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From Complexity to Clarity

How Top Brands Are Winning the Digital Experience War



In 2025, digital leaders are navigating heightened complexity, cautious investment climates, and rising customer expectations, all while needing to deliver innovation at speed.

This whitepaper was created following our recent event, **Thriving in the Digital Experience Crunch**. It brings together the voices of those at the sharp end of digital transformation: strategic leaders across automotive, finance, telecoms, and technology.

Through keynote insights and panel discussions, we uncovered the core challenges facing digital leaders in 2025- and, more importantly, how they're navigating them.

Five themes to Take Back to Your Team

1 Personalisation is a strategic mindset, not a toolset.

2 Data needs architecture, not just access.

3 Customer expectations are evolving faster than most platforms.

4 Internal culture can block or accelerate transformation.

5 High-impact DX is about prioritisation, not perfection.

Executive Perspective: Navigating Digital Complexity

In today's digital economy, senior leaders are being asked to do more with less, faster than ever before. The pace of technological innovation has accelerated beyond incremental change; it's a tidal shift reshaping how organisations engage customers, deliver services, and compete in the marketplace. But with that change comes complexity and with complexity, risk.

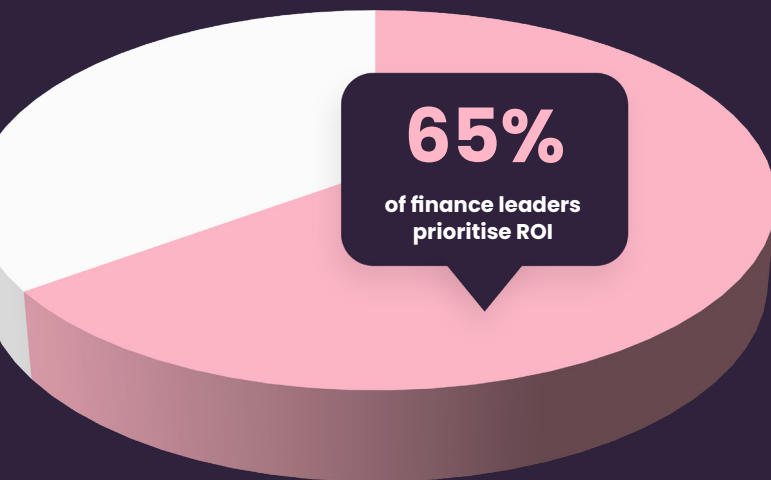
From AI integration and data personalisation to culture change and content strategy, this document offers practical intelligence, strategic foresight, and direct peer perspectives. Whether you're shaping digital strategy, driving transformation agendas, or seeking to unlock new value for customers, this paper provides a blueprint grounded in real-world application.

Digital Transformation in a Complex Economic Landscape



by Mark Starling,
VP of Technology,
26 DX

The global economic outlook for 2025–2026 presents both opportunities and challenges. With projected global growth at 3.3%¹, businesses are moving forward with measured optimism, but with an increased focus on efficiency and demonstrable return on investment (ROI). In fact, 65% of finance leaders cite proving ROI as their top priority for technology investments², marking a shift away from large-scale transformation projects towards more strategic, results-driven initiatives.



At the forefront of this shift is Artificial Intelligence (AI). 50% of Chief Financial Officers (CFOs) say they would withdraw AI funding if clear value is not seen within 12 months³. This reflects a wider trend, technology investments must now deliver practical, measurable business outcomes, rather than serving as innovation for innovation's sake.

Alongside AI, the pace of digital change is accelerating, creating a new challenge: staying ahead without being overwhelmed. The sheer number of emerging tools and platforms can lead to decision paralysis, where organisations hesitate due to the complexity of choices. Those that will thrive in this environment are those

that adopt an agile, structured approach to digital transformation, ensuring that technology investments align with their strategic goals.

AI-driven teams report 40% productivity gains

From our work with leading organisations, we have identified five key principles for successful digital transformation:

Embrace Change – Treat transformation as an opportunity, not a challenge. Teams that engage in change drive innovation and adaptability.

Iterate, Don't Overhaul – The 'big bang' approach is out; successful companies build, test, learn, and refine continuously.

