

EPISODE 59

How to close the personalization gap: Insights from Deloitte Digital's 2026 personalization research

Host: *Alan Hart, Strategy, Growth & Transformation Leader, Deloitte Digital*
Guest: *Trinadha Kandi, Personalization Leader, Deloitte Digital*
Featuring clips of: *Ed McDonnell (Braze Chief Revenue Officer), Laura Thornton (General Motors Executive Director of Marketing and Consumer Engagement), Neha Kovach (David Yurman's global head of CRM, data, customer experience and loyalty), Hanan Wajih (Herbalife CMO), Naomi Rodiles (Medtronic Senior Director of Global Integrated Communications, Neuromodulation), and Andrea Hopelain (Electronic Arts GM and Senior Vice President of Global Marketing)*

Ed McDonnell: Ninety-three percent of brands said that we're doing great on engagement and experience with our consumers. And we surveyed the same consumers and shoppers, and 53% said they feel like the experiences are great.

Laura Thornton: It was a very frustrating AI interaction where I couldn't actually get to a human.

Neha Kovach: We all send “Happy birthday” emails and they’re just so generic… you don’t feel special.

Alan Hart: In a world overflowing with customer data and sophisticated marketing technology, why does so much personalization still feel so completely impersonal?

Welcome to a special edition of Marketing Beyond.

Alan Hart (voice-over): Are you ready to go beyond the basics of marketing? I'm Alan Hart and this is Marketing Beyond, where I chat with the world’s leading chief marketing officers and business innovators to share ideas that spark change and inspire you to challenge the status quo. Join us as we explore the future of marketing and its endless potential.

Alan Hart: Personalization is no longer a nice-to-have differentiator; it’s become table stakes. According to Deloitte Digital’s latest research, 40% of consumers now consider personalized experiences very or extremely important, a steady climb from 30% just four years ago.

Marketers have responded by pouring significant resources into their tech stacks. The thing is, doing a lot isn’t the same as doing well. Among surveyed brand leaders, nine in 10 believe their organizations are delivering good or even excellent personalized experiences. But only three in 10 consumers say they experience good or excellent personalization from brands.

That’s a 58-point gap between brand perception and consumer reality. To help me unpack that, I’m joined by Trinadha Kandi, a leader in Deloitte Digital’s personalization practice.

Trinadha Kandi: Thank you, Alan. Thank you for having me here.

Alan Hart: Yeah. I want to go back to that 58-point gap between how brands see what they’re doing versus [how] consumers rate personalization. Our research shows this isn’t a new problem. There’s another related gap that’s also been appearing for years, a difference in how often brands say they personalize experiences and how often consumers actually notice.

Can you elaborate on how persistent that gap’s been?

Trinadha Kandi: Yeah, absolutely. In fact, Alan, I would say it’s a critical gap. Interestingly, Deloitte runs the biannual survey on personalization, and in the last six years, including this year—‘22, ‘24, and ‘26—we have noticed how brands perceive that they are delivering personalization versus how the end consumers tend to receive the personalization.

It clearly tells that the investments that are going from brands are largely into technology and capability enhancements [and] are not truly translating into a consistent customer experience. That is the biggest gap right now. And to an extent, the consumers right now truly understand the meaning of the true personalization versus a plain wrapper around just having a "dear (first name)" on an email isn't a personalization.

So the consumers are expecting a true personalization at an omnichannel level today, which brands are missing the point.

Alan Hart: Well, Ed McDonnell from Braze described this dynamic exactly like this when we spoke.

Ed McDonnell: We have some research out there that's specific to retail and consumer brands where we did a survey, I can't remember how many people were in it, but it was enough. Ninety-three percent of brands said that we're doing great on engagement and experience with our consumers, and we surveyed the same consumers and shoppers and 53% said they feel like the experiences are great. That's a pretty wide variance in how marketers feel and brands feel, and how the shopper and the consumer or whoever feels. And I think that's the opportunity.

Alan Hart: Variance really is the opportunity. When brands often focus on promotional targeting, consumers are looking for practical utility. Sixty-seven percent said they want personalized service that resolves problems before they have to ask. Sixty-one percent want personalized offers that save them money, and 58% want loyalty rewards and membership benefits that feel personal. When automation ignores their practical context, it creates friction rather than connection, something Laura Thornton from GM spoke to us about as well.

Laura Thornton: I even had an experience the other day, and I'm not going to say what brand it was with, but it was a very frustrating AI interaction where I didn't know how to prompt it properly because I didn't know what I was looking for. They didn't know how to service me, and then I couldn't actually get to a human. And I was like, "But I know if I could just talk to somebody, we could figure this out."

