

BEYOND THE ROADMAP

Digital Channel Acceleration — When Five-Year Roadmaps Delivered in Five Months

A Practitioner's Perspective on Forced Digital Adoption in the Enterprise

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1. The Acceleration Nobody Asked For

Something remarkable has happened across virtually every sector in the past six months, and it has happened so quickly that most organisations have not yet paused to understand it. Digital channels that were scheduled for rollout in 2023 or 2024 are live. Customer journeys that required eighteen months of design thinking and stakeholder alignment were shipped in weeks. The five-year roadmap — that carefully sequenced, dependency-mapped, governance-approved artefact that sat at the centre of every digital transformation programme — has been rendered irrelevant by the sheer velocity of what necessity demanded.

The pattern is consistent enough to be structural. Retail banks that spent years debating whether to allow mortgage applications to be completed entirely online launched the capability in April. Insurance firms that had resisted digital claims processing for a decade enabled it by May. Healthcare providers that considered video consultations a distant ambition made them the default channel within weeks of the first lockdown.

The question practitioners should be asking is not how this happened — the mechanism is obvious enough — but why it could not happen before. And that question leads somewhere uncomfortable.

2. The Roadmap as Permission Structure

In my experience, the five-year digital roadmap has rarely been a technical plan. It is, in practice, a permission structure — a carefully negotiated agreement about the pace at which the organisation is willing to change. The sequencing reflects political reality, not technical dependency. Phase one comes before phase two not because the architecture demands it, but because the stakeholders who control phase two are not yet ready to cede control.

This is not cynicism. It is an observation about how large organisations actually work. The roadmap serves a legitimate function: it gives leaders time to prepare their teams, renegotiate operating models, and manage the human consequences of change. But it also embeds an assumption that is rarely stated explicitly — that the organisation's tolerance for disruption is the binding constraint, not its technical capability.

What the crisis of 2020 has revealed is that the technical capability was always there, or close enough. The platforms existed. The APIs were available. The integration patterns were understood. What was missing was not the technology but the permission to deploy it at speed — permission that arrived, unbidden, in the form of a global emergency that left no alternative.

3. The Structural Forces Behind the Acceleration

The pattern I have observed across multiple sectors suggests three forces converged to produce this acceleration, and none of them are primarily technological.

The collapse of the consensus requirement. In normal times, digital channel deployment requires alignment across marketing, operations, compliance, IT, and often the board. Each function applies its own criteria, and the result is a pace dictated by the slowest to agree. The crisis compressed this into a single imperative — keep operating — that temporarily dissolved the consensus requirement. Decisions that would have taken months of committee work were made in hours, not because the quality of decision-making improved, but because the cost of delay became existential.

The suspension of perfection as a standard. Every digital channel delayed by more than a year has, somewhere in its history, a moment where a leader decided that the proposed experience was not good enough. Not compliant enough, not branded enough, not seamless enough. These standards are not wrong in normal times — they protect customers and protect the brand. But they also create an asymmetry: the cost of launching something imperfect is visible and attributable, while the cost of delay is diffuse and belongs to nobody. The crisis inverted this asymmetry. Suddenly, the cost of not launching was immediate and personal, and the standard shifted from perfect to functional.

The discovery that customers would tolerate far more than anyone assumed. Perhaps the most striking revelation has been the willingness of customers to engage with digital channels that, by pre-crisis standards, would have been considered unacceptable. Clunky interfaces, manual workarounds, incomplete journeys requiring a phone call to finish — customers accepted all of it, because the alternative was no service at all. This suggests that years of customer experience research may have been measuring preferences in conditions of abundance rather than genuine willingness to adopt.

4. What This Tells Us About Transformation Intent

The uncomfortable implication is this: many organisations were not as far from digital maturity as their roadmaps suggested. The gap between where we are and where we

need to be was, in many cases, significantly smaller than the transformation programme assumed — because the programme was sized not to the technical distance but to the organisational willingness to travel.

This does not mean the programmes were unnecessary. The work that went into platform modernisation, API development, data integration, and security architecture over the past decade created the foundations that made rapid deployment possible. Without that groundwork, the acceleration of the past six months would have produced chaos rather than capability. The programmes built the runway; the crisis provided the reason to use it.

But it does mean that the relationship between transformation investment and transformation outcome is less linear than most programme business cases assume. Organisations did not get six months of value from six months of work — they got six months of value from six years of work, released in a compressed window because the permission structures that had been throttling deployment were temporarily removed.

5. The Persistence Question

The question that now occupies every digital leadership team I am aware of is whether this acceleration will persist. Will the channels launched in haste survive contact with normality? Will organisations sustain the decision-making velocity they discovered under pressure, or will the old consensus mechanisms reassert themselves?

The pattern I have observed so far — and it is early — suggests a split. Channels that generated measurable value are being retained and invested in, often with the fit-and-finish work that was skipped during the initial deployment. Channels that were launched as emergency measures but generated limited engagement are quietly being withdrawn or deprioritised, sometimes with relief from the teams that launched them under duress.

The acceleration revealed a truth that most transformation programmes are designed to obscure: the binding constraint on digital adoption was never the technology. It was the organisation's willingness to let the technology be used.

More interesting is what is happening to governance and approval processes. In some organisations, the experience of rapid deployment has created an appetite for a permanently faster cadence — leaders who saw what was possible in weeks are unwilling to return to quarterly release cycles. In others, the opposite is occurring: the absence of normal controls during the acceleration is generating anxiety, and there is a visible pull back towards heavier governance, partly driven by genuine risk concerns and partly by a desire to reassert control.

6. The Gap Between Intent and Reality

What the acceleration ultimately exposes is the gap between transformation intent and transformation reality. Most large organisations have spent the past decade declaring their commitment to digital transformation. They have hired Chief Digital Officers, established transformation offices, commissioned roadmaps, and approved substantial budgets. And yet, when the crisis arrived, the speed at which they could actually move revealed that much of this apparatus was managing the pace of change rather than enabling it.

This is not a failure of the people involved. It is a structural feature of how large organisations manage risk and change simultaneously. The roadmap, the governance board, the stage-gate process, the stakeholder alignment exercise — these are all mechanisms for ensuring that change happens at a rate the organisation can absorb. They are, in effect, shock absorbers. And like all shock absorbers, they work by converting kinetic energy into heat — by slowing things down.

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The crisis removed the shock absorbers, and the organisation lurched forward. The question for the next twelve months is not whether to reinstall them — some form of governance and pacing is essential — but whether to recalibrate them. The old settings were calibrated for a world where the cost of moving too fast was assumed to be higher than the cost of moving too slowly. That assumption may no longer hold.

7. What Practitioners Should Take From This

For those of us who design and lead transformation programmes, the lesson is not that roadmaps are worthless or that governance is unnecessary. It is that we should be more honest about what our programmes are actually doing. If the roadmap is a permission structure, we should acknowledge that and design it accordingly — with explicit mechanisms for accelerating when the context demands it, rather than treating the pace as fixed.

It also suggests that we should pay more attention to the readiness dimension of transformation. The technical readiness was, in many cases, far ahead of the organisational readiness. Programmes that invest heavily in technology while neglecting the human and structural conditions for adoption will continue to produce roadmaps that are longer than they need to be — not because the technology requires it, but because the organisation does.

The past six months have been an unplanned experiment in what happens when permission is granted suddenly and universally. The results should make us question how much of what we call transformation complexity is genuinely complex, and how much is the friction of an organisation negotiating with itself about how fast it is willing to change.