pmc



# Winning The Race To Unified Commerce

## The Hidden Economics of Enterprise Transformation

2026

RetailEconomics

www.pmccommerce.com

# Foreword

Unified commerce is no longer a question of whether, but how well. In our first report with Retail Economics, The Race to Unified Commerce, retailers told us connected systems and data were delivering faster decisions, lower costs and stronger growth. This report asks the harder question: why do some organisations turn that investment into results, while others stall?



To find out, Retail Economics surveyed 100 senior decision-makers across UK retail, FMCG and hospitality, all with turnover of at least £100m. The value is real, with 56% reporting revenue growth from unified commerce activity. But capability is often arriving faster than the foundations beneath it. Seven in 10 have AI live or scaled, yet only half have connected systems and data fully in place, and just 36% measure ROI very effectively.

A small group has closed that gap. Every member of the 11% Club is ahead of plan, and their advantage comes from getting several things right at once: connected foundations, clear ownership, disciplined sequencing and adoption across teams.

This report sets out what holds transformation back, what the leaders do differently and a practical playbook for moving from ambition to execution.

At PMC, we have spent 25 years helping retailers and brands connect legacy systems with modern technology. Whether you are just starting out or scaling what already works, I hope this report helps you take the next step with confidence.

Regards,

**Rich Lowe**
**Chief Executive Officer**

EXECUTIVE SUMMARY

# Momentum alone is not enough.

Retail transformation is accelerating, but execution remains uneven. Customer journeys now span physical, digital and emerging channels, while disconnected systems, fragmented data and delivery structures limit how quickly organisations can respond and how consistently investment translates into value.

Based on a survey of 100 UK businesses, this research examines where transformation is creating measurable value, how investment is being prioritised and which execution conditions separate stronger performers.

Two linked stories emerge. AI adoption is advancing quickly, but the foundations needed to scale it are less consistently embedded. At the same time, transformation barriers change as retailers progress. Less advanced organisations are more constrained by legacy technology and fragmented data, while those further into their transformation journey face greater pressure from coordinating change and adoption across the operating model.

The central finding is that momentum, meaning the pace and breadth of transformation activity, is not enough on its own. Retailers are better placed to convert investment into measurable progress when commercial priorities, ownership, connected foundations, sequencing and adoption reinforce one another.

The strongest performers show what happens when momentum and readiness come together. The research identifies The 11% Club – leading organisations ahead of their transformation plans and demonstrate return on investment. Their profile provides a benchmark for turning transformation activity into measurable value.

The research comprises four sections outlining the journey to unified commerce:

### SECTION 1: Mapping the retail transformation landscape

Explores where transformation is creating value, how investment is being prioritised and whether execution readiness is keeping pace.

### SECTION 2: Why transformation stalls

Shows how barriers change across the transformation journey and where friction affects cost, delivery and AI scaling.

### SECTION 3: What the winners do differently

Identifies the characteristics of the strongest performers and the execution conditions associated with better outcomes.

### SECTION 4: Strategic playbook for retailers

Turns the findings into a practical pathway for aligning ambition with readiness, sequencing priorities and building a stronger transformation strategy for unified commerce.

# Key Insights

**56%**

### Revenue growth

Retailers surveyed report measurable gains from unified commerce in the past 12 months.

**69%**

### Live or scaled AI

Retailers surveyed run AI live or at scale, with adoption faster than its supporting foundations.

**11%**

### The 11% club

The leading performers combine momentum and readiness.

### Enabling infrastructure leads investment

41% rank data and AI readiness a top-three priority.

### Modernisation costs are substantial

5.3% of revenue to modernise core systems.

### Clarity outpaces proof

61% have clear transformation objectives; only 36% measure ROI very effectively.

### Barriers shift with progress

Legacy and data constraints early on; silos and adoption friction later.

### Transformation delays hits costs first

46% say transformation barriers increase their cost-to-serve.

### AI scaling hits a data wall

40% name data quality an AI constraint.

## FULL DETAIL REFERENCE

| Finding | Full details |
|---|---|
| Revenue growth | Transformation supports revenue growth (56%), customer experience (53%), margins (44%) and faster decisions (40%). |
| Enabling infrastructure | Data integration, analytics or AI readiness ranks first at 41%, followed by systems integration and architecture and cybersecurity or resilience, both at 36%. |
| Modernisation cost | Respondents' estimates imply additional investment equivalent to 5.3% of annual revenue, equivalent to £25bn. |
| Clarity vs proof | Although 61% report clear transformation objectives, only 36% measure ROI very effectively. |
| AI vs foundations | Some 69% have live or scaled AI, compared with 50% reporting connected foundations and 44% highly ready data. |
| Barriers by stage | Foundational rebuilders face greater legacy and data constraints, while Scaling leaders experience more operational silos and adoption friction. |
| Friction & economics | Higher cost-to-serve affects 46%, higher cost of change 45%, and slower delivery and delayed ROI 37%. |
| AI scaling limits | Data quality constrains 40%, disconnected operational data 35% and internal skills 28%. |
| The 11% Club | Every 11% Club member is ahead of plan, while nine in 11 report very effective ROI measurement and highly ready data. |
| Five conditions | Define priorities, fix foundations, sequence delivery, embed adoption and scale what works. |




SECTION 1

# Mapping the retail transformation landscape

Retail transformation is moving beyond individual capability upgrades. Unified commerce requires retailers to connect systems, data, processes and teams while responding to fragmented customer journeys, increasing expectations and continued margin pressure. The focus is shifting from individual capabilities towards whether investment and execution can be coordinated effectively across the business.