Alan Hart: Laura's experience highlights a critical vulnerability. Deploying automation without connective tissue leaves customers stranded. When done right, consistency builds immense loyalty. In fact, 50% of consumers say relevant, connected cross-channel experiences directly drive their repeat purchases.

But when brands rely on generic, isolated triggers, they miss the opportunity entirely. Neha Kovach from David Yurman explained this.

Neha Kovach: One of the other things that I think is so simple, but birthdays. We use birthdays as milestones. And then, we all send "Happy birthday" emails and they're just so generic, and you don't feel special as a customer at the end of this. But if you just took that birthday information and contextualize that. And what I mean by that is to say, if your birthday was four weeks away, then now the message could actually read, "Your birthday is four weeks away. I would love for you to come in for A, B, and C." That changes the dialogue from saying "happy birthday."

Alan Hart: Shifting from generic triggers to genuine dialogue is becoming even more urgent because the customer journey itself is transforming before brands can even engage.

63% of customers now use AI-powered search tools to evaluate options, and 20% start their discovery directly inside Generative AI platforms. Ed McDonnell describes how this agentic layer fundamentally rewires discovery.

Ed McDonnell: You're just going to go to a blank webpage that has a simple text bar, and you're going to say, "I have an event on Saturday night. What should I wear?" And it'll know enough about you to curate. "Here's five options. What next path do you want to take?" And you'll just keep going down that until you get to the best offer for you. You'll click on it. It'll take you to that brand's website that allows you to then go and purchase.

Alan Hart: While AI creates new pathways to discovery, keeping pace is a massive operational hurdle. An astounding 97% of brands report that the speed of AI innovation is outpacing their internal capacity to optimize it. Organizations rush to treat AI as a quick fix or silver bullet, but technology alone doesn't solve the personalization paradox.

Success requires a coordinated foundation, unifying data across silos, aligning teams, and solving the sheer volume of content needed for true one-to-one journeys.

In our research, high maturity brands are nearly three times as likely as low maturity peers to use GenAI for dynamic assembly of modular content. But building that content engine is only part of the equation. Orchestrating it across channels and audiences is where true scale happens. Hanan Wajih from Herbalife broke down what it really takes to deliver personalization at scale.

Hanan Wajih: Meeting the consumer with the right message at the right time and the right place is becoming harder and harder than ever. But there's also a beauty in that because that's personalization at scale. And that's really where all the technology and the marketing, and actually the people behind the teams, come together to be able to drive this evolution.

Alan Hart: So we've established the challenges of how leading brands are using technology to scale their content. Let's talk about the reward for getting this right. TK, what does our research say about the tangible business impact when personalization truly connects with a consumer?

Trinadha Kandi: What's interesting, Alan, is it's been, for quite some time, the business case for personalization is strong, connects both top and bottom lines. I'll give an example, and many brands actually started doing this. They started looking at the consumer journey, not a transactional journey. It's not just for a single purchase.

The business case for personalization at scale, as I said earlier, is strong—not just for the brands, but also, from a consumer standpoint, they are willing to spend more money for the brands who truly personalize their experiences.

Alan Hart: Enabling next-best actions at scale is powerful, but technology's only one part of the equation. Leading organizations understand that AI must serve as [a] broader strategy built on deep customer insight and cross-functional maturity. high maturity brands are four times as likely to possess extensive insight into customer preferences compared to their low maturity peers.

That organizational maturity delivers measurable business outcomes. On average, high maturity brands exceed their annual financial targets by 33% more than low maturity brands and achieve a significantly greater revenue lift through their personalization efforts. They succeed because they don't look at personalization as a series of isolated sales pitches, but as an ongoing relationship that empowers the customer.

Naomi Rodiles from Medtronic shared how that works in health care.

Naomi Rodiles: Consumers are much more savvy about their health and health care and have taken a very invested role in driving their health care choices more than ever before. So we have a really great opportunity to be part of that ecosystem of education and informing, while, again, we're not making—there isn't a transaction. What it is, is a very well-informed consumer that feels empowered.

Alan Hart: Empowering people rather than simply extracting transactions is where genuine connection happens. Our data shows that 58% of consumers say respectful and transparent use of their data is essential to building long-term loyalty. When technology, strategy, and empathy align, brands achieve something far greater than transactional personalization.

They build community. Andrea Hopelain from Electronic Arts expressed this sentiment perfectly.

> **Andrea Hopelain:** I think, for us, it's really about belonging. I want EA to be not just a place you play, but a place you belong. And I want our fans to feel like we know them, we know why they're here, we know how to serve them, and their passion can be served. I don't think AI can create belonging. I think it can know us quite well, and that's amazing, but I don't think it can create the human connection that people want.

Alan Hart: That idea of belonging feels like the perfect way to summarize the end goal. TK, from your perspective, what's the single biggest difference from those that get it right versus those that are still struggling?

