THE GROWTH BLUEPRINT

ISSUE 05

The new rules of commercial value creation

A **SIMON-KUCHER** PUBLICATION

Insights in this issue

THE VALUE CUSTOMERS CAN'T SEE

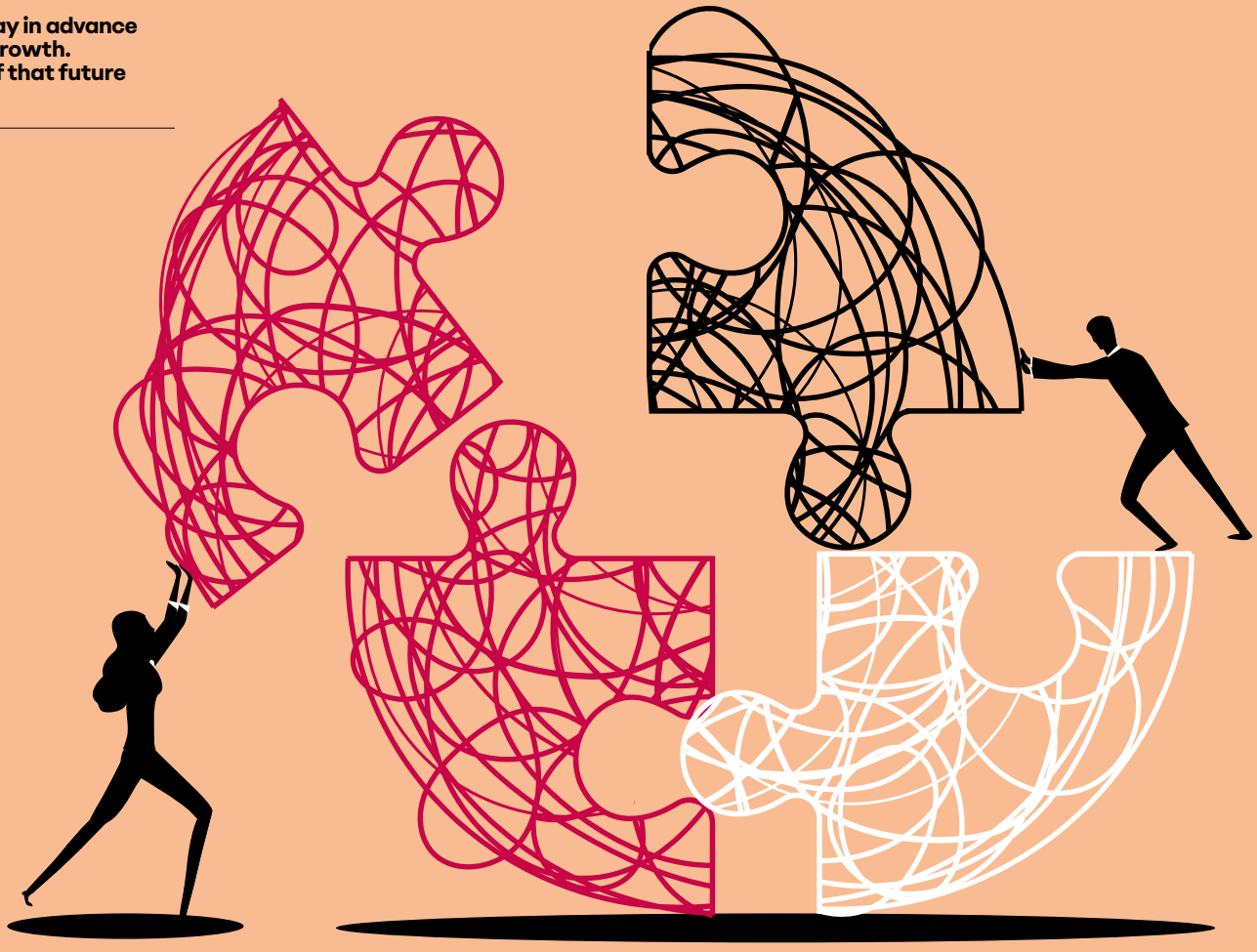
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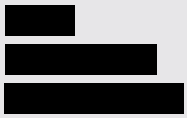
Why optimizing the parts can weaken the whole.

PUTTING GROWTH POTENTIAL TO THE TEST

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Investors often pay in advance for tomorrow's growth. But which part of that future is real?





Uncover strategies, insights, and bold ideas to drive growth. Dive into your guide to smarter, sustainable success.

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SIMON KUCHER
Unlocking better growth

Foreword

Welcome to issue 5 of The Growth Blueprint.

This edition explores the new rules of commercial value creation and what it takes to create growth that works for both businesses and their customers.

The strongest commercial strategies start with understanding what customers truly value, what they are willing to pay for, and how propositions, experiences, and commercial models can be shaped around those needs.

Across this issue, we explore where value is emerging, how customer perceptions influence commercial success, and how businesses can differentiate, test growth opportunities, and rethink established commercial playbooks.

The common thread is simple: sustainable growth comes from creating value that customers recognize and reward, while giving businesses room to grow.