**56%**

report revenue growth from transformation

**41%**

put data, analytics and AI readiness first

**£25bn**

modernisation bill across UK retail

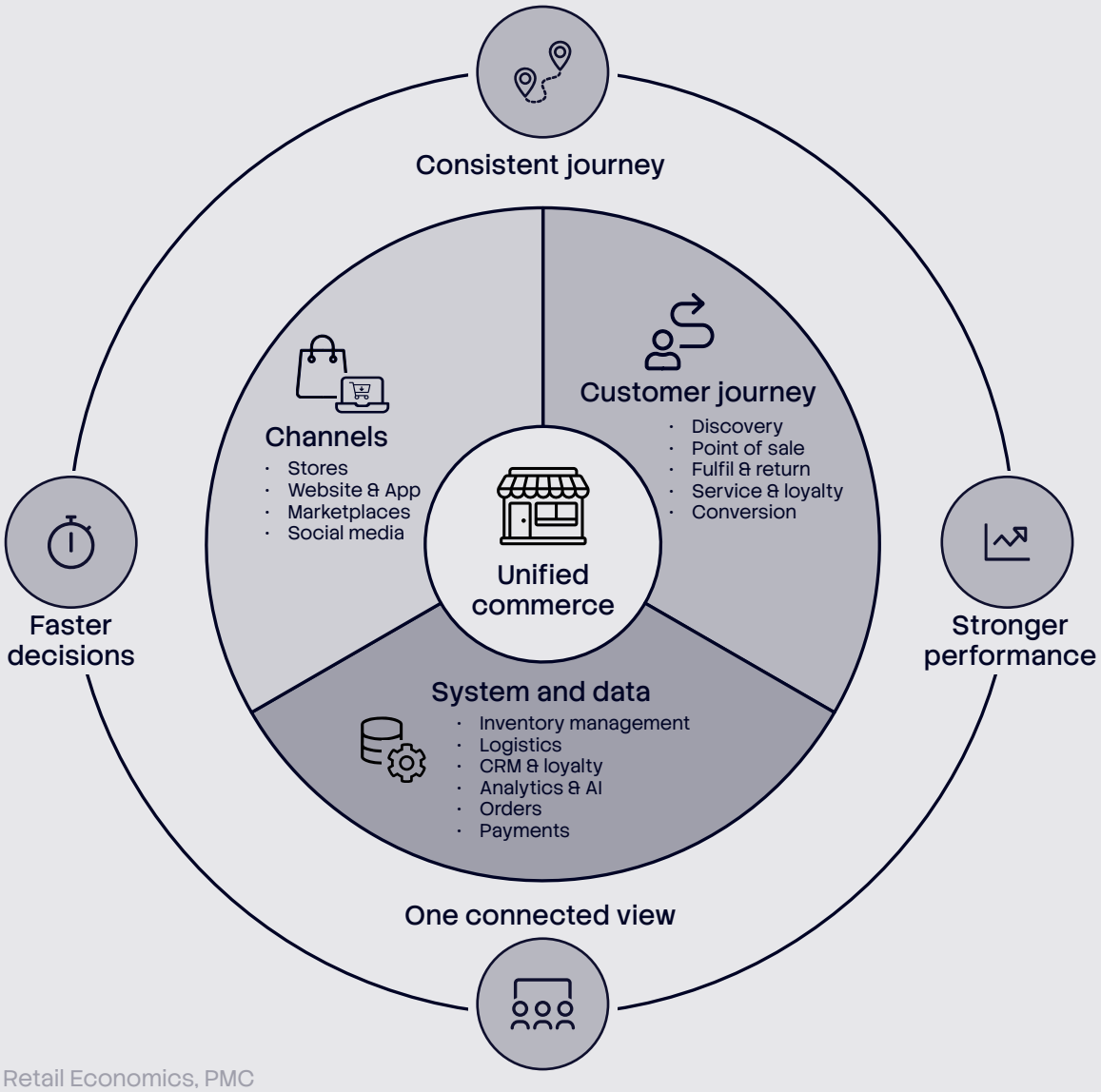
SECTION 1.1

# Unified commerce and why transformation matters now

Unified commerce connects a retailer's channels, customer journeys, systems and data within one operating model. The resulting business-wide view supports more consistent journeys, faster decisions and stronger performance.

For many established retailers, years of channel-specific investment have often left technology, data and ownership fragmented. Modernising and integrating these foundations is essential to achieving unified commerce.

FIG.1.1 - The unified commerce model

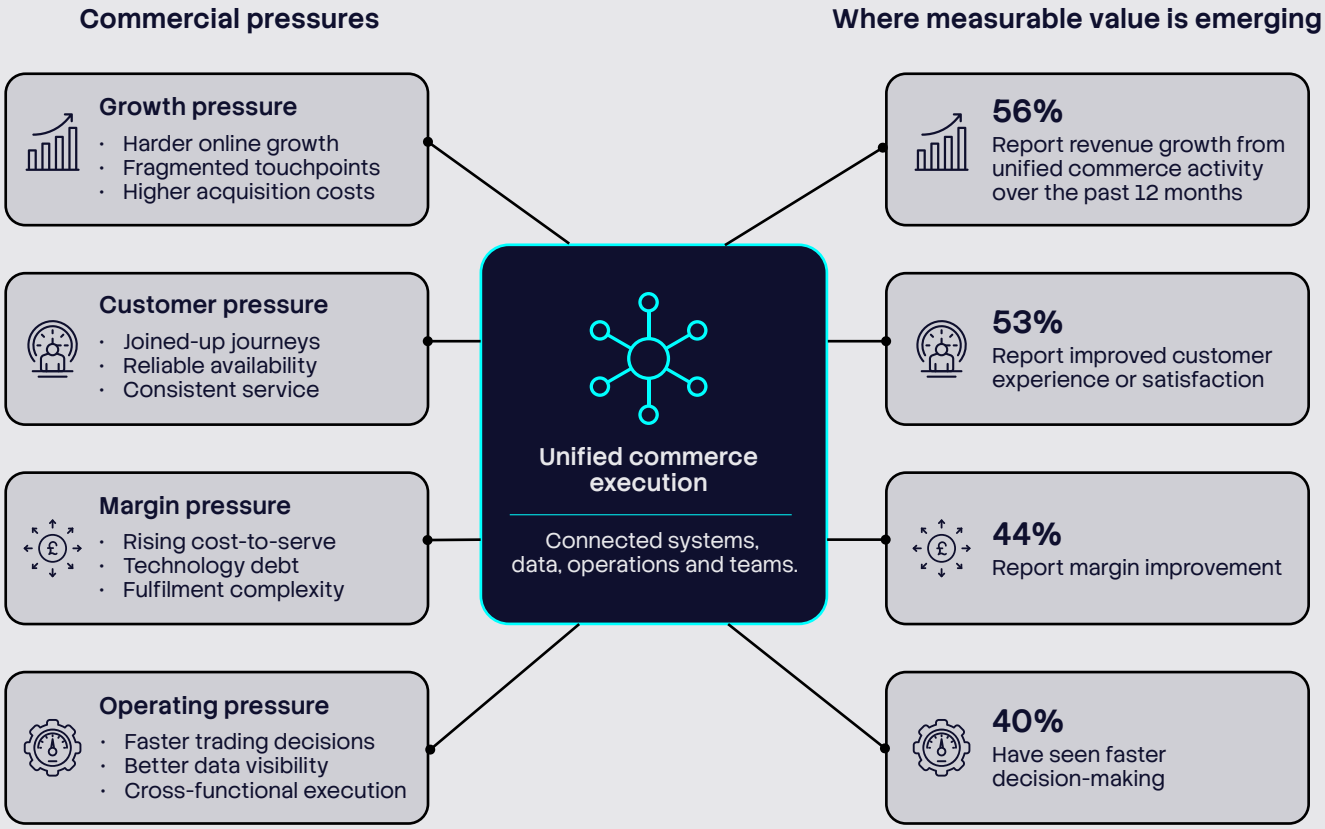



Source: Retail Economics, PMC

The commercial case is intensifying. Expectations around availability, service and flexibility are rising as online growth becomes harder won, acquisition costs remain elevated and fulfilment becomes more complex. Disconnected operations magnify these pressures through slower decisions, weaker visibility and higher coordination costs.

Reported gains across revenue, customer experience, margins and decision-making reinforce its commercial relevance.

