

# Transforming the Customer Interface in Pharma and Life Sciences

How the Three Horizons Framework Reveals the Path to Patient-Centered, Trust-Based Engagement in the Age of AI

---

Insights from the KP Morgan Group Conference:  
Global Commercial Excellence Summit 2025

Mini-Whitepaper

Prepared By Facilitator and Chairman :

**Stefan Turnwald**

September 2025



In collaboration with



# Transforming the Customer Interface in Pharma and Life Sciences

How the Three Horizons Framework Reveals the Path to Patient-Centered, Trust-Based Engagement in the Age of AI

Insights from the Global Commercial Excellence Summit 2025

**Stefan Turnwald (Facilitator and Chairman)**

*Prepared in collaboration with the KP Morgan Group*

I am pleased to share insights from the Global Commercial Excellence Summit 2025 in Madrid, which I had the privilege of chairing. My sincere thanks go to Sachin Sharma and the KP Morgan Group for hosting an event that brought together senior leaders, experts, and decision-makers from Rx and OTC pharma, MedTech, medical cosmetics, and medical nutrition. The summit offered a unique environment for knowledge exchange and collaboration. Participants engaged in cross-industry dialogue, sharing insights and solution ideas.

In an era of rapid technological change and the accelerating impact of AI, keynote lectures and panel discussions advocated for new models of engagement that combine:

- Individualization of customer engagement at the granularity of n=1.
- Intelligent use of digital tools for reach, scale, and efficiency.
- Personal, trust-based relationships.
- A shared focus on improving patient outcomes.

A unifying theme emerged across all sectors: the transformation of the customer interface. Across pharma and life sciences, and regardless of company size, market maturity, or product type, participants expressed a shared ambition:

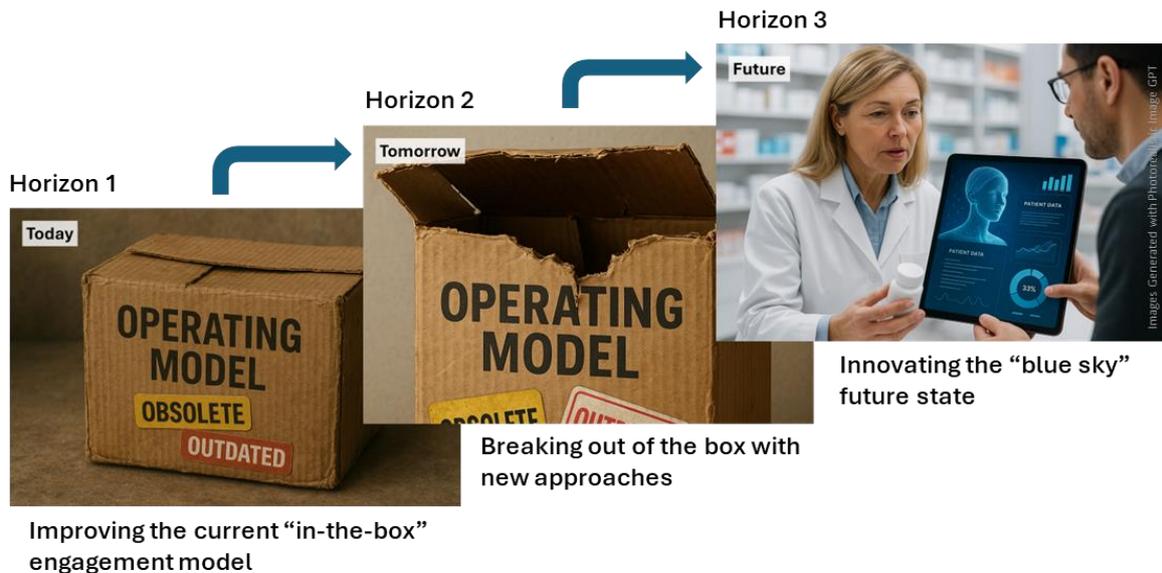
1. Acknowledging the urgent need to update existing engagement models.
2. Moving from product-focused, channel-led messaging toward patient-centered, customer-focused engagement that is driven by purpose and meaning.
3. Eagerly adopting data-driven decision making, new technologies, AI-analytics, and predictive solutions.

Recognizing the need for structure and a phased path into the future, a mini workshop applying the Three Horizons framework (Baghai, Coley & White, 1999) was offered as part of the conference program. The framework served as a shared mental model for comparing perspectives across diverse healthcare sectors and facilitated insightful discussions.

## The Three Horizons Framework

The Three Horizons framework, introduced by Baghai, Coley, and White in *The Alchemy of Growth* (1999), provides a structured way for companies to balance short-term performance with long-term renewal. It distinguishes between:

- **Horizon 1:** The core business that drives today's results.
- **Horizon 2:** The emerging opportunities that extend or expand the current business model.
- **Horizon 3:** The visionary initiatives and disruptive ideas that may define the future.