Gunnar Clausen - Co-CEO of Simon-Kucher

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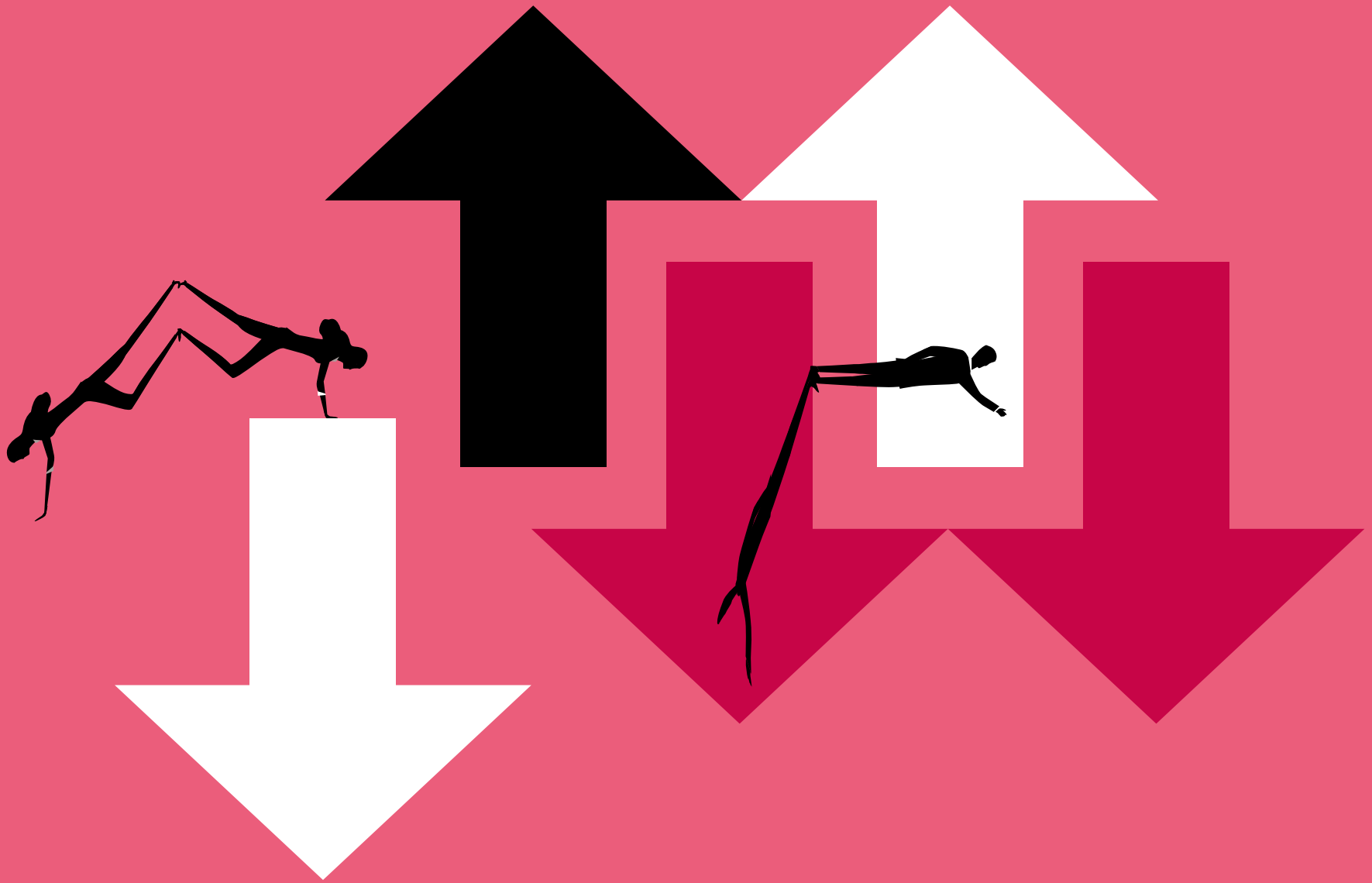
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Where does value really live in data & analytics?

As AI reshapes the data value chain, the sources of competitive advantage are shifting.

AI is changing what customers expect from data and information businesses, challenging established sources of competitive advantage. For industry leaders, the question is where customers will see the greatest value next, and how to pivot their proposition to capture it.

Across the data and information sector, many companies have spent decades building intelligence products that provide decision support to their customers across a wide range of workflows, from strategic planning to business development to trading.

Some own proprietary datasets. Others aggregate, normalize, and enrich information from multiple sources including public domain, or provide domain expertise through analysis and insights.

These critical propositions have helped build a thriving sector, with a data and information market alongside almost every industry that exists, from financial markets and commodities to legal research and consumer markets.

Major technological shifts like digitization and cloud have brought new ways to how these companies make information more useful and commercially valuable.

AI is now once again disrupting the model.

For data businesses, the question is how these changes will affect what customers value, and what they are willing to pay for.

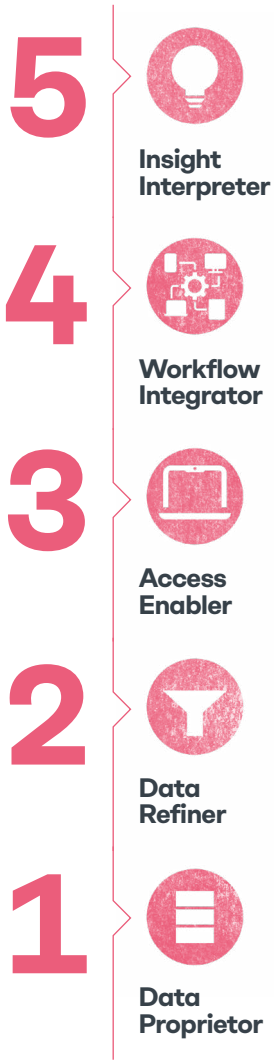
> **"The important commercial question is which propositions customers will still pay a premium for as AI changes the market."**
>
> **Xi Bing Ang**
> Partner, Simon-Kucher

Five layers of value

One way to examine a data company's proposition is through five archetypal layers of value.[1]

At the foundation are **data proprietors**, whose assets are essentially proprietary information valued by customers (particularly in opaque markets like commodity flows). **Data refiners** collect, clean, and combine information into useful data products. **Access enablers** make information usefully available through delivery mechanisms like data feeds and APIs.

Further along the chain, **workflow integrators** provide tools that help customers analyze information and embed it within their workflows, while **insight interpreters** turn data into expert opinions, forecasts, and qualitative analysis, increasingly supported by technology.



1. Defining and deepening your value layers, Simon-Kucher, 2025.

AI disrupting value across layers

Most data businesses' value proposition is a combination of several of these layers. For many of them, AI is now changing that balance.

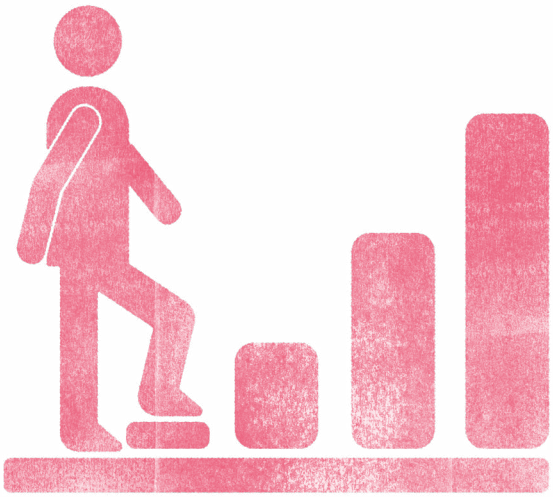
Data refinement is a prominent example area experiencing significant change. Collecting, classifying, and structuring information has long demanded significant investment in specialist teams and labor-intensive data ops. AI can now very effectively perform a lot of this work faster and at lower cost. Their reliability varies by data domain (depending on tolerance for error), and domain expertise remains important in many markets.

AI is also prompting information providers to rethink how customers access, analyze, and use their data.

Technologies like MCP and agentic are increasingly changing how customers expect to consume data, allowing them to co-mingle datasets to find new insights across previously unrelated areas.

Despite these changes, trust remains a durable moat in this sector. Data providers that have a reputation for robust domain expertise can continue to thrive as long as they learn to evolve their delivery methods with AI.

Finding the next source of advantage



For leadership teams, the five layers provide a way to examine where future differentiation might emerge.

For example, a provider with valuable proprietary datasets could strengthen its position by leveraging AI technologies to unlock new ways customers can productively use their data.

Another business might find greater opportunity in embedding its data more deeply into customer workflows, making them more operationally 'sticky'.