FIG.1.2 - Why unified commerce execution matters now, and where it creates value




Source: Retail Economics, PMC

SECTION 1.2

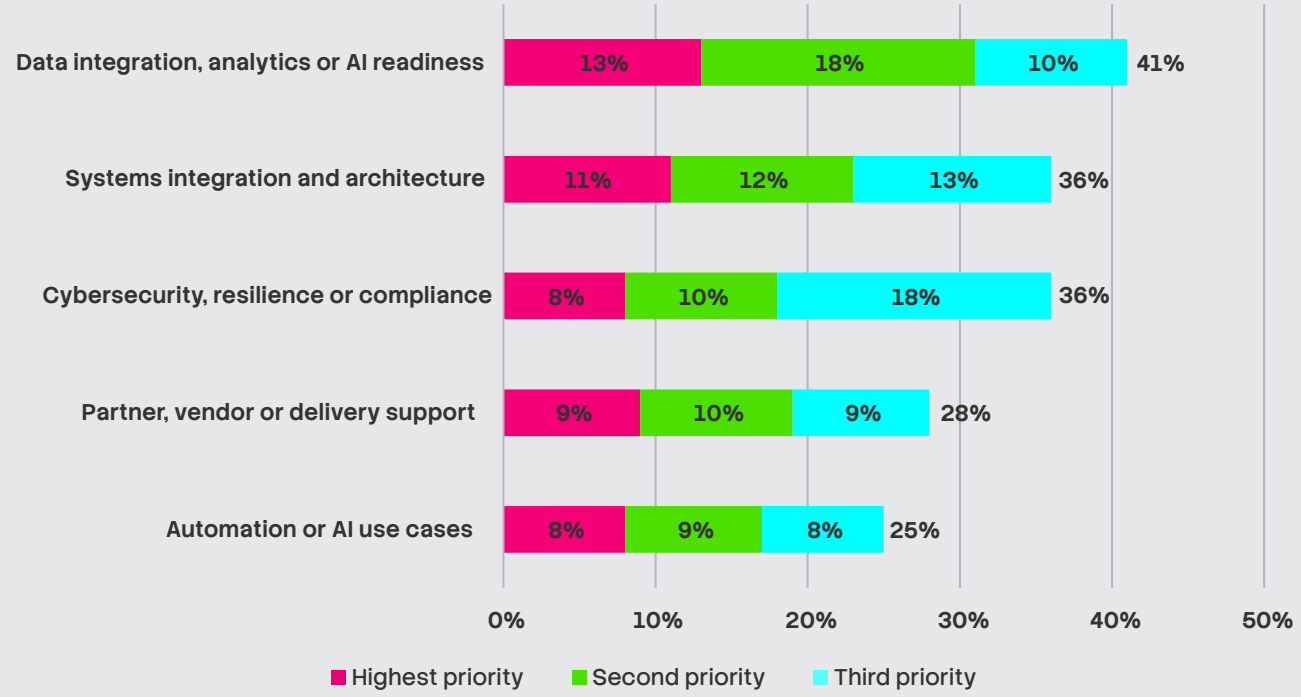
# Where retailers are focusing effort

Investment priorities reflect this shift towards more connected operations, particularly on systems and data. Together, these show the focus is on data, integration, resilience and delivery capabilities needed to support wider-transformation, rather than isolated customer-facing improvements.

FIG.1.3 - Highest priorities for transformation investment

Q. Which areas are likely to be the highest priorities for transformation investment in your organisation over the next 12-24 months?

Proportion of respondents selecting each transformation investment area as a top-three transformation investment priority.




Source: Retail Economics, PMC

The scale of the requirement is substantial. A revenue-weighted estimate indicates modernising core systems would require additional investment equivalent to around 5.3% of annual revenue, equivalent to £25bn across the UK retail sector.

With investment of this scale, prioritisation is critical. Spending needs to reduce sources of complexity that most constrain unified commerce and strengthen the capabilities required to support connected execution.

Q. What level of additional investment do you estimate your organisation would need to modernise its core systems?

**5.3%** of annual revenue
Of investment needed to resolve tech debt of legacy systems

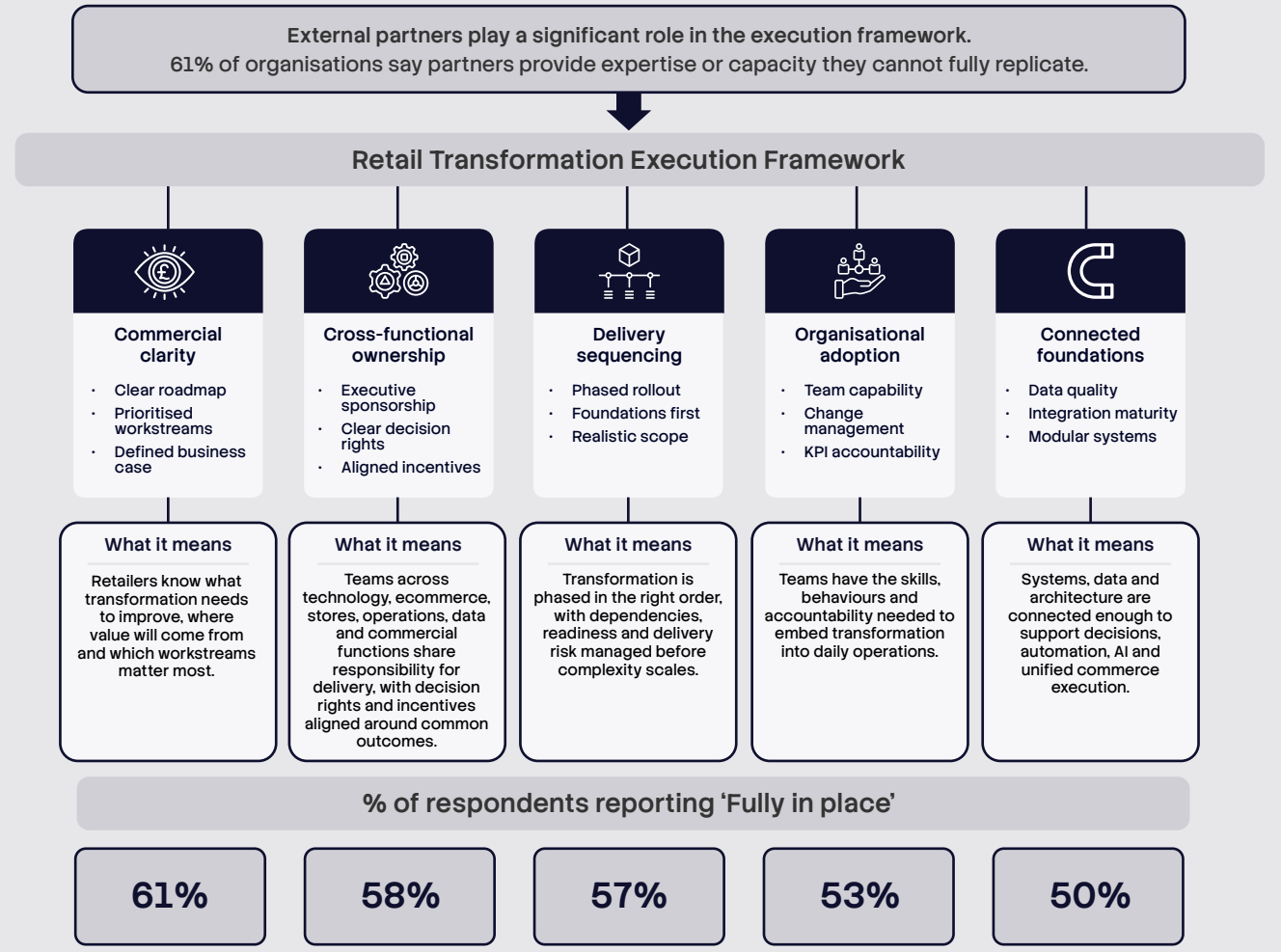
**£25bn**
Equivalent investment needed across UK retail sector

SECTION 1.3

# Execution conditions determine transformation effectiveness

The effectiveness of transformation investment also depends on the organisational conditions supporting delivery. The Retail Transformation Execution Framework identifies five: commercial clarity, cross-functional ownership, delivery sequencing, organisational adoption and connected foundations. Respondents assessed whether each condition was fully in place and supporting delivery at scale.

FIG.1.4 - Retail Transformation Execution Framework




Source: Retail Economics, PMC

Commercial clarity is the strongest of the five execution conditions, with 61% reporting it fully in place. Yet only 36% say they can demonstrate transformation ROI very effectively, exposing a gap between setting transformation priorities and proving their impact.

Cross-functional ownership and delivery sequencing are relatively well established, at 58% and 57% respectively. Readiness is somewhat lower around organisational adoption, at 53%, and connected foundations, at 50%, suggesting that embedding change and strengthening the underlying systems and data environment remain more difficult.

Partner capability cuts across all five conditions. External support is most effective when aligned with clear priorities, ownership and measurable outcomes across the wider transformation programme.

