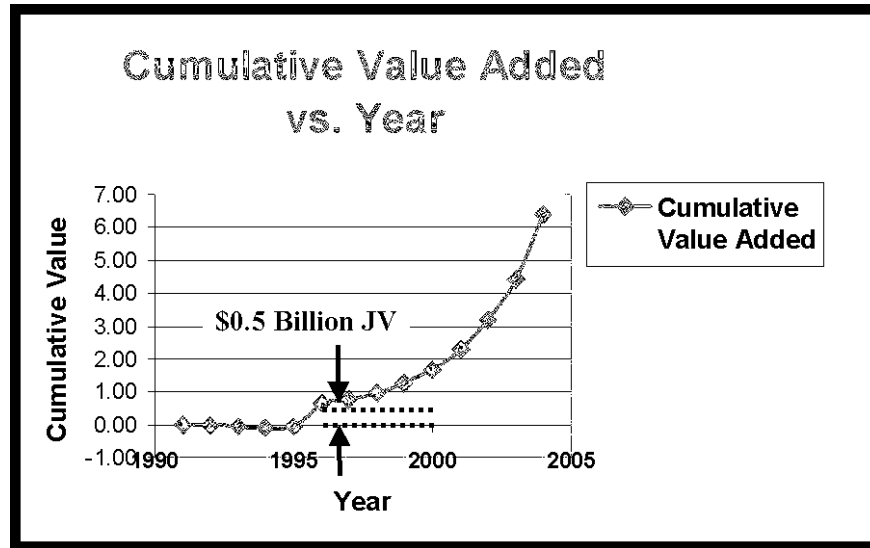
Case Example Reported from Dow Polyolefins and Elastomers Business, in publication appearing in *Research-Technology Management*, late 2008

**Six New Forward-Looking Performance Metrics**



<b><u>Drive</u> Backward-Looking Performance Metrics</b>	<b>Change: 2001 vs. 1991</b>
Intellectual Property, # of Patents	4 Times More
Pilot Plant Efficiency	18 Times Better
Technical Service Efficiency, Lbs. Serviced/Person	2.6 Times Better
Speed to Launch (Achieved Best-In-Class)	3 to 4 Times Faster
Number of New Product Launches	13 Major New Launches
Sales from Products Less than 5 Years Old	4.3 Times More
Increased Capacity from Existing Plants	2.5 Times More
Professional Job Creation	4.8 Times More
<b>Value Increase (Cumulative)</b>	<b>&gt;\$23 Billion Dollars<sup>(2008)</sup></b>

**Exhibit 4. Value in Dow Polyolefins and Elastomers Business, Created by the Cultural Innovation-Transformation, Exceeded \$6 Billion through 2004, and Has Grown to Exceed \$23 Billion through 2008 (Exhibit 3)**



The first time it took less than four years to change a culture using these tools, which is relatively fast vs. the standard approaches. Since then, we have proven through experience that it can be accomplished in less than one year.

**Survival of the Fittest NBD Approaches:**

**WinOvations** provides a complete and proven “best practice” program for the early stages of new business development, which has evolved over more than 20 years of study and reduction to practice in major multinational corporations. Many approaches sound like they should work, but actually *don't* when implemented in major corporations. These have been culled based on experience and our deepening theoretical framework. Only the fittest approaches - with quantified performance benefits proven over time - have survived and been incorporated into the **WinOvations** system.

If you are interested to learn how we can tailor these programs and new tools to fit within your existing NBD process, please contact us at:

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**References: at [www.winovations.com](http://www.winovations.com) under “Articles”**

<sup>1</sup> Bacon, Jr., Frank R. and Thomas W. Butler, Jr. *Achieving Planned Innovation®*, A Proven System for Creating Successful New Products and Services. The Free Press/Simon & Schuster, 1998.

<sup>2</sup> Stevens, Tim. “The Nature of Creativity.” *Industry Week*, Viewpoint Archive. IndustryWeek.com. June 29, 1999. pps. 1-4.

<sup>3</sup> “Innovation in Industry Survey.” *The Economist*. Feb. 20, 1999. p. 15. [Shows the *WinOvations* Success Curve]

<sup>4</sup> Stevens, Greg A. “Shattering Myths and Achieving Higher Profits Faster from Six Sigma Improvements in New Business Development.” Technology Transfer and Innovation '99 Conference, September 29, 1999, Melbourne, Australia.

<sup>5</sup> Stevens, Greg A, James Burley, and Richard Divine. “Profits and Personalities: Relationships Between Profits from New Product Development and Analyst’s Personalities.” Product Development and Management Association (PDMA) 1998 Research Conference, October 5-7, Atlanta, GA. pps. 157-175.

<sup>6</sup> Stevens, Greg. A. and James Burley, “3,000 Raw Ideas = 1 Commercial Success.” *Research · Technology Management* 40(3), 16-27 (May-Jun, 1997). Article available by visiting: <http://www.winovations.com>

<sup>7</sup> Stevens, Greg, James Burley, and Richard Divine. “*Creativity + Business Discipline = Higher Profits Faster* from New Product Development.” *Journal of Product Innovation Management*, 16: 455-468. 1999. [Selected as “Outstanding Research Paper” from October, 1997 PDMA Research Conference.] Article available by visiting: <http://www.winovations.com>

<sup>8</sup> Stevens, Greg and James Burley. “Piloting the Rocket of Radical Innovation: Selecting the Right People for the Right Roles Dramatically Improves the Effectiveness of New Business Development.” *Research Technology Management*. 16-25, March-April, 2003. Article available by visiting: <http://www.winovations.com>

<sup>9</sup> Stevens, Greg, James Burley and Kurt Swogger. “Dow Chemical Achieves Major Transformation of PO&E R&D Group: Personality-Oriented Approach Improves NPD Results.” *Visions* journal of the Product Development and Management Association. Vol. 27, #3; 6-10, July, 2003. Article available by visiting: <http://www.winovations.com>

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