

**BEYOND THE SHOPPING LIST**

The Shopping List in Strategy's Clothing: Why "Digital Strategy" Keeps Turning Into a Procurement Plan

When the roadmap is a catalogue of platforms with prices attached, the one question that matters — what advantage are we actually buying? — has quietly left the room.

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1. The Shopping List in Strategy's Clothing

The paper reaches the board on a single slide. It is titled Our Digital Strategy, and it is, in honest truth, a well-formatted list. A commerce platform to replace the ageing web estate. A mobile app. A master data platform to build the long-promised single customer view. Marketing automation. A social listening tool. Somewhere near the bottom, a data warehouse rebadged as a "data lake" because the word is current. Against each line sits a number, and the numbers sum to something that makes the room briefly go quiet. Heads nod. The programme is approved.

And yet, if you stopped the meeting and asked what the organisation will be able to do the day after all of this is delivered that it cannot do today — and why that new capability would make a single customer choose this firm over the one across the street — you would get a pause, and then a restatement of the list. The list is the answer to a question no one quite asked.

This is the pattern worth naming, because it recurs across sectors and across every wave of the "digital" conversation of the last few years: what most organisations call a digital strategy is a procurement plan wearing strategy's clothes. It is a set of things to buy, sequenced and costed, with the actual strategy — the theory of why any of it produces advantage — left implied, or absent altogether.

2. A list is not a strategy, however long it is

A strategy is a theory of advantage. It answers where you will compete, how you will win there, and what has to be true for that to hold. A shopping list is an inventory of intentions to spend. It answers what you will acquire, and in what order.

The two are easy to confuse because a good list looks like rigour. It has structure, dependencies, a critical path, a budget that reconciles. But there is a simple tell that separates them, and it is unforgiving: you can execute the entire list flawlessly, on time and on budget, and still have gained nothing — because nothing on it was ever

connected to a mechanism by which a customer's behaviour, or your own economics, would actually change.

We have all seen the commerce replatforming that lands exactly to plan and lifts conversion by essentially zero, because the reason customers were abandoning the basket had nothing to do with the platform they were abandoning it on. The technology was never the constraint. But the technology was purchasable, and the constraint was not, so the technology is what got bought.

3. Why the list is so much easier to write

It would be too easy to put this down to a lack of intelligence in the room. The people writing these documents are not fools. The pull toward the shopping list is structural, and it is worth being honest about the forces involved.

The market is vendor-shaped. Every capability now arrives pre-packaged as a category, every category has vendors, and every vendor has a deck that ends in a price. The supply side has already chunked the world into purchasable units, so it is far quicker to assemble a "strategy" from that menu than to write one from a blank page. The menu is doing the thinking, and the menu is selling.

The concrete is also comforting. A platform has a name, a cost, and a delivery date. A theory of advantage has none of those things — it has an argument, and arguments are harder to defend in a budget meeting than a line item is.

A platform has a name, a cost, and a delivery date. A theory of advantage has none of these — which is precisely why, under pressure, the nameable gets mistaken for the strategic.

The funding cycle rewards the same instinct. Capital is released against line items, not against claims. "We will out-serve competitors on the two moments in the journey that actually decide loyalty" does not have a purchase order attached; "single customer view platform, £2.4m, phased over eighteen months" does. And the newest people in the room feel the pull most sharply of all. The Chief Digital Officer — a title barely three years old in most industries — is hired to do something visible and quick. Buying is visible and quick. Deciding what not to do produces no ribbon to cut and no platform to demonstrate at the next board.

4. The strongest case for buying first

I want to give the opposing view its full weight, because it is not a straw man and I have argued it myself.