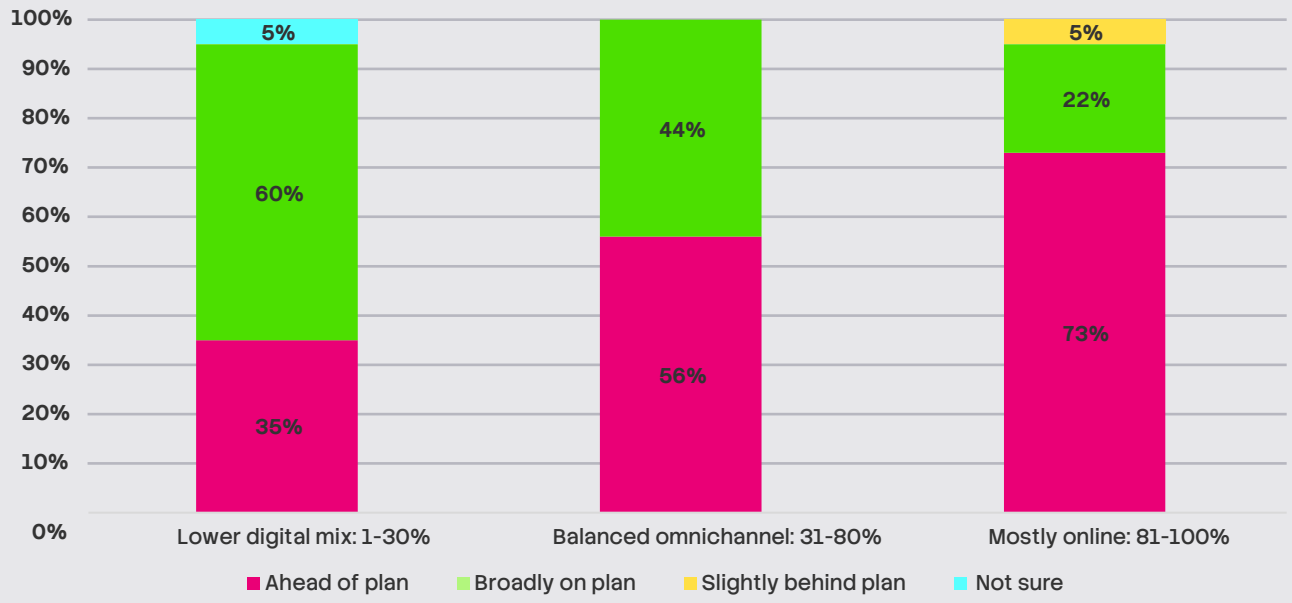
SECTION 1.4

# The execution conditions behind transformation momentum

Digital exposure appears to increase the pressure to execute effectively. Almost three-quarters of mostly online organisations are ahead of their intended transformation goals, compared with 56% of balanced omnichannel businesses and 35% of those with a lower digital revenue mix.

FIG.1.5 - Delivery against transformation goals strengthens as digital exposure increases

Q. How effectively has your business delivered against its intended goals over the past 12 months?




Source: Retail Economics, PMC

**The Transformation Momentum and Readiness Matrix** assesses the market across two dimensions. Transformation momentum combines measurable progress across seven transformation workstreams with the breadth of forward investment priorities. Execution readiness reflects the five equally weighted conditions in the Retail Transformation Execution Framework.

Our research identifies four key groups:

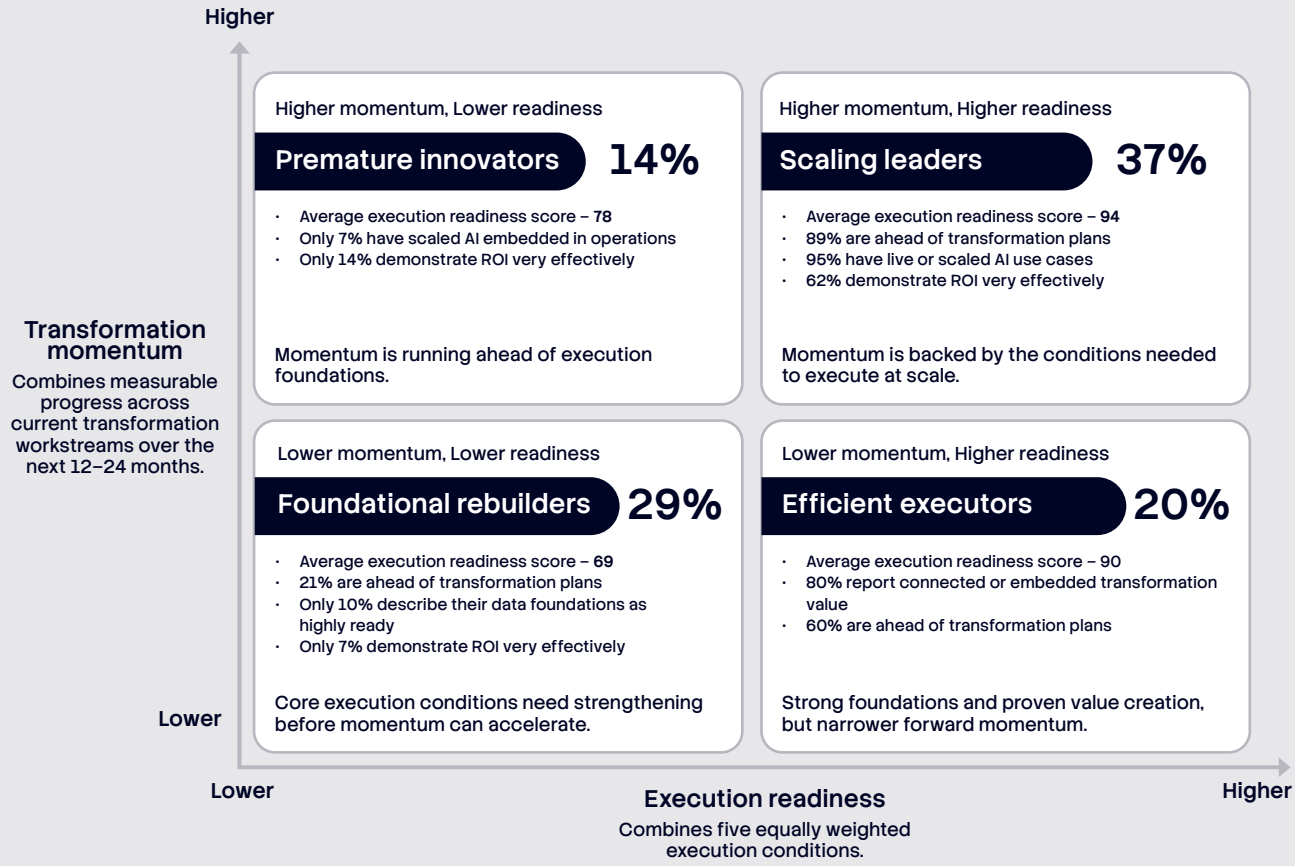
- Scaling leaders (represent 37% of retailers):
  - These are digitally exposed omnichannel retailers, generating an average of 61% of sales online, but their advantage comes from execution.
  - They benefit from stronger foundations, ownership and delivery discipline. Their challenge is to embed change across the organisation without allowing greater scale to recreate complexity.
- Premature innovators (14%):
  - This is the most digitally weighted group, generating an average of 72% of sales online, and it is pursuing transformation with considerable momentum.
  - Execution readiness has not kept pace and demonstrating ROI is limited. These businesses risk accumulating pilots, platforms and delivery commitments faster than their data, governance and operating model can support. Their priority is to strengthen the foundations beneath their ambition.

- Efficient executors (20%):
  - These retailers have strong execution foundations and a comparatively disciplined operating model, despite pursuing a narrower transformation agenda.
  - Their opportunity is to apply proven delivery capability to a broader set of commercially valuable priorities.

- Foundational rebuilders (29%):
  - These businesses have relatively weak momentum and execution readiness, despite having meaningful digital exposure, with around 61% of sales generated online on average.
  - Their immediate priority is to stabilise core systems, connect fragmented data and clarify ownership before increasing the scale or complexity of transformation activity.

The interaction between transformation momentum and execution readiness creates four distinct positions across the market.

FIG.1.6 - The Transformation Momentum and Readiness Matrix




Source: Retail Economics, PMC

The clearest contrast is between Scaling leaders and Premature innovators. Both groups have high momentum, but 89% of Scaling leaders are ahead of plan compared with 50% of Premature innovators. Directionally, this indicates that ambition converts into stronger delivery when it is supported by clearer priorities, ownership, connected foundations and disciplined sequencing.