Think Modular – One-size-fits-all is dead. Businesses need flexible, adaptable digital ecosystems.

Differentiate to Win – Focus on high-impact innovation, not reinventing standard functions.

Stay Ahead – Innovation tracking, testing, and integration must be structured and strategic.

Looking ahead, the organisations that will succeed in digital transformation will not necessarily be those that spend the most, but those that invest wisely. Success in this era is not about chasing trends, but about delivering tangible business results through focused, strategic, and adaptable execution. By combining an ROI-driven approach with agile innovation, businesses can navigate the complexity of the digital landscape with confidence and clarity.

¹ <https://www.imf.org/en/Publications/WEO/Issues/2025/01/17/world-economic-outlook-update-january-2025>

² <https://www.cfo.com/news/65-of-cfos-are-under-pressure-to-get-roi-from-technology-IBM-CFO-2024-report/726806/>

³ <https://www.prnewswire.com/news-releases/the-ai-tipping-point-half-of-cfos-will-axe-ai-investment-if-it-doesnt-show-roi-next-year-302303275.html>

Scaling Digital Transformation: Insights from Industry Leaders



Ian Chen
Enterprise Digital
Strategy Leader,
Jaguar Land Rover



Marie Feliho
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Experience & Engagement,
VMO,
Virgin Media O2



Stefania Ricci
Director of Mortgage
Digital Platforms,
Barclays UK

Digital transformation is no longer a theoretical concept; it is a fundamental driver of competitive advantage. To understand how enterprises are navigating this evolution, leaders from some of the UK's most recognised organisations shared their experiences, revealing key insights into strategy, execution, and the evolving customer landscape.

Prioritising Digital Experience Investments

With budget constraints and competing priorities, organisations must carefully determine where to allocate resources to maximise impact. Corporate strategy provides a high-level framework, but decision-making at divisional and product levels requires balancing top-down objectives with bottom-up insights. Data-driven feedback loops, including customer complaints, digital engagement metrics, and behavioural analytics, are essential in refining priorities.

However, many large organisations underutilise their existing technology and data assets, leading to inefficiencies. Repurposing proven systems across multiple functions- such as adapting credit card technology for mortgage applications- reduces development costs and accelerates time to market.

While strategic alignment is crucial, execution ultimately determines success.

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“Our CEO recently asked if we were investing enough in digital transformation. The question wasn’t about cost but about commitment to execution.”

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Notes Ian Cheng, Enterprise Digital Strategy Leader at Jaguar Land Rover.



Prioritisation should focus on practical impact, ensuring that technology investments drive measurable outcomes. wisely. Success in this era is not about chasing trends, but about delivering tangible business results through focused, strategic, and adaptable execution. By combining an ROI-driven approach with agile innovation, businesses can navigate the complexity of the digital landscape with confidence and clarity.

AI's Role in Digital Experience Strategy

Artificial intelligence is reshaping digital interactions, but its success depends on clear strategic intent. AI initiatives must be aligned with business objectives, and their effectiveness should be tested through rapid iteration. Breaking down large-scale challenges into manageable experiments fosters stakeholder confidence and allows for continuous optimisation.

Beyond efficiency, AI should enhance personalisation and engagement.

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“We leveraged AI-powered customer behaviour analysis to move from broad segmentation to personalised recommendations, driving double-digit growth in retention and revenue.”

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Marie Feliho, Director of Customer Experience & Engagement at Virgin Media O2



Effective AI integration extends beyond marketing, influencing customer service, renewal strategies, and proactive engagement.

Building Scalable, AI-Ready Data Architecture

A robust data infrastructure is the foundation for AI-driven transformation. Many enterprises, particularly those with legacy systems, struggle with fragmented data ecosystems that impede scalability. Cloud-based architectures offer flexibility but integrating them with existing systems requires rigorous planning. Reliable data pipelines and meticulous mapping are essential to ensure accuracy.

In some cases, AI itself can assist in modernisation. “Legacy code can be a barrier, but AI is helping us interpret and restructure it to create future-ready systems,” explains Stefania Ricci, Director of Mortgage Digital Platforms at Barclays. Establishing a common data language across business units enhances standardisation and usability, ensuring that AI applications can deliver meaningful insights.