Commercial models will also need attention.

As customers use information through APIs, MCP, automated systems, and agentic workflows, providers may need to reconsider how access, consumption, and value are reflected in their pricing.

A telling case in point here is how seat-based pricing will become increasingly sub-optimal as the link between number of direct human users accessing the data and economic value delivered becomes weaker for many data companies.

As AI allows customers to find new use cases for a provider's data, finding ways to systematically monetize these use cases, for example through rights licensing, will also be crucial.

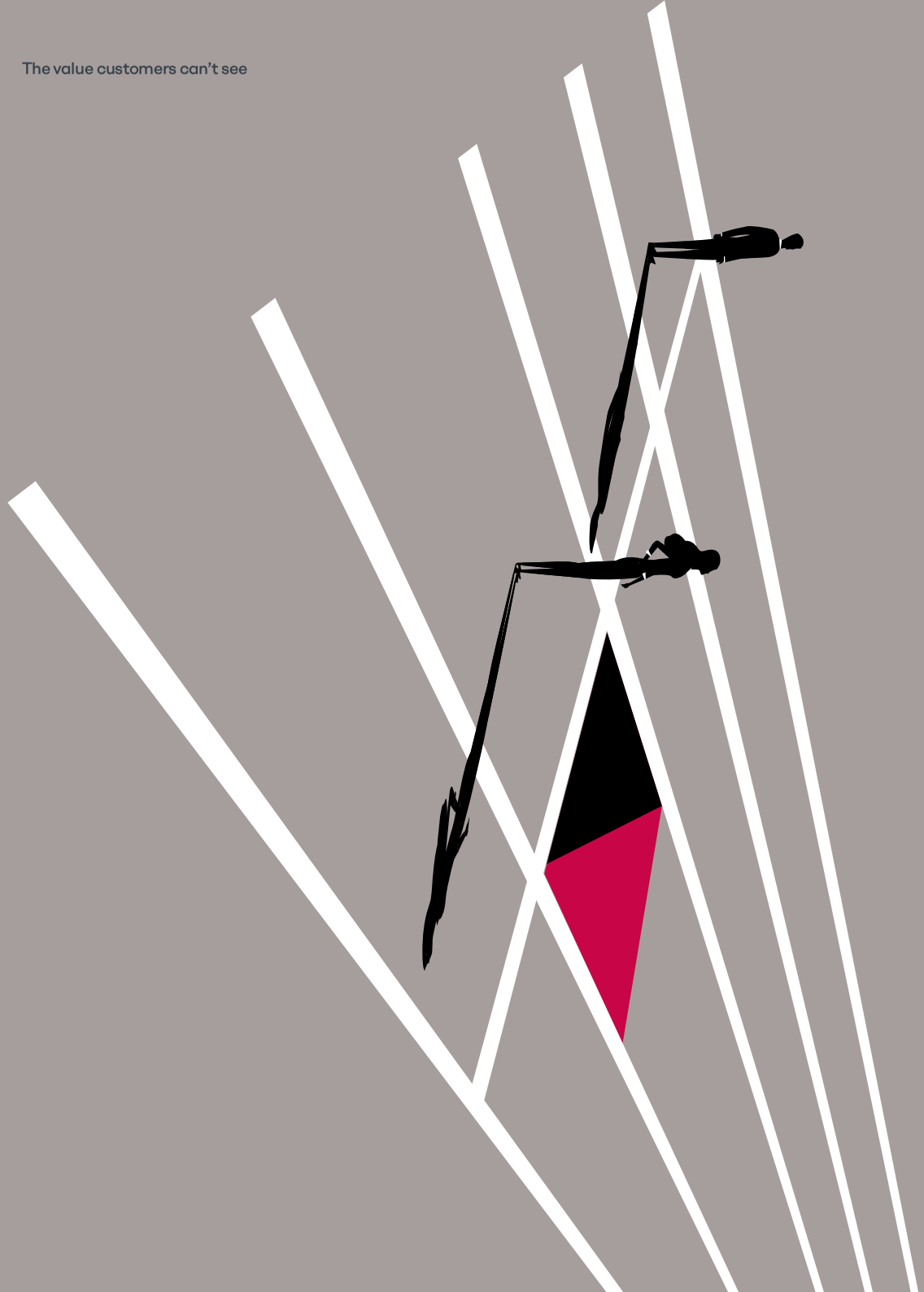
Which layer are you standing on?

AI investment is becoming a familiar part of product development across the data and information industry. The more consequential decisions concern which capabilities businesses should develop, protect, or rethink.

The five layers offer a useful starting point for examining those choices. They also encourage a question that deserves regular attention as technology and customer expectations evolve:

Which parts of your proposition will customers value most in five years, and are you investing in them today?

> **Activities that once commanded a premium because they were labor-intensive are losing that premium due to the capabilities of AI.**



The value customers can’t see

Why optimizing the parts can weaken the whole

Retailers have more tools than ever to optimize prices, assortments, and promotions. But customers don’t experience those decisions separately, and commercial performance depends on how the whole proposition feels.

The Romans had one word for price and value: *pretium*

For them, a price that didn't match the value received wasn't simply a bad deal. It was a contradiction in terms.

Two thousand years later, retail has quietly pulled the two apart. Pricing engines optimize in real time, assortments are localized by algorithms, and promotions trigger automatically.

Operationally, retail has never been more precise. And yet many retailers are facing the same riddle: customers do not perceive the value the business believes it is delivering.

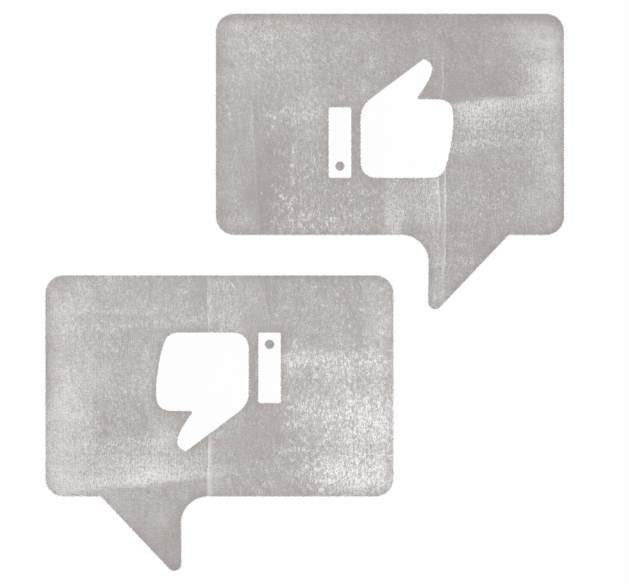
The question is why.



> Retailers optimize value separately. Customers experience the proposition as a whole.