SECTION 1.5

# AI readiness is the next test of unified commerce maturity

AI adoption is already moving quickly. Seven in 10 organisations have moved beyond experimentation, with 33% reporting live AI use cases supported by clear ownership and performance measures and 36% reporting scaled use cases embedded in business operations.

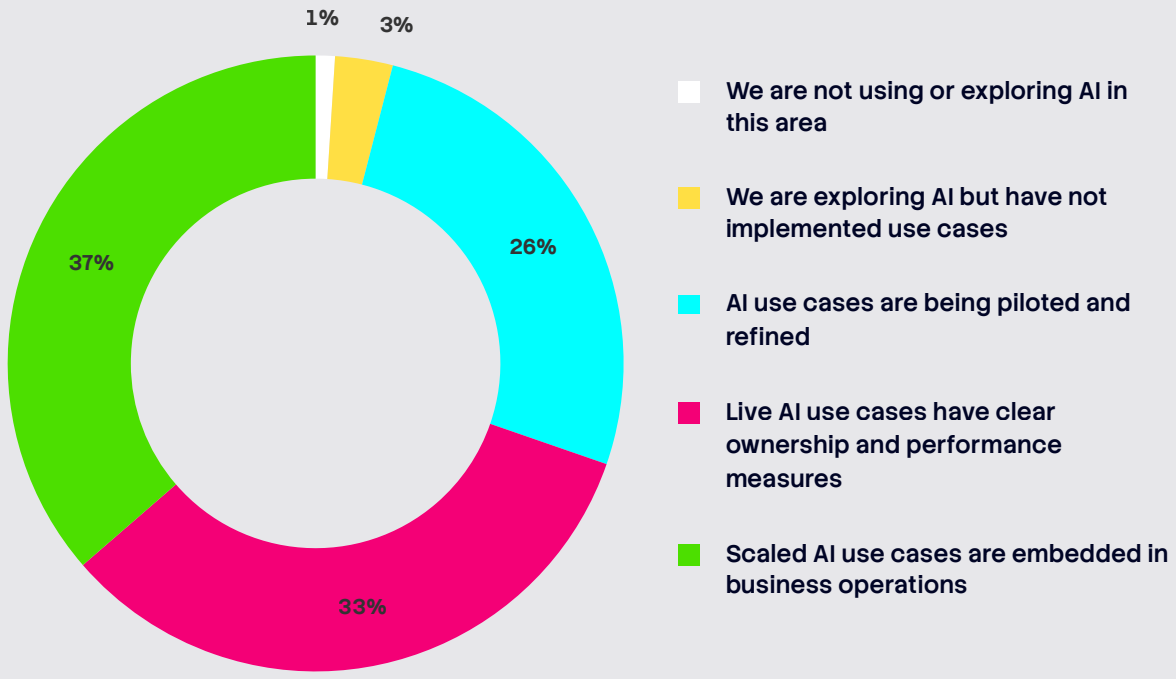
The supporting foundations are less consistently established. Half of respondents have connected data, systems and architecture fully in place. while 44% describe their data foundations as highly ready governed, accessible and integrated. These measures capture different aspects of readiness, but together indicate that AI adoption is advancing faster than the environment needed to sustain it across parts of the market.

As AI use expands, the challenge shifts towards integrating it with dependable data, systems, governance and delivery capability. Scaling advanced use cases across uneven foundations risks adding complexity and weakening the value transformation it is intended to create.

FIG.1.7 - Seven in 10 retailers have moved AI into live or scaled use

Q. Which statement best describes your organisation's current use of AI in retail transformation or unified commerce?

**Use of AI in retail transformation or unified commerce**




Source: Retail Economics, PMC

PMC PERSPECTIVE

The question for most retailers is no longer what to invest in, but whether the business can absorb it. We regularly see good technology delivered into an operating model that cannot use it. Unified commerce will be won by the retailer that coordinates best, not the one that buys most.

Rich Lowe, Chief Executive Officer, PMC



SECTION 2

# Why transformation stalls

Transformation rarely stalls because of a single barrier. Legacy technology, fragmented data, cost pressure and organisational friction interact, although their relative importance changes as transformation advances. Across the market, the consequences are felt most through higher costs, slower delivery and delayed returns, while AI scaling exposes further weaknesses in data, integration and internal capability.

**48%**

cite cost and investment constraints

**46%**

see higher cost-to-serve

**42%**

face silos and adoption friction

SECTION 2.1

# Transformation barriers change shape as retailers progress

## Barriers do not disappear as transformation advances. They shift from technology to organisation.

### Early-stage retailers are constrained by their foundations

Foundational rebuilders are held back most by legacy technology and fragmented data. Their challenge is to stabilise core systems and create the reliable information transformation depends on.

### Scaling retailers are constrained by coordination

Scaling leaders face greater pressure from operational silos and adoption friction as change spreads across functions. Cost pressure also rises, reflecting the larger investment required to deliver at scale.

### Some barriers are consistent across both stages

Skills and capability gaps carry similar weight for both groups. Leadership misalignment remains relatively limited.

### These barriers compound one another

Legacy technology makes data harder to connect. Fragmented data weakens visibility. Operational silos make new capabilities harder to embed. Progress does not remove friction; it changes which combination of barriers a retailer must manage.

The six barriers, and the businesses most exposed to each, are set out overleaf.

## Table 2.1 – The six transformation barriers and who is most exposed

| Barrier category | Share affected overall | Most exposed |
|---|---|---|
| 1. Legacy complexity and technology debt | 35% | Lower-digital businesses (60%) and those with turnover above £500m (46%) |
| 2. Data fragmentation | 41% | Lower-digital businesses (55%) |
| 3. Cost pressure and investment constraints | 48% | Smaller businesses (53% vs 36% above £500m) |
| 4. Operational silos and adoption friction | 42% | Balanced omnichannel businesses (47%) |
| 5. Skills, applications and internal and partner capability gaps | 30% | Mostly online businesses (35% vs 15% lower-digital) |
| 6. Leadership misalignment and priority drift | 29% | Mostly online businesses (35% vs 15% lower-digital) |

SECTION 2.2

# The commercial impact on transformation

Transformation friction is reported most frequently through cost and delivery. Higher cost-to-serve (46%) and a higher cost of change (45%) are the leading consequences, followed by delayed ROI and slower transformation delivery (both 37%). This weakens the economics of change, raising execution costs and delaying value realisation.

Customer-facing effects, including weaker retention, availability and customer experience, are cited less frequently. The clearest impact sits within the operating model, making cost, delivery speed and time-to-value the strongest commercial case for resolving transformation friction.