The case runs like this. You cannot strategise your way to a capability you do not possess. You cannot learn what customers do on a mobile channel you have not built, cannot personalise without the data plumbing in place, cannot discover the online

proposition until you are actually online at a competent standard. In digital, strategy is emergent — it reveals itself in contact with real customers, and that contact requires infrastructure. So buy the platforms, get into the game, and let the strategy be discovered through use. Waiting for a perfect theory before acting is its own well-documented failure; the firms that spent two years perfecting the "why" while more decisive competitors simply shipped are not hypothetical, and we can all name the ones in our own sectors.

There is real truth in this, and any honest treatment has to concede it. Capability does enable learning. Paralysis dressed as strategic rigour is a genuine and common failure.

But the argument smuggles in a false choice — that the only alternative to buying blind is analysing forever. It is not. The distinction that matters is not build-versus-think; it is whether the buying is instrumented by a hypothesis.

"Buying the mobile app to learn is strategy. Buying it because your competitors have one is shopping. Same purchase order, entirely different act."

"Get into the game" is only sound advice once you have decided what winning the game would look like and what you are watching to tell whether you are winning it. The plumbing-first school is right that you must act in order to learn. It is wrong to think that acting absolves you of deciding what you are trying to learn — and that is exactly the decision the shopping list allows everyone to skip.

5. What a digital strategy actually has to answer

The remedy is not more analysis. It is answering a small number of genuinely hard questions before a single platform is named, and then letting the answers decide the list.

- Where does digital actually change the basis of competition in our sector — and where is it merely table stakes we have to match without ever expecting advantage from it?
- What will a customer be able to do that they cannot do now, and why would that change which firm they choose, or how much they spend with us?
- Which specific piece of our economics does this move — acquisition cost, retention, cost-to-serve, price realisation — and by roughly how much?
- What has to be true for that to work, and what are the few numbers we will watch to know whether it is coming true?

Notice that none of these mentions a product. Only once they have answers does the list acquire meaning — because now every item on it is bought to serve a stated hypothesis, and can be judged, cut, or resequenced by whether it does. The order stops being dictated by which vendor is furthest along in the sales cycle and starts being

dictated by which purchase tests the argument soonest.

6. Two insurers, same market, same year

Consider two mid-sized general insurers — a composite drawn from a pattern I have watched play out more than once, not any real firm.

Both wrote digital strategies in the same window. The first was a stack: a policyholder portal, a mobile app, a new CRM, a data warehouse — roughly six million pounds over two years. It was delivered close to plan, which is itself an achievement. Eighteen months on, the app had been downloaded by around nine percent of policyholders and used at renewal by fewer than that; the online quote-to-buy journey still handed the customer to a call centre at the payment step, because that particular integration had been scoped into a "phase two" that budget never quite reached. The estate worked. The needle did not move.

The second insurer started somewhere else entirely. Its loss ratio was healthy; its expense ratio was not, and its best customers — the low-risk, high-value ones — were quietly leaving at renewal, because the renewal experience was a letter and a hold queue. Its digital strategy fit on a page and named almost no products. The whole of it was: make renewal a thirty-second decision on the device the customer is already holding, remove the reasons a good risk goes shopping elsewhere, and measure success as retention of the profitable segment rather than as app downloads. They bought less — a lighter renewal journey and just enough data plumbing to pre-fill it — and they bought it in that sequence because the hypothesis demanded that sequence and no other.

Retention of the target segment improved by around three points. On a book of that size, three points of the profitable segment dwarfed the entire cost of the work, and kept paying out every year after. Same era, same tools sitting on the same vendor shelves. One firm bought a digital estate. The other bought an advantage, and let a much smaller estate follow behind it.

7. The test

The test I have come to apply to any document that calls itself a digital strategy is almost insultingly simple. Delete every proper noun. Strike out every product, platform, and vendor name on the page. Then read what is left.

If there is still a strategy there — a claim about where you will compete and why you will win — then the products were serving an argument, and you were holding a strategy that happened to require some purchases. If the page is now essentially blank, you were never holding a strategy at all. You were holding a shopping list. And the shop, as ever, was always going to be delighted to see you coming.