Tobias Maria Günter
Partner, Simon-Kucher

When the data says cheap and the customer says expensive



Consider a retailer with competitive prices across thousands of SKUs. The benchmarks confirm its position, but the stores feel dated, the checkout is slow, and the web shop loads like it's 2015.

The customer's verdict: "It's expensive."

Not because the prices are necessarily wrong, but because every other signal contradicts the price messaging.

When perception and operations diverge, perception wins.

The problem goes beyond any single operational failure. It's a perception gap, and it sits one level above much of what retail organizations spend their time optimizing.

When the weakest experience sets the tone

A customer's decision to shop somewhere is shaped by everyday experiences that rarely fit neatly into one function.

Price is the most visible. A shopper at a European premium grocer picks up a branded yogurt expecting to pay around €1.29 – and sees €1.59 at checkout. In that moment, they feel overcharged, and one bad price surprise can undermine a carefully built price image.

Other signals work more quietly, from wait times and staff to website speed and product availability. And above it all sits the brand, the emotional layer that colors everything else.

Customers do not weigh all of these signals equally.

A brilliant price strategy paired with a poor checkout can still leave the wrong impression.

Research suggests that particularly intense moments, and how an experience ends, can disproportionately influence what people remember.

A slow checkout can be both.

The hyperrational trap

Here is where retailers can go wrong. Pricing is optimized in one silo, assortment in another, and marketing in a third.

Each team delivers. And nobody owns the overall perception.

The underlying error is what we call the hyperrational trap: operating as if customers made spreadsheet decisions. They don't.

An ice cream on the beach feels different from the same ice cream in a suburban shopping street, even if the product, quality, and price are identical. Context shapes perception. And perception shapes willingness to pay.

The pattern shows up regularly in Simon-Kucher's research[1]. In two recent cases, retailers arrived convinced they had a pricing problem. The diagnostic said otherwise. The prices were fine, but the merchandise was wrong and the shopping experience undermined every price signal.

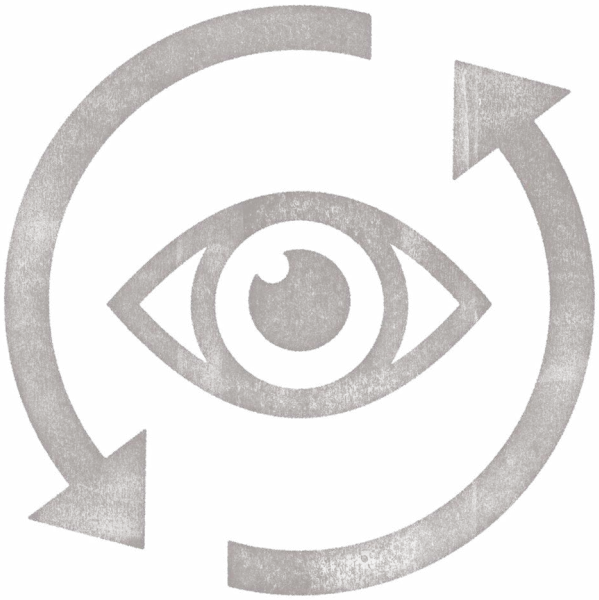
That is the hyperrational trap in practice.

Retailers optimize value separately. Customers experience the proposition as a whole.



1. Retail value management: Why perception is reality, Simon-Kucher, 2026.

Managing the perception



The strongest brands understand that perception doesn't stand still, so they renew it deliberately – and sometimes the best lesson comes from outside retail.

Think of a fast-food brand whose core product has remained familiar for decades while everything around it has evolved. Store designs are refreshed before they feel dated, while ordering has moved from counter to kiosk to app. The product stays familiar. The experience does not.

That matters because value perception is cumulative. A competitive price cannot compensate indefinitely for an experience that feels dated, inconvenient, or inconsistent with the brand promise.

The commercial challenge is not simply to optimize each lever, but to understand which touchpoints most strongly shape the overall judgment of value.

> **"When perception and operations diverge, perception wins."**

Where to start closing the gap

Start by asking where the perception gap is widest.

This means looking across the customer experience and identifying where the value the organization believes it creates diverges most sharply from what customers perceive.

Then identify the moments that disproportionately shape the customer's judgment. Where does a strong offer become weakened by one poor signal? Where is the business investing in value customers barely notice?

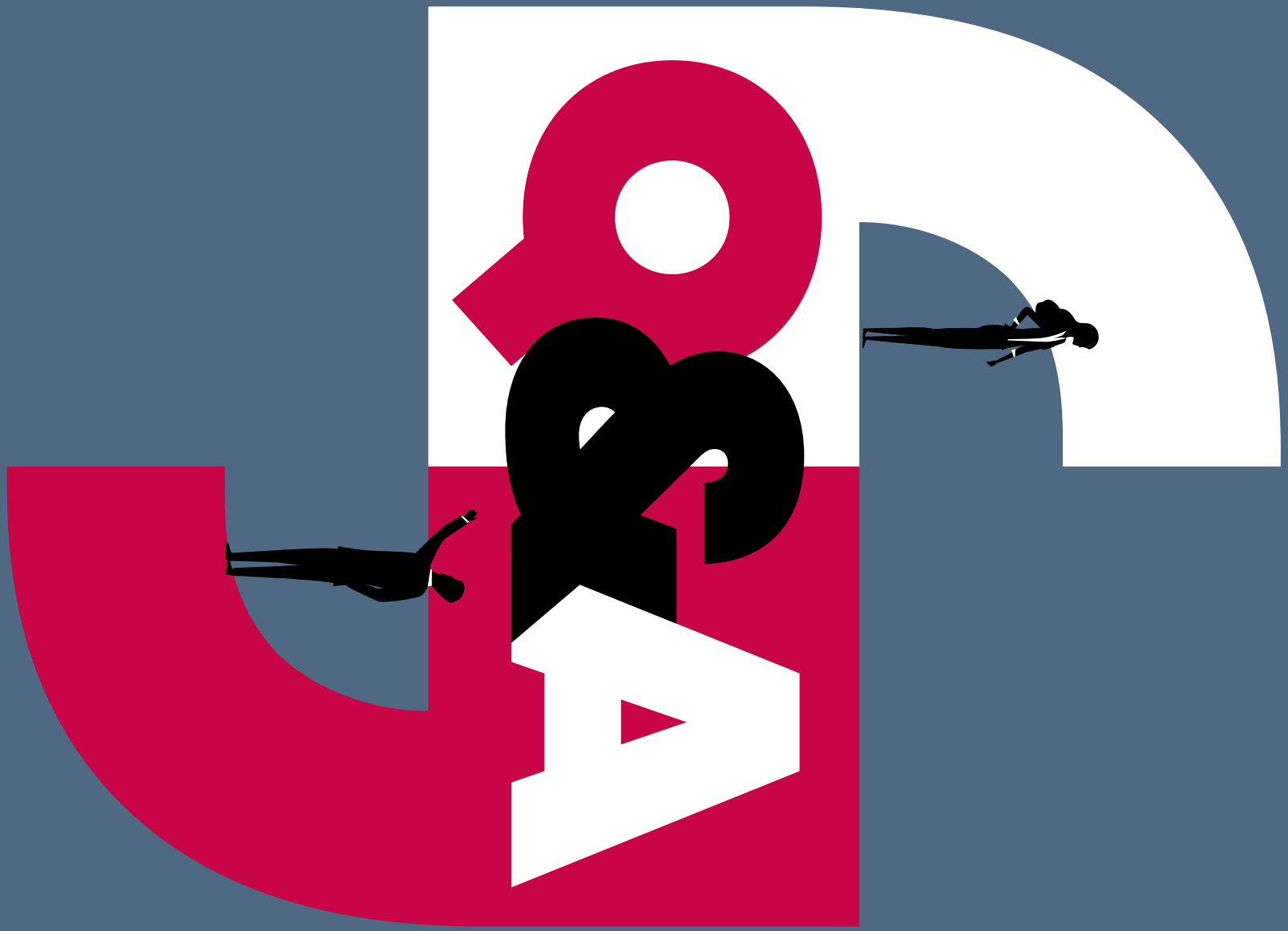
The Romans may have been onto something with *pretium*.