FIG.2.1 - Transformation friction is most visible in cost and delivery

Q. What are the main consequences of these barriers for your business?




Source: Retail Economics, PMC

SECTION 2.3

# Barriers to AI adoption and scaling

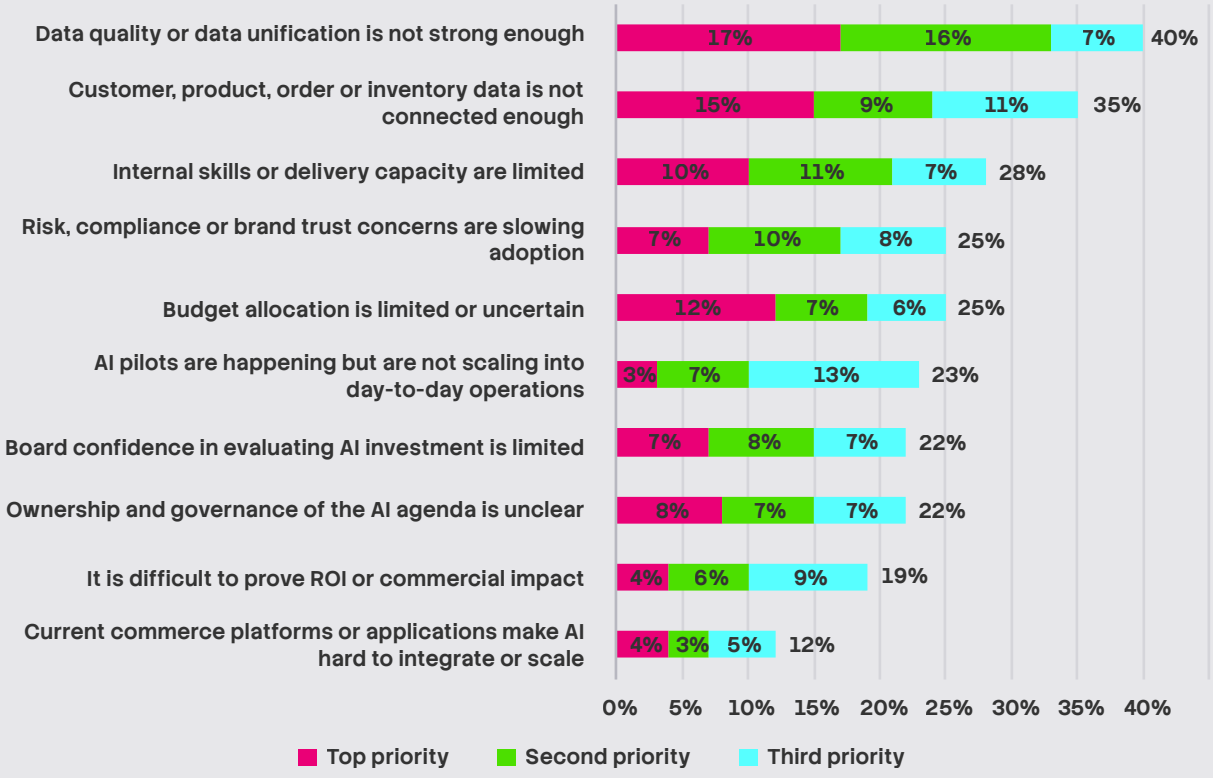
AI scaling places greater pressure on connected foundations. Data quality or unification is the leading constraint, cited by 40% as one of their top three barriers, followed by disconnected customer, product, order or inventory data at 35% and limited internal skills or delivery capacity at 28%.

By comparison, only 12% identify current commerce platforms or applications as a leading integration or scaling constraint. The wider challenge lies in making operational data dependable and usable, then building the capacity to deploy it consistently.

Budget constraints, risk and compliance concerns, and difficulties moving pilots into day-to-day operations are each cited by around a quarter of organisations. AI scaling therefore depends on operating discipline as well as technical readiness: clear ownership, robust governance and the delivery capability to turn isolated use cases into repeatable business value.

FIG.2.2 - Data foundations are the biggest constraint on scaling AI

Q. What are the biggest constraints for your organisation when it comes to adopting or scaling AI use cases across commerce?




Source: Retail Economics, PMC

PMC PERSPECTIVE

Stalled transformation rarely shows up on a dashboard. It shows up in a higher cost to change anything and returns that keep slipping. Because the damage is internal, it is easy to misdiagnose, and the reflex is to replace the platform. More often, the problem sits in the data foundations and the handoffs between teams, and AI only scales as far as those foundations allow.

Elliott Winskill, Technology and Solutions Director, PMC



SECTION 3

# What the winners do differently

Stronger transformation performance depends on combining momentum with the execution conditions needed to sustain delivery. Within Scaling Leaders, the 11% Club sits at the leading edge, comprising the organisations with the highest combination of transformation momentum and execution readiness. It shows how a complete execution environment brings technical readiness, commercial control and operating discipline together.

## 11 in 11

of the 11% Club are ahead of transformation plan

## 9 in 11

measure ROI very effectively

## 5

reinforcing conditions for unified commerce

SECTION 3.1

# Defining the winners

The 11% Club sits at the leading edge of the Transformation Momentum and Readiness Matrix. Its members combine faster progress with stronger data foundations, commercial control and operational readiness.

The 11% Club comprises the organisations meeting high thresholds for both transformation momentum and execution readiness. Club membership reflects progress, ambition and the conditions needed to deliver at scale. All are Scaling leaders although they represent only 30% of that wider group.

Comparing the Club with the rest of the market (the other 89 organisations surveyed) reveals the clearest differences in delivery against plan, ROI measurement, data readiness and AI scaling.

## Table 3.1 – The 11% Club combines stronger delivery with technical and commercial control

**How to read:** each figure is the share of that group reporting the measure. For example, all 11 Club members are ahead of plan, compared with 53% of the other 89 organisations.

| Measure | 11% Club (11 organisations) | Rest of market (89 organisations) |
|---|---|---|
| Delivery significantly or slightly ahead of plan | 100% (11 in 11) | 53% |
| ROI measured very effectively | 82% (9 in 11) | 30% |
| Data foundations highly ready | 82% (9 in 11) | 39% |
| Scaled AI embedded in business operations | 73% (8 in 11) | 31% |
| Leadership alignment describes the organisation very well | 82% (9 in 11) | 47% |

Source: Retail Economics, PMC

The comparison shows the 11% Club combines technical readiness with stronger commercial control. The widest gaps concern delivery, ROI measurement, data foundations and AI scaling, while leadership alignment is also more common.

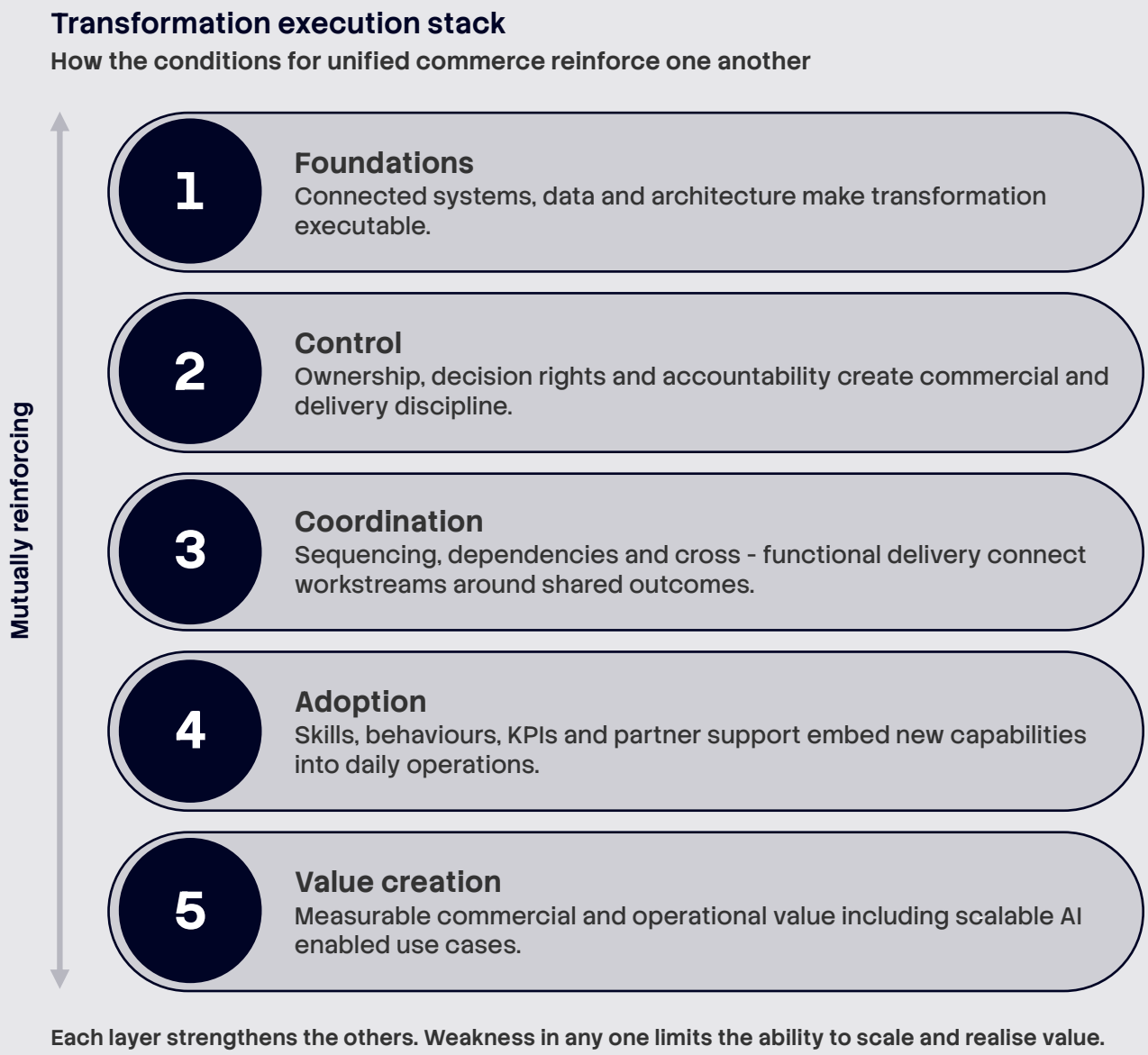
External partners appear more strategically embedded among the 11% Club. Four in 11 regard partners as “fundamental” to transformation delivery, being central to the delivery of unified commerce, compared with 20% of the rest of the market. While delivery models vary, the finding suggests stronger performers are more likely to use partners as an integrated extension of internal capability, bringing specialist expertise, capacity and delivery support to clearly defined priorities.