Trinadha Kandi: Alan, from our experience, again, both from research and our experience working with the clients, what we've noticed, the biggest gap right now is the cultural shift.

So there are two parts to that one. One is brands moving away from a channel mindset to a journey mindset. The second one is really moving from optimizing individual interactions to building persistent client relationships. As we've seen, many brands still work in silos when it comes to channels, and when we talk about personalization at scale, the customers are expecting the personalization at scale at an omnichannel level.

That requires foundational capabilities that's at an enterprise level across marketing, sales, and service. And we have also seen the brands that have high maturity when it comes to personalization scale have almost 4x of the customer intelligence and insight—access to the customer insight—compared to the brands that are still struggling to gain maturity when it comes to personalization.

With your analysis and Andrea's insight, I think that brings us full circle. AI is a powerful enabler, helping teams create the scale, velocity, and utility needed to free marketers up to do what they do best: build authentic human connection and belonging. That's how leading brands bridge the perception gap and turn data into lasting relationships.

Now, TK, this is the third time that we've done this personalization research. Why is it important to keep doing it?

Trinadha Kandi: If I were to step back, generally, if you see the broader digital landscape, Deloitte as leading in the marketplace working with many of our clients, and we constantly come across this question: What's an ROI of the investments we are making?

And personalization is one area in the last decade. It's not a new concept; it's been there in the last decade, but specifically in the last five to six years, there's a constant question around ROI and the personalization. We have taken a lead and a leadership position to continue to do this research.

As you rightly pointed [out], this is our third research that is going to get published and it really uncovers the deep insights from a customer standpoint—not necessarily the brands, but also the customer standpoint. It also validates most of the experiences that the brands are having that you were talking about earlier.

That's the whole purpose for us to continue to do this research, and bring more insights to the clients and to the market.

Alan Hart: Thanks for coming to join me on this special episode of Marketing Beyond.

Trinadha Kandi: Thank you, Alan. Thanks for having me here.

Alan Hart (voice-over): Hi, it's Alan again. Marketing Beyond is a Deloitte Digital podcast. It's created and hosted by me, Alan Hart, and produced by Sam Robertson. We have even more cutting-edge marketing insights headed your way. Be sure to subscribe to our channel to stay up to date on our latest episodes. I love hearing from listeners. Share your thoughts about the episode, the topic covered, or the show by commenting on this video or emailing me at marketingbeyond@deloitte.com. If you're interested in more conversations with industry visionaries, we invite you to explore other Deloitte Digital podcasts at deloittedigital.com/us/podcasts and share the show with your friends and colleagues. There, you'll find the Marketing Beyond webpage with complete show notes and links to what was discussed in the episode today. I'm Alan Hart, and this is Marketing Beyond.

I'm Alan Hart and this is Marketing Beyond.

The views, thoughts, and opinions expressed are the speaker's own and do not represent the views, thoughts, and opinions of Deloitte. The material and information presented here is for general information purposes only and does not imply endorsement or opposition to any specific company, product, or service.

As used in this presentation, "Deloitte" means Deloitte Consulting LLP, a subsidiary of Deloitte LLP. Please see www.deloitte.com/us/about for a detailed description of our legal structure. Certain services may not be available to attest clients under the rules and regulations of public accounting.

This presentation contains general information only and Deloitte is not, by means of this presentation, rendering accounting, business, financial, investment, legal, tax, or other professional advice or services. This presentation is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your business. Before making any decision or taking any action that may affect your business, you should consult a qualified professional advisor.

Deloitte shall not be responsible for any loss sustained by any person who relies on this presentation.

Copyright © 2026 Deloitte Development LLC. All rights reserved.

Learn more



Visit the Marketing Beyond library:

www.deloittedigital.com/us/marketingbeyond

This podcast contains general information only and Deloitte is not, by means of this podcast, rendering accounting, business, financial, investment, legal, tax, or other professional advice or services. This podcast is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your business. Before making any decision or taking any action that may affect your business, you should consult a qualified professional advisor. Deloitte shall not be responsible for any loss sustained by any person who relies on this podcast.

About Deloitte

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee ("DTTL"), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as "Deloitte Global") does not provide services to clients. In the United States, Deloitte refers to one or more of the US member firms of DTTL, their related entities that operate using the "Deloitte" name in the United States, and their respective affiliates. Certain services may not be available to attest clients under the rules and regulations of public accounting. Please see www.deloitte.com/about to learn more about our global network of member firms. Product names mentioned in this podcast are the trademarks or registered trademarks of their respective owners and are mentioned for identification purposes only. Inclusion does not constitute an endorsement of the company, product, and/or service.

Copyright © 2026 Deloitte Development LLC. All rights reserved.