Customers don't experience price in isolation. They experience it alongside the product, assortment, service, brand, and every other signal telling them whether that price feels justified.

That's why the value customers cannot see is value retailers cannot fully capture.

In the end, the most important KPI in retail isn't operational anymore.

It's perceptual. Because in retail, perception is reality.


Q&A

Building the muscle to adapt

An in-depth interview with our partner, Rosalind Hunter.

Travel shows why understanding customer value is only useful if the organization can act on it.

Travel shows why understanding customer value is only useful if the organization can act on it

Travel companies operate in a world where customer demand can shift quickly. The lesson for other industries isn't to "price like an airline". It's to understand what different customers value and build the commercial agility to act on it.

Rosalind Hunter, Partner and Global Head of Leisure, Travel and Transportation at Simon-Kucher, explains what travel can teach leaders about adapting, creating value, and driving profitable growth.

> **Commercial agility shouldn't be something you develop purely for survival. It should be a muscle for growth.**

> **Individually, everyone may be doing exactly what their targets tell them to do. Collectively, the business is giving value away.**

People often look at travel as a benchmark for commercial sophistication. What does the sector get right?

There's a tendency to confuse sophistication with complexity. People often tell me, "We want to price like an airline."

My response: you probably don't.

Airlines need that complexity because they have lots of products and customer groups with very different needs. A leisure traveler planning months ahead behaves very differently from a business traveler booking late and prioritizing convenience.



The real lesson is commercial agility. It's understanding which customers you serve, what they value at a particular moment, and how they respond to price; then adapting your proposition accordingly. You don't need to change every price every minute to do that.

Is that becoming more important outside travel too?

Absolutely. That's why commercial agility matters. Customers are much more intentional about where they spend their money, and they increasingly expect something meaningful in return.



Travel makes that very visible because people place significant value on experiences. Interestingly, as digital interaction and automation increase, some human elements can become even more valuable.

So, you can't focus only on the physical product or what's easiest to quantify in a spreadsheet. Service, interaction, convenience, and the wider brand experience all create value. They influence whether somebody comes back or recommends you.

How should companies translate that understanding into commercial decisions?

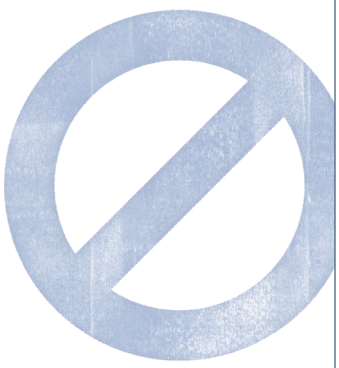
Segmentation is critical, but only if it's actionable.

Lots of companies already have multiple segmentations, perhaps one for marketing and another for product development. That doesn't mean either helps you make commercial decisions.

The question should be: can I use this understanding to offer a different product, experience, or price to different customers?

That might mean different price points, but it could also mean different product sizes, bundles, service levels, or loyalty benefits. If you can't act on your segmentation, it risks becoming a nice shiny PowerPoint sitting in a drawer.

What gets in the way?



Often, it's the organization itself. Product, pricing, marketing, sales, and customer experience don't need to sit under one leader, but they do need to operate as a connected commercial system.

Imagine the pricing team raises prices and knowingly accepts some volume loss because the overall result should improve profit. Marketing sees volume falling and launches promotions to restore it. And salespeople are rewarded primarily for volume, so they negotiate the increase away.

Individually, everyone may be doing exactly what their targets tell them to do. Collectively, the business is giving value away.

Leadership teams need transparency around those trade-offs.

What happens to volume if we become more adaptive on price? Where can margins differ? What parts of the customer experience are we unwilling to compromise?

Once everyone can see the economics of the whole business, those conversations become much easier.

> **When companies say they want to price like an airline, what they often really mean is that they want to become more agile and adaptive.**

Does becoming more agile mean taking more commercial risks?

Not necessarily. What travel does particularly well is use guardrails. You don't have to jump from reviewing prices once a year to changing them every minute.

Ask what step one looks like. Could you review quarterly? Introduce more differentiation? Experiment with one customer group or proposition and learn from it?



Travel companies know the reality won't always go to plan. They respond continually to demand, competition, costs, and external events. Other industries can build more of that muscle without importing all of travel's complexity.

What commercial capability should leaders be building now?

Commercial agility. Many businesses became accustomed to relatively predictable year-on-year change. That assumption has been challenged.

The tools exist to understand customers and model different outcomes.

The harder reality is whether the organization can respond. Who is empowered to make decisions? Which targets matter? When do you flex the plan, and when does a decision come back to leadership?

When companies say they want to price like an airline, what they often really mean is that they want to become more agile and adaptive.

The opportunity is to build that commercial muscle not just to react to disruption, but to act faster when customer value shifts.


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Putting growth potential to the test

Investors often pay in advance for tomorrow's growth. But which part of that future is real?

A 5% uplift can look conservative in an investment case. What matters is whether customers, contracts, and the existing plan can support it.

An investment committee is considering a healthcare acquisition.

A 5% pricing uplift "should be achievable" and sits in the forecast, comfortably below management's ambitions.

It feels cautious.

Applied to revenue and carried through to earnings, that modest assumption helps determine how much the buyer will pay.

> **Calling a number conservative says little about whether the business can deliver it.**

Plausibility is not evidence. The label can make an assumption feel settled before anyone has spoken to those expected to fund it.



What sits beneath the five percent?



Pricing headroom in healthcare depends on who controls the purchase.[1]

At one of the supplier's hospital customers, a clinician may see the value immediately. Procurement may push back on the terms, while the payer determines what gets reimbursed. The equipment might be well regarded, and the hospital can still have little room to pay more.