SECTION 3.2

# How to build the execution stack behind value creation

The 11% Club's position can be understood through the completeness of its execution stack. Stronger performance is associated with connected foundations, control, coordination and adoption being present together, creating the conditions for value creation. These layers are mutually reinforcing rather than a fixed sequence: weakness in one can limit the ability of the wider operating model to scale transformation and convert activity into measurable value.

FIG.3.1 - The transformation execution stack




Source: Retail Economics, PMC

## Table 3.2 – Stronger executors establish a more complete execution environment

**How to read:** each figure is the share of that group reporting the indicator. For example, all 11 Club members have connected foundations fully in place, compared with 44% of the other 89 organisations.

| Transformation layer | Indicator | 11% Club (11 organisations) | Rest of market (89 organisations) |
|---|---|---|---|
| Foundations | Connected systems, data and architecture fully in place and supporting delivery at scale | 100% (11 in 11) | 44% |
| Control | Shared ownership, decision rights and accountability fully in place and supporting delivery at scale | 91% (10 in 11) | 54% |
| Coordination | Sequencing, dependencies and delivery risk fully in place and supporting delivery at scale | 91% (10 in 11) | 53% |
| Adoption | Team capability, change adoption and partner support fully in place and supporting delivery at scale | 91% (10 in 11) | 48% |
| Value creation | Measurable commercial and operational value realised across business areas, with scaled AI embedded | 73% (8 in 11) | 31% |

Source: Retail Economics, PMC

The relationship extends beyond the 11% Club. Across the full sample, scaled AI, effective ROI measurement and highly ready data become substantially more common as more execution prerequisites are fully established. Execution prerequisites comprise connected foundations, shared ownership and control, delivery sequencing and organisational adoption.

## Table 3.3 – Advanced capabilities and outcomes strengthen as execution prerequisites accumulate

**How to read:** for example, 59% of organisations with three or four prerequisites in place have scaled AI.

| Prerequisites fully in place | Scaled AI (embedded in operations) | Very effective ROI (returns consistently tracked) | Highly ready data (governed, accessible and integrated) |
|---|---|---|---|
| 0–1 of 4 | 6% | 3% | 6% |
| 2 of 4 | 36% | 36% | 46% |
| 3–4 of 4 | 59% | 61% | 71% |

Source: Retail Economics, PMC

Execution prerequisites comprise connected foundations, shared ownership and control, delivery sequencing and organisational adoption.

**How to read:** With one or none in place, advanced capability is rare. With three or four, around six in 10 have scaled AI and measure ROI very effectively, and seven in 10 report highly ready data. Stronger outcomes are associated with the breadth of the execution environment, rather than any single capability.

PMC PERSPECTIVE

What stands out about the 11% Club is where its advantage comes from. It does not come from one break-through capability, it comes from the discipline to get every layer of execution in place and to treat any gap as a risk to value. That choice is open to every retailer.

Rich Lowe - Chief Executive Officer, PMC



SECTION 4

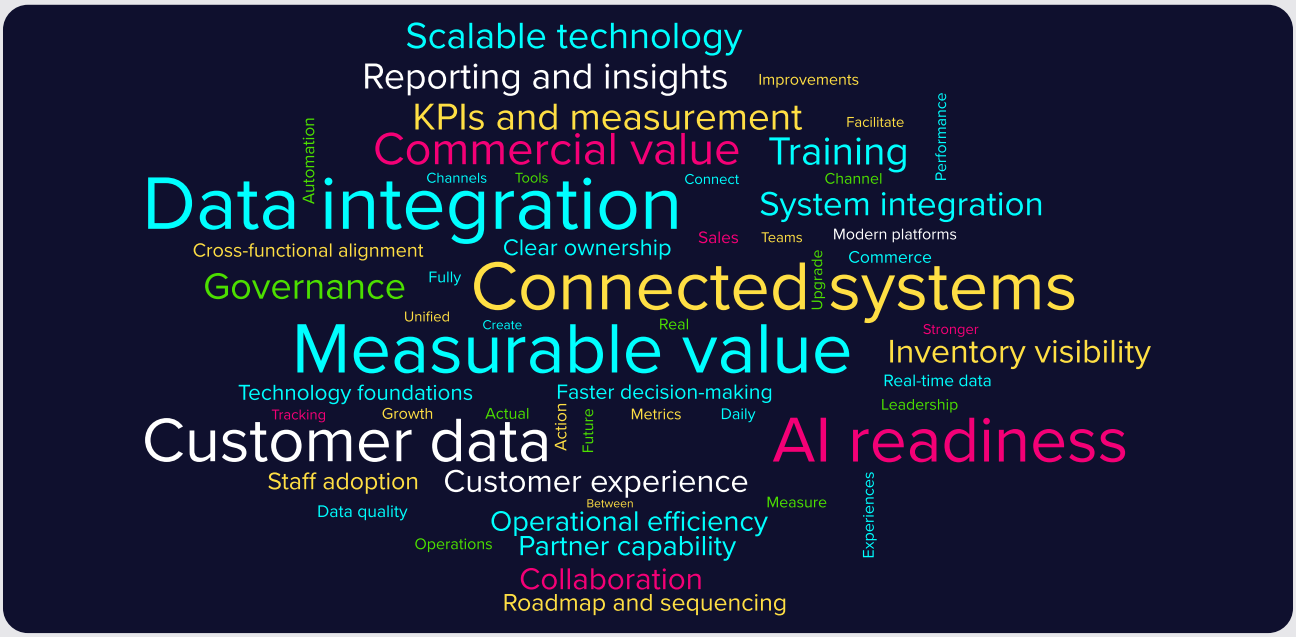
# Strategic playbook for retailers

Retail transformation is shaped by two interlocking forces: the core pressures constraining progress today and the strategic responses needed to address them. Complexity, legacy systems, rising costs, slow progress and delivery risk sit at the centre, while simplified architecture, modern foundations, stronger governance, sequenced delivery and value-led investment provide the conditions for overcoming them.

Retailers' priorities for advancing transformation reinforce the need for a connected approach. Data integration, connected systems and AI readiness feature prominently, alongside measurable value, governance, adoption and sequencing. Together, these themes point towards three executive plays for moving from fragmented transformation activity towards unified commerce. The detailed playbook delivers them through five practical moves: Define, Fix, Sequence, Embed and Scale.