**Figure 1: The 3 Horizons**

By managing all three horizons in parallel, organizations can sustain growth, avoid over-reliance on the present, and build a disciplined path toward innovation and transformation.

Beyond the defined horizons, transition zones were introduced to accommodate items that delegates found difficult to place within a single horizon.

The canvassing methodology was applied in teams of three to six delegates. In the first steps, the teams used sticky notes, to add ideas to a Three Horizons table canvas. In the second step, delegates individually reviewed the notes, and debatable allocations were then discussed across all teams.

We will now take a closer look at the completed canvas.

## What the Outcomes Reveal About Readiness for Change

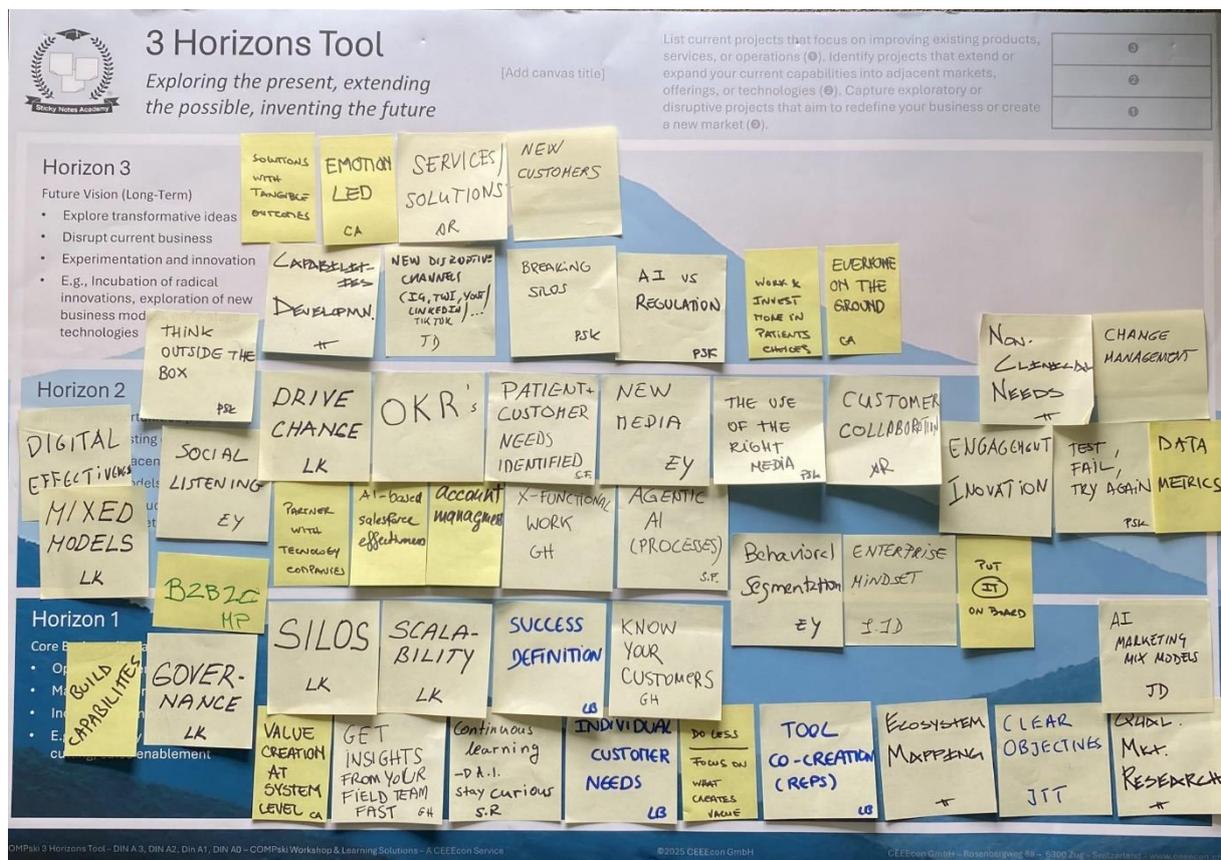
The outcomes of the Three Horizons mini-workshop were analyzed both for their alignment with the horizon definitions and for the consistency of contributions within and across horizons.

## Horizon 1 – A Heavy Foundation

The contributions in Horizon 1 clustered around operational discipline and execution basics: governance, clear success definitions, behavioral segmentation, and rapid field insight loops. There was a strong desire to improve efficiency, targeting, and structural readiness, signaling the recognition of untapped performance potential of the current product/message-driven engagement model.

**Dominant focus:** Fixing what we already have.

**Implication:** Professionals recognize that organizations cannot credibly transform without first getting the basics right. Horizon 1 readiness provides the bedrock for more ambitious change, even when the current operating model is seen as outdated.



Picture 1: Outcomes from the Three Horizons Mini-Workshop at the 13<sup>th</sup> GCE Summit (2025)

## Horizon 2 – Innovation Energy in the “Launchpad” Zone

Horizon 2 was the most varied and vibrant space in the exercise. Participants placed ideas such as digital effectiveness, social listening, AI-based sales force effectiveness, co-creation with customers, B2B2C models, and agile experimentation.

Based on participant feedback, the Horizon 2 discussions were perceived as more tangible, and the challenges addressed felt more relevant to business reality compared with the other horizons.

These contributions point to a willingness to blend digital and personal channels with purpose and to begin building collaborative, adaptive engagement models.

**Dominant focus:** Applying technology, partnerships, and agile working to engagement.

**Implication:** The immediate opportunity for transformation lies here. Horizon 2 can act as the bridge between optimization and the future state, testing the trust-based, individualized engagement approaches that will define Horizon 3.

### Horizon 3 – Future State Still Emerging

While Horizon 3 contained strong signals such as emotion-led engagement, patient choice empowerment, non-clinical needs, community presence, and disruptive channels, it also included structural enablers like “breaking silos” and “capabilities development” that arguably belong earlier.

This suggests that while participants can imagine elements of the future, the fully fleshed-out vision for a patient-centered, n=1 individualized engagement model is not yet consistently articulated.

**Dominant focus:** Visionary ideas for patient-centered, trust-based engagement.

**Implication:** The future-state picture needs more definition to guide the transformation--especially in how B2B2C trust-based platforms will operate and deliver value to all relevant stakeholders.

### Transitions Zones – Thinking in Steps, Not Leaps

A notable share of contributions landed in the spaces between horizons. Examples included:

- **Transition Horizon 1 to Horizon 2:** Enterprise mindset, IT integration.
- **Transition Horizon 2 to Horizon 3:** Change management, non-clinical needs.

These contributions highlight that delegates view transformation as an incremental journey rather than a disruptive overnight leap.

**Dominant focus:** Staging change in manageable steps.

**Implication:** An incremental mindset can support adoption and sequencing. If managed deliberately, it provides a pathway for sustainable transformation.

### Cross-Horizon Capabilities – Customer Understanding as the Spine

Customer understanding surfaced as the most consistent theme across all horizons:

- **Horizon 1:** profiles, segmentation, research, field insights.
- **Horizon 2:** social listening, co-creation, account context.
- **Horizon 3:** emotion-led engagement, patient choice, non-clinical needs.

As organizations progress across the horizons, customer understanding deepens--evolving from descriptive insights in Horizon 1, to situational awareness in Horizon 2, and ultimately to empathic resonance in Horizon 3.

**Implication:** Customer understanding serves as the spine of transformation, linking operational basics, digital innovation, and visionary future models. Its progression across the horizons illustrates how this capability evolves, gaining depth and sophistication at each stage.

### From Blurred Horizons to Clear Pathways

The inconsistent placements in the mapping exercise are not noise; they are signals of how transformation is actually experienced within organizations. Rather than a clean handoff from one horizon to the next, leaders encounter overlaps, back-and-forth steps, and parallel tracks. Another

source of debatable allocations may stem from differing maturity levels and varying perceptions of transformation across organizations, divisions, and functions, as noted by Coley (1999).

What this tells us:

- **Transformation is experienced as a continuum**, not as three tidy boxes.
- **Horizons act as reference points for orientation**, not as rigid stages.
- **The real value lies in diagnosing where we are now versus where we need to be next.**

**Implication:** Organizations should not obsess over placing every item in the “right” horizon. Instead, they should use the framework to clarify current maturity, align stakeholders on sequencing, and distinguish enablers from outcomes. This approach turns blurred horizons into actionable pathways.

## Change Readiness Reflected in the Outcomes

The outcomes reveal that many organizations in pharma and life sciences are still consolidating their operational foundations, suggesting that transformation journeys often begin from a position of stabilization rather than innovation. At the same time, the energy and diversity of Horizon 2 ideas indicate that companies are actively preparing for change, experimenting with new models, and building the cultural flexibility needed for broader transformation. The less defined Horizon 3 signals imply that, while the aspiration for a trust-based, patient-centered future is shared, most organizations have not yet translated that vision into a clear, actionable strategy.

Taken together, this pattern shows an industry in transition: organizations are change-aware and willing to evolve, but their readiness is uneven. Success will depend on how effectively they connect foundational discipline, near-term experimentation, and long-term vision.

## Shared Priorities as a Lens to Interpret Outcomes

As highlighted in the beginning of this article, the unifying theme across all sectors is the transformation of the customer interface. In light of the mini-workshop outcomes, it is important to return to the shared ambitions expressed by the delegates:

- Acknowledging the urgent need to update existing engagement models.
- Moving from product-focused, channel-led messaging toward patient-centered, customer-focused engagement that is driven by purpose and meaning.
- Eagerly adopting data-driven decision making, new technologies, AI-analytics, and predictive solutions.

These three priorities provide the foundation for interpreting the results of the Three Horizon exercise. They also highlight critical considerations for delegates as they assess the relevance for their own organizations and define their way forward:

1. Customer understanding as a shared foundation across all horizons.
2. The need to translate insights into tangible actions.
3. Strategic implications for leadership.

## Customer Understanding – The Foundation Across All Horizons

Among the diverse contributions, one theme stood out with absolute consistency: customer knowledge and understanding are the backbone of transformation. While many capabilities evolve or fade as the horizons advance, customer understanding remains foundational throughout the entire journey. What changes is not the need to understand customers, but the depth, scope, and purpose of that understanding.

### Horizon 1: Knowing the Customer

In Horizon 1, customer understanding is primarily descriptive. Organizations focus on mapping who their customers are, how they operate, and what information they consume. The goal is to optimize today's engagement model, which is still largely product- and channel-driven.

Key capabilities included profiles, touchpoint preferences, behavioral segmentation, qualitative research, and rapid field insight loops. These tools refine message delivery and improve efficiency, but they do not yet redefine the interaction model.

### Horizon 2: Understanding in Context

In Horizon 2, customer understanding becomes situational and collaborative. The focus shifts from "who they are" to "what they are trying to achieve." Technology, partnerships, and co-creation play central roles, moving engagement beyond one-way messaging.

Contributions highlighted social listening, account context, B2B2C mapping, and co-creation with customers. Organizations begin to experiment with agile collaboration, linking real-time intelligence with shared problem-solving.

### Horizon 3: Connect Through Empathy

In Horizon 3, customer understanding becomes empathic and purpose-driven. The aim is not only to respond to needs but to anticipate and co-shape long-term value for customers, patients, and the health system.

Participants discussed emotion-led strategies, patient choice empowerment, addressing non-clinical needs, and co-creating tangible patient outcomes. Here, customer understanding underpins trust-based partnerships that go beyond campaigns to community presence and shared health impact.

### The Customer-Centered Evolution

The Three Horizons exercise made one thing clear: transforming the customer interface in pharma and life sciences from product-focused message delivery to patient-centered, customer-focused, and trust-based engagement is not a single leap--it is a staged evolution.

Across horizons, customer knowledge and understanding evolve from static description, to trusted collaboration, to shared purpose. This progression mirrors the larger industry transformation from product-focused messaging to n=1 individualized engagement.

To succeed, organizations must optimize the present, innovate in the near term, and envision the future with clarity. Each stage contributes unique value, but real impact depends on how well these stages are connected into a coherent transformation path.

The elephant in the room is the question of what needs to be done today, to prepare for and enable future solutions--even if these actions do not immediately change the current way of doing business today.

The message is clear: there are no shortcuts. Each horizon builds the readiness for the next, with customer understanding as the continuous thread that holds transformation together.

## Turning Insights into Action

The focus areas for transformation management and operational excellence evolve across horizons, while foundational principles remain constant. It is critical to ensure the quality of the information and insights fed into the system from the outset: if garbage goes in, garbage will come out. No future development can compensate for poor input quality.

### Horizon 1: Start with Execution Excellence

Before asking the organization to think differently, the fundamentals must be in place. Clear governance and decision-making prevent fragmentation in strategy execution. Unified success definitions ensure that organizations measure what matters, not just what is easy. Rapid insight loops shorten the distance between customer signal and action, while behavioral segmentation sharpens targeting based on real decision drivers.

These foundations create credibility inside and outside the organization and provide the operational headroom to experiment without jeopardizing current performance.

### Horizon 2: Build the Launchpad for Change

Horizon 2 serves as the bridge from optimization to transformation. It is where the field force begins to evolve from a message delivery channel into the trusted communication platform cutting through the competitive noise. Key levers include:

- **Co-creation of engagement tools** with field teams and customers.
- **Blending digital and human touchpoints** through purposeful integration.
- **Partnering with technology providers** to expand data capabilities and accelerate innovation.
- **Piloting B2B2C models** to enable value-driven connections between pharma, HCPs, and patients.
- **Agile experimentation** to build cultural readiness for new modes of engagement.

### Horizon 3: Define the Future State Early

The ultimate goal is patient-centered, customer-