Previous renewals may make uncomfortable reading during commercial diligence. The last rise might have come with a year-end rebate that gave much of it back. Other contracts could leave prices fixed for another year, delaying earnings already included in the forecast.

Headline pricing ambition and realized uplift can be very different things.

Simon-Kucher's Global Pricing Study[2] reveals that businesses across industries realize less than half their intended price increases on average.

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1. Healthcare private equity: Commercial value creation must start in diligence, Simon-Kucher, 2026. 2. Global Pricing Study 2025, Simon-Kucher, 2025.

A collision of growth assumptions

The supplier also hopes to sell those hospitals more equipment and a premium maintenance package.

The forecast includes revenue from both.

Suppose a hospital agrees to the five percent provided maintenance comes at no extra charge. The sales director may have secured a perfectly sensible deal.

The committee, however, has counted the price rise and the service fee in full, and now needs to remove revenue it expected to collect.

A promise to place larger orders could bring a request for a volume discount into the same conversation. Nobody has to dismiss the products or question their value for the growth forecast to come apart. The hospital simply negotiates over the total bill.

Growth initiatives that look independent in a model can collide in a customer negotiation.

And even in-depth customer interviews can miss this.

A purchasing manager may like all three proposals and fully expect to negotiate when the time comes to sign. Yet three encouraging answers do not necessarily add up to one acceptable bill.

> **Three encouraging answers do not necessarily add up to one acceptable bill.**
>
> **John Gariba**
> Partner, Simon-Kucher

How much already is in the price?

Now suppose management's existing forecast already assumes prices will rise by three percent next year. The investment case then identifies a five percent increase as a value-creation opportunity.

But the full five percent is not additional growth. Three points are already in the plan. Only the remaining two represent potential upside beyond what the buyer is already paying for.

That distinction matters. Delivering the original three percent may still require significant commercial effort, but it should not be counted again as growth created by new ownership.

The remaining two points also need a source, perhaps tighter discounting, or untapped willingness to pay in certain accounts, or a different pricing approach. Whatever the answer, the uplift must be traced back to something the business can actually do differently.

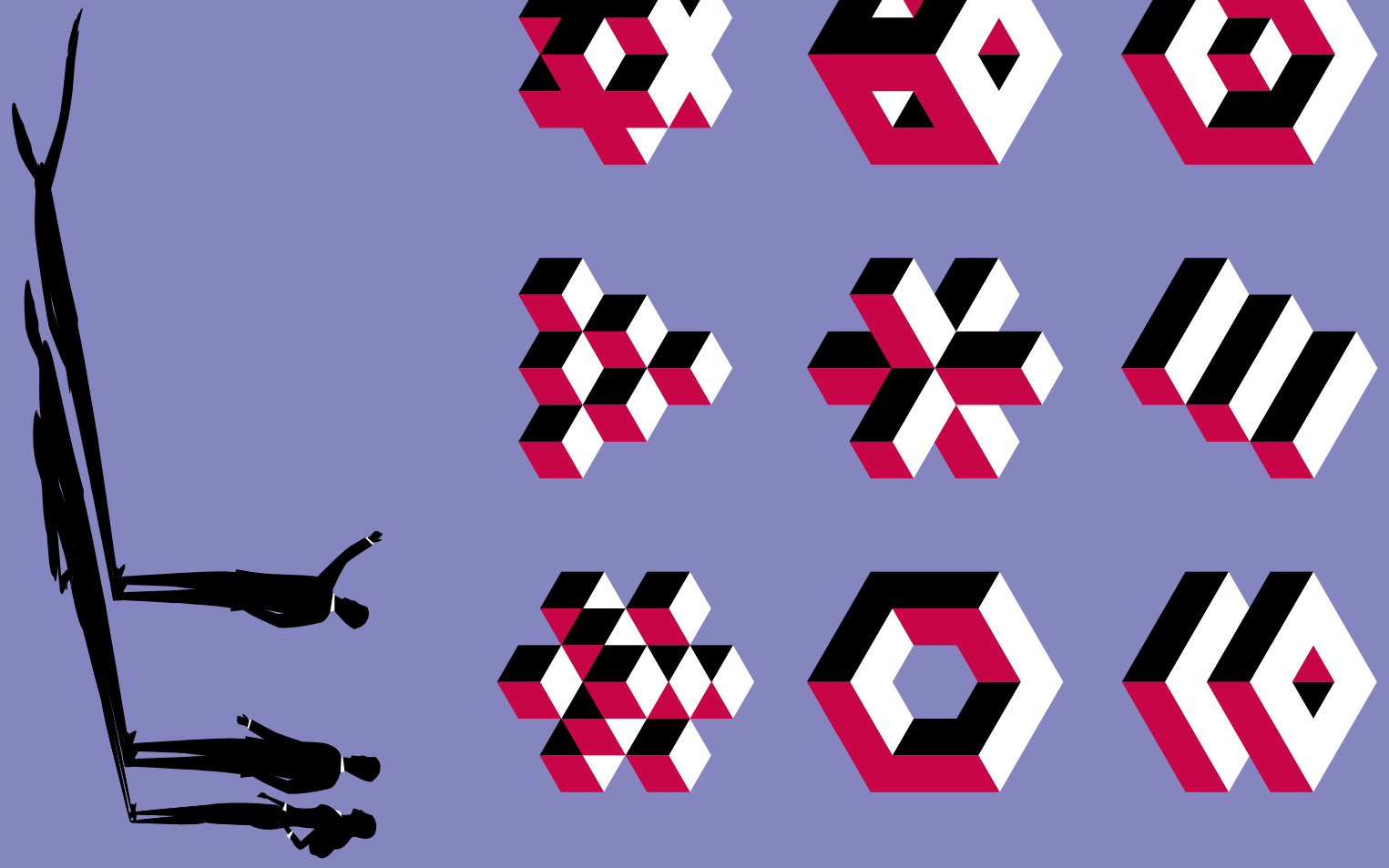
There may also be growth the existing plan has overlooked.

The supplier might have won additional equipment orders at some hospitals, with comparable accounts still buying elsewhere. Those sales give the committee a starting point for judging whether that success can be repeated, allowing for tender delays and the cost of extra sales support.

By now, the investment case may look quite different from the one the committee first saw. Some of the original upside has shrunk. Other opportunities have become more convincing. The total may even be larger.

What has changed is the quality of the case behind it.

Five percent may still be achievable. But before investors pay for that growth, the evidence needs to show where it comes from, what it depends on, and how the business can earn it.



From identifying value to executing growth

A compelling investment thesis can win a deal. But delivering on its promises demands a different kind of discipline.

Private equity firms have become adept at identifying commercial upside. As profitable growth takes on greater importance, the challenge is ensuring portfolio companies have the resources, leadership, and capabilities to deliver it.