FIG.4.1 - What retailers need to advance transformation

Q. What is the most important action your organisation needs to take next to turn unified commerce transformation into measurable commercial or operational value?

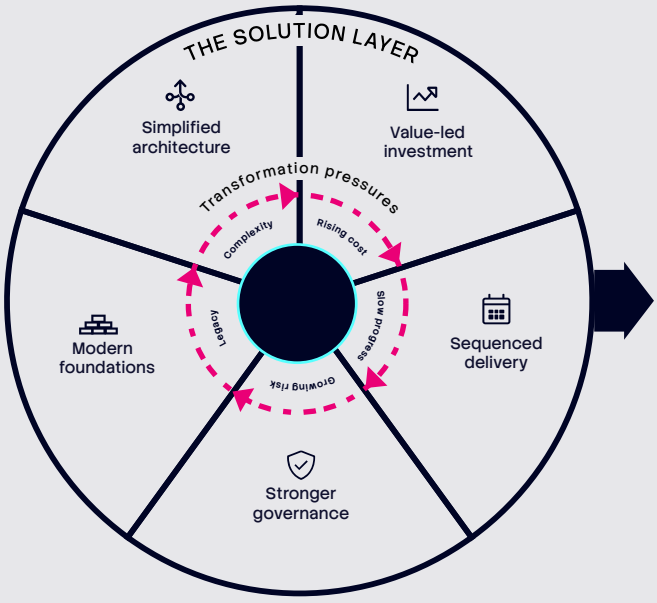



Source: Retail Economics, PMC

Managing these pressures more effectively creates a pathway from ambition to execution – bringing greater commercial clarity, reducing transformation friction and supporting meaningful progress towards unified commerce. The five practical moves translate the three executive plays into the senior decisions and actions required at each stage.

Although presented as a pathway, the stages are mutually reinforcing and may need to be revisited as priorities, technologies and operating conditions change.

FIG.4.2 - What retailers need to advance transformation




## The Transformation Playbook

**1. Strengthen the foundations**

**Define value**
Clear priorities

**Fix foundations**
Review technology and data

Create a stronger transformation base across systems, data, governance and operating priorities.

**2. Sequence with discipline**

**Sequence delivery**
Better execution discipline

**Embed adoption**
Greater organisational adoption

Move from fragmented projects to a sequenced roadmap, where delivery is manageable & organisational adoption is advanced.

**3. Turn progress into unified commerce**

**Scale unified commerce**
Progress towards unified commerce

Translate transformation into stronger customer journeys, operational agility and commercial returns.

Source: Retail Economics, PMC

Each stage addresses a different source of transformation friction, from weak commercial definition and disconnected foundations to delivery risk and organisational adoption.

## Recommended playbook stages:

### Define value and commercial priorities

**Why act now**

61% report clear transformation objectives, yet only 36% measure ROI very effectively. Strategic intent is often clearer than the commercial evidence used to test whether transformation is delivering value.

**Leadership priority**

Agree which commercial outcomes transformation must improve and how value will be measured.

**Priority moves**

Identify the customer, trading and operational pressures creating the greatest performance drag.

Translate priorities into measurable outcomes, accountable KPIs and clear ownership.

Establish investment criteria linking transformation activity to commercial value.

### Fix the foundations

**Why act now**

Only 50% report connected foundations fully in place, while data quality or unification is the leading constraint on AI scaling, cited by 40%.

**Leadership priority**

Identify which technology, data and operating-model weaknesses must be resolved before further capabilities can scale effectively.

**Priority moves**

Review architecture, applications, integrations and data flows supporting critical customer and operational journeys.

Prioritise technology debt, poor application fit and data-quality issues according to their commercial impact.

Clarify ownership across internal teams and strategic partners to close capability and delivery gaps.

### Sequence delivery with a clear plan

**Why act now**

Transformation friction is most frequently reflected in higher cost-to-serve (46%) and a higher cost of change (45%). Slower delivery and delayed ROI are each cited by 37%, showing how disconnected initiatives can weaken the economics of change.

**Leadership priority**

Agree what should be delivered first based on commercial value, dependencies, readiness and risk.

**Priority moves**

Map the technical, operational and organisational dependencies across the transformation portfolio.

Break delivery into manageable releases with clear measures of progress and value.

Apply consistent governance to scope, risk, resources and competing priorities.

## Embed organisational adoption

**Why act now**

Operational silos and adoption friction affect 42% of organisations, while 28% identify limited internal skills or delivery capacity as a constraint on AI scaling. Implementation alone does not guarantee that new capabilities become embedded in day-to-day operations.

**Leadership priority**

Create the ownership, capability and accountability required to turn implementation into sustained organisational change.

**Priority moves**

Establish clear decision rights and accountable owners across functions.

Align skills, incentives and KPIs with the intended operating model.

Measure adoption, behavioural change and realised value alongside technical delivery.

## Scale towards unified commerce

**Why act now**

AI is already live or scaled among 69% of organisations, despite uneven technology and data foundations.

Expansion without greater coordination risks scaling isolated capabilities rather than creating a connected operating model.

**Leadership priority**

Determine which proven capabilities should be scaled across shared systems, data and workflows to create business-wide value.

**Priority moves**

Connect customer, product, order and inventory data across priority workflows.

Scale proven use cases through common governance and reusable capabilities.

Track improvements in customer consistency, decision speed and operational performance.

PMC PERSPECTIVE

The hardest decisions in this playbook are not technical. They are about what to stop, what to delay and what success must prove. In our experience, programmes that agree how value will be measured before work begins make better trade-offs at every stage. Define is where unified commerce is won or lost.

Danny Rappaport, Director of Consulting, PMC

# Conclusion

Organisations are already generating value from transformation, but progress remains uneven. The strongest performers combine investment in data, systems and AI with clear commercial priorities, shared ownership and disciplined delivery.

Unified commerce provides the model for bringing these elements together. Connecting channels, customer journeys, systems and data enables organisations to make faster decisions, improve operational performance and deliver more consistent experiences.

The priority now is to strengthen foundations, sequence change around commercial value and embed adoption across the business. Organisations that create this connected execution environment will be better placed to translate transformation into sustainable returns.

# Methodology

Retail Economics surveyed 100 senior decision-makers involved in transformation across UK retail (83), FMCG brands and manufacturers (10), and hospitality and leisure businesses (seven). All organisations had annual turnover of at least £100 million.

The research combined descriptive analysis, cross-tabulation and composite scoring to assess transformation progress, execution readiness and reported outcomes. These measures informed the Transformation Momentum and Readiness Matrix, barrier analysis and identification of the 11% Club.

Unless otherwise stated, findings are based on unweighted, self-reported responses. Subgroup comparisons should be treated as directional and may not total 100% due to rounding or multiple-response questions.

# About PMC

PMC is an independent global leader in commerce technology services. For 25 years, we have powered mission-critical operations for some of the world's most renowned brands.

Our expert teams deliver transformation solutions that enable our clients to thrive in a rapidly evolving, customer-centric and globally connected marketplace.

Recognised for our ability to bridge legacy systems with cutting-edge technologies, we bring unparalleled domain expertise across the commerce spectrum.

# About Retail Economics

Retail Economics is an independent economics research consultancy focused on the consumer and retail industry. We analyse the complex retail economic landscape and draw out actionable insight for our clients. Leveraging our own proprietary retail data and applying rigorous economic analysis, we transform information into points of action.

Our service provides unbiased research and analysis on the key economic and social drivers behind the retail sector, helping to inform critical business decisions, giving you a competitive edge through deeper insights.

# Report Authors:

**Oliver Al-Rehani,**
Senior Analyst at Retail Economics

**Nicholas Found,**
Head of Commercial Content at Retail Economics

**Richard Lim,**
Chief Executive Officer at Retail Economics

## Continue the conversation:

**Danny Rappaport,**
**Director of Consulting**
danny.rappaport@pmccommerce.com