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Designing Product and Business Portfolios

by [Vijay Mahajan](#) and [Vijay Mahajan](#)

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As an outgrowth of the diversification trend in U.S.

corporations, in which companies are expanding their product lines and entering new businesses, portfolio models have gained wider acceptance. General Electric is perhaps the best-known exponent of the portfolio approach. The models fall into two general categories—the standardized approaches,

which usually concentrate on growth and share of market, and the tailor-made varieties, which offer more flexibility in the dimensions along which the products or business lines are measured. This article outlines seven steps to follow in evaluating an existing portfolio model or in designing an idiosyncratic approach.

In our complex business environment, companies big and small continually assess the compatibility of their strategy for each product or service—existing or planned—with the needs, resources, and objectives of the organization. Should we be in this business? Should we add a new business? How can we win and hold a substantial share of the market?

In seeking answers to such probing questions, many companies view product mix decisions as portfolio decisions. A company offers a variety of product lines, each requiring a certain investment and promising a certain return on that investment. In this view of operations, top management's role is to determine the products (or businesses) that will comprise the portfolio and to allot funds to them on some rational basis.

A number of product portfolio models have appeared over the past several years to assist management in this task. Examples are the growth/share matrix, the business profile matrix, the business assessment array, and the directional policy matrix. Exhibit 1 classifies these four models as well as five others that have also gained acceptance. Conceptually the models differ in three ways:

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