The investment case looks convincing. There is room to improve pricing, untapped potential in existing customer accounts, and an opportunity to build a more profitable sales mix.

The numbers suggest an attractive return, and management agrees the opportunity is there.

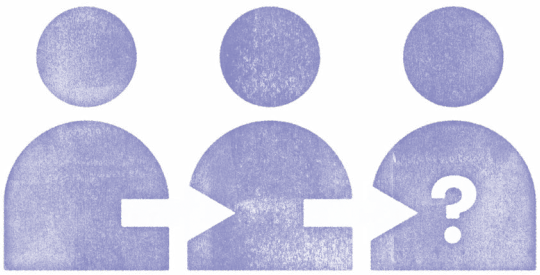
Six months after the acquisition, however, the pricing initiative is still waiting for a dedicated owner. Sales leaders are occupied with day-to-day targets. The customer analysis needed to support the plan remains unfinished, and the growth assumptions underpinning the deal are already being measured against reality.

> **The commercial opportunity hasn't disappeared. The difficulty lies in getting the business to act on it.**

Dave Clement
Partner, Simon-Kucher



The assumptions behind the deal



Profitable revenue growth is taking on greater weight in the private equity investment case.

Simon-Kucher's Private Equity Value Creation Study 2026 shows that 75% of respondents expect it to become more important as a driver of the equity story.

The implications extend to the earliest stages of an investment. A credible commercial thesis needs to account for what it will take to deliver that growth.

Diligence, for instance, frequently concentrates on the size of the prize. Market attractiveness, pricing headroom, customer penetration, and potential margin improvement can all be quantified with considerable precision.

Whether the business can deliver those improvements receives less scrutiny. Our study finds that 66% believe diligence places too much emphasis on assessing opportunity relative to execution readiness.

Consider the pricing initiative.

Its projected contribution may be supported by sound analysis. But who will lead it? Does the sales organization have the expertise to implement new pricing guidance? Can management accommodate the work alongside existing commitments?

These questions belong in the investment case itself.

If left unanswered, they become problems for the first 100 days, when expectations are high and management capacity is already stretched.

When the VCP meets the business

The early months of ownership expose the distance between an investment thesis and the everyday workings of a company.

Commercial initiatives compete for the same resources. A sales director may be expected to improve pricing discipline while integrating an acquisition and meeting ambitious revenue targets. Together, these demands can overwhelm even capable teams.

An initiative may promise attractive returns, but can the business deliver? Management capacity should shape which opportunities take priority, rather than becoming an obstacle once the plan is underway.

Investors need to establish which commercial opportunities are sufficiently credible to pursue immediately, what support management requires, and who is accountable for delivery.

That may mean funding specialist commercial expertise or postponing an initiative until the necessary capabilities are in place. It may also require revisiting the original plan as market conditions change and new evidence emerges.

A value creation plan (VCP) should remain a working investment document. Its priorities need to reflect the business as it develops, with resources moving toward initiatives that demonstrate the strongest commercial returns.

Source: Private Equity Value Creation Study 2026, Simon-Kucher 2026.

Making execution repeatable

The challenge extends beyond individual portfolio companies.

Private equity firms accumulate considerable experience in commercial transformation. Even so, valuable lessons can remain confined to particular investments, leaving successive management teams to solve familiar problems independently.

Our 2026 findings suggest that higher-performing firms are more likely to take a systematic approach. Some 76% use standardized practices, including governance structures, dedicated capabilities, and portfolio-wide systems.

Such arrangements can help investors recognize execution risks earlier, mobilize specialist support, and establish greater consistency in how commercial initiatives are managed.

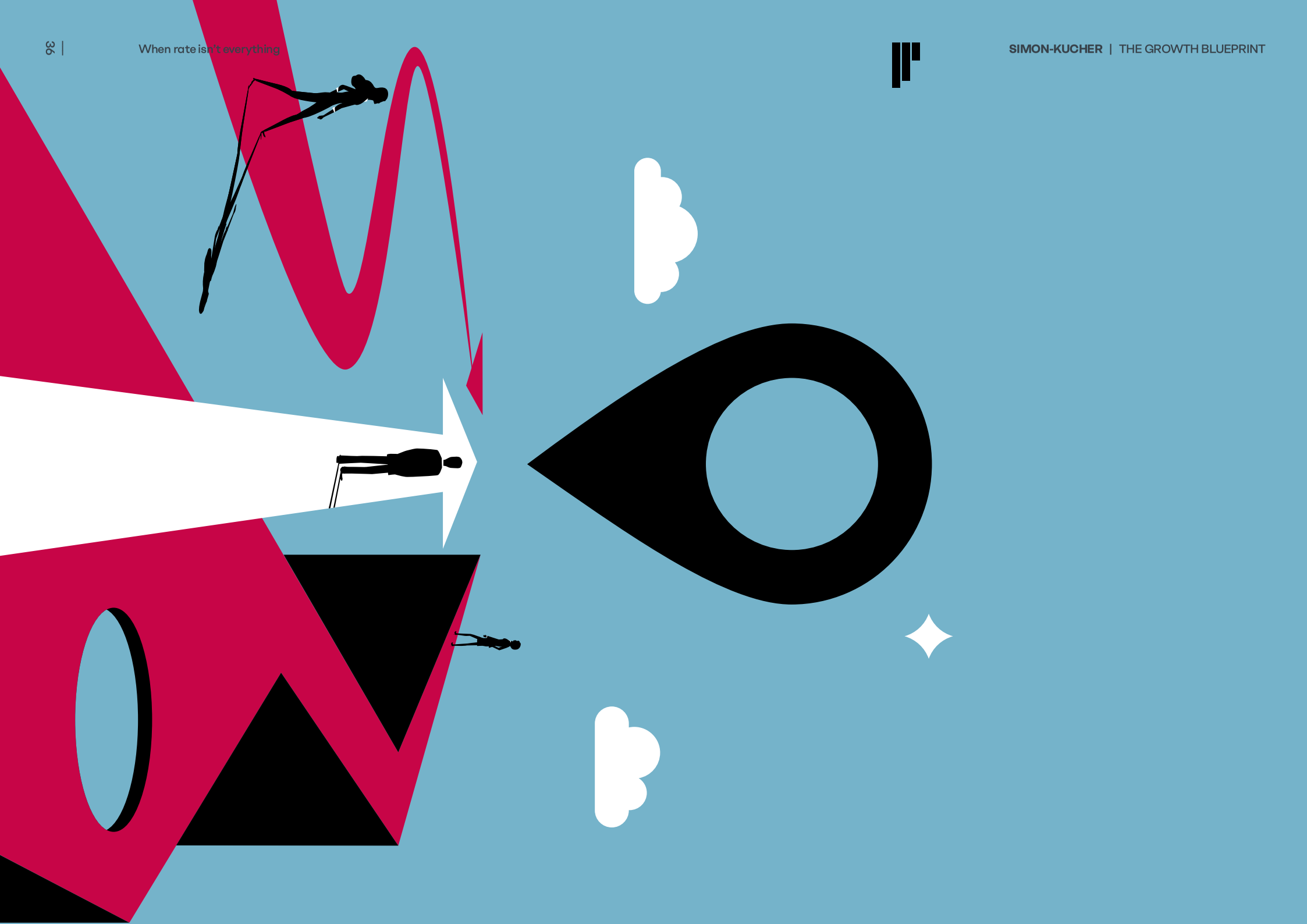
Their effectiveness ultimately depends on what changes inside the business. A pricing process that survives the departure of a key executive, for example, is a more durable achievement than a temporary margin improvement dependent on that person's judgment.

By the time an exit approaches, the evidence should extend beyond financial performance. A prospective buyer will want confidence that the commercial organization can continue delivering growth under new ownership.

For the next owner, the strongest evidence of value may be found in the everyday workings of the business: commercial decisions made with confidence, improvements that endure, and growth that no longer depends on a handful of individuals.



"A value creation plan should remain a working investment document."



When rate isn’t everything

When competing mortgages look interchangeable, lenders need to give customers another reason to choose.

Rate will always matter in mortgages. But price alone gives lenders limited room to stand apart.

Differentiation can change that equation, giving customers more reasons to choose while improving conversion without automatically sacrificing margin.

Two lenders quote within a percentage point of each other, but one converts twice as many applications. Rate looks like an obvious explanation. It isn't.

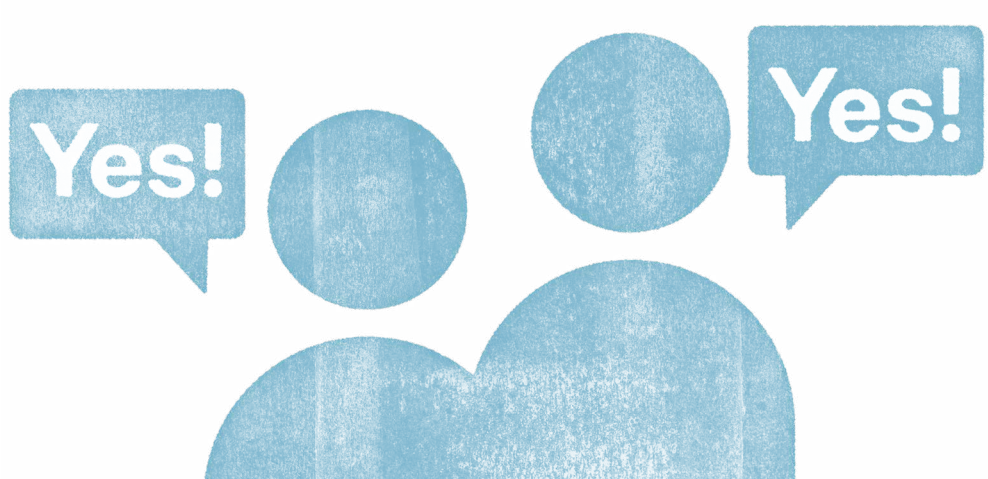
So what explains the gap?

Mortgage lenders have spent years refining pricing by customer, product, and market condition. But when offers look interchangeable, customers have little reason to look beyond price.

That creates an expensive problem.

Treat every borrower as equally price-sensitive and lenders risk giving away margin where price was never the real barrier, while still losing customers whose priority is speed, certainty, flexibility, or a smoother process.

The commercial opportunity isn't to diminish the importance of rate. It's to give different customers another compelling reason to say yes.



The same mortgage can mean something very different



Amy, a first-time buyer, is comparing several mortgages and watching affordability closely. For her, the combination of monthly repayments, fees, and overall cost could determine which offer wins.



Nina is approaching remortgage with an existing provider she trusts. A simple, low-friction process may be worth more to her than the potential saving from searching the whole market.



Samantha is buying against a tight chain. For her, speed and confidence in completion can outweigh a marginally better deal because delay could cost her the property.

Put similar offers in front of these three customers and rate will still command attention.

But it will not necessarily decide the outcome.

The lender that understands what each customer values in that particular moment, and makes the difference visible, has another way to win.

> **"The commercial opportunity isn't to diminish the importance of rate. It's to give different customers another compelling reason to say yes."**
>
> **Jon Causier**
> Partner, Simon-Kucher

A cheaper rate cannot fix every conversion problem

A conversion gap alone says little about which part of an offer is failing. Rate matters, but so can process, approval certainty, communication, flexibility, reputation, and an existing relationship.

Without a clear diagnosis, cutting rate is an obvious response, but potentially an expensive one. If price was not the reason a customer hesitated, every unnecessary basis point reduces margin without solving the conversion problem.

The evidence suggests borrowers do look beyond headline rates. Nearly one in four mortgage holders say they would switch lenders for a quicker, simpler application, while 18% point to less paperwork.[1]

Among fixed-rate residential mortgage holders, 47% chose their product for certainty over monthly payments, almost three times the 13% who cited the cheapest repayments.[2]



The implication is not that lenders need to keep adding features.

Differentiation only creates commercial impact if customers value the difference and can see it at the point of choice. A fast process that feels no faster than anyone else's has little power to differentiate.

The same applies to trusted advice, flexible overpayments, or the convenience of an existing relationship.

The less visible the difference between offers, the more work rate has to do.[3]

> **"When customers can't see a meaningful difference between mortgages, price becomes the obvious way to create one."**
>
> **Rohan Shah**
> Partner, Simon-Kucher

1. Stick or switch? The illusion of choice in the remortgage market, Barclays, 2026. 2. Financial Lives 2024 Survey, Financial Conduct Authority, 2025.
3. Mortgage lenders must move beyond rate-led pricing, Simon-Kucher, 2026.

Differentiation can protect margin

For one European bank, that dependence on price had become costly. Faced with increasingly commoditized mortgages, the bank was using rate discounts to protect volume, yet margin and market share continued to erode.

Working with Simon-Kucher, it identified what different customers valued and rebuilt its sales approach around needs-based selling rather than rate alone. New mortgage contract margins increased by 10 basis points through greater upselling and fewer special discounts.[4]

The improvement did not come from simply charging more. It came from reducing the need to compete on rate alone by understanding where customers saw value, making those differences easier to sell, and cutting unnecessary discounting.

Rate will remain central to mortgage competition. But lenders don't need to ask it to carry the entire proposition.

The opportunity is to understand which differences are powerful enough to change customer behavior and make them tangible at the point of choice.

Because when customers can't see a meaningful difference between mortgages, price becomes the obvious way to create one.

And margin pays for it.



4. Smart product bundling to boost price enforcement and cross-selling, Simon-Kucher, 2024.

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