Navigating Hybrid Customer Experiences in Traditional Sectors

Traditional industries face unique challenges in adapting to digital-first models. Banking, for example, must reconcile the decline of physical branches with the enduring need for personal financial guidance. While challenger banks excel in digital simplicity, heritage institutions must blend digital innovation with accessible human support.

One critical consideration is literacy and accessibility. “The average reading age in the UK is 11, yet financial institutions often communicate at a far higher level. Simplifying digital interactions can prevent drop-off and improve engagement,” highlights Stefania Ricci. Omnichannel strategies, allowing customers to switch between digital and human-assisted experiences without friction, are key to long-term success.

The distinction between digital-first and digital-only is also vital. Over-prioritisation of digital channels can alienate segments of the customer base with more complex needs. “We had to clarify internally that prioritising digital shouldn’t mean eliminating human connection. Over-focusing on digital-only meant we were unintentionally underserving customers with complex needs. The right balance is key,” notes Marie Feliho.

AI-Enhanced Customer Experience in Automotive

The automotive industry, with its inherently physical nature, is leveraging digital transformation to enhance service efficiency. AI-powered diagnostic tools are significantly reducing turnaround times for vehicle servicing. “Previously, diagnosing an issue took over two hours. Now, using AI-driven diagnostics, we can deliver results in under two minutes,” explains Ian Cheng.

By collecting and analysing sensor data in real time, AI is minimising service disruptions and enhancing customer experience. This not only streamlines operations but also strengthens brand trust and loyalty.

Embedding a Culture of Change: Technology as an Enabler

One of the greatest barriers to digital transformation is internal resistance. Fear of change, job displacement, and loss of control can hinder adoption. Engaging employees early in the transformation process mitigates these concerns and fosters a sense of ownership.

“When we developed an AI-powered assistant for service teams, we didn’t just impose it, we co-created it with them. As a result, they trusted the tool and viewed it as an asset rather than a threat,” shares Marie Feliho.

Reframing technology as an enabler rather than a cost centre is crucial. Measuring ROI and demonstrating tangible business benefits build confidence across teams. “When people see a 50x or 100x return on investment from pilot projects, the fear fades and excitement takes its place,” notes Ian Cheng.

Key Takeaways for Digital Leaders

Successful digital transformation requires a strategic blend of technology, execution, and cultural adaptation. Leaders driving change should focus on three core principles:

1 Prioritise execution over prolonged deliberation

Strategic alignment is important, but transformation is ultimately driven by action.

2 Balance digital innovation with human connection

Digital-first should not mean digital-only. Customer experience should be seamless, accessible, and personalised.

3 Foster an internal culture that embraces change

Early engagement, clear communication, and demonstrated business impact are key to overcoming resistance.



“Go back to first principles - understand what your customers truly need and build from there.”



Stefania Ricci,
Director of
Mortgage Digital
Platforms,
Barclays



By embedding digital transformation into the core of their business strategy, organisations can create meaningful, scalable, and customer-centric innovations that stand the test of time.

Conclusion: Rethinking the Digital Mandate

Digital transformation is no longer just a vision, it's a necessity. At 26 DX, we specialise in helping organisations translate strategy into momentum by implementing Digital Experience Platforms and Experience Strategy that deliver measurable results, quickly and effectively.

By breaking down silos between data, design, and delivery, we enable teams to collaborate seamlessly. Our expertise in AI-driven personalisation and customer experience mapping ensures your digital ecosystem is unified and aligned to deliver impactful experiences.

We understand that true transformation goes beyond just execution—it's about fostering a culture that welcomes experimentation and innovation. Through our agile development

and digital transformation capabilities, we help businesses adapt, iterate, and continuously improve their approach to digital experiences.

Most importantly, we put customer experience at the centre of every strategy. With our focus on personalisations and content strategy, we help your brand stay aligned with evolving customer needs, creating experiences that unlock sustainable growth and long-term success.

At 26 DX, we shape tomorrow's digital experiences to help ambitious brands unlock sustainable business growth, and we're here to support your brand in thriving both now and in the future.

Let's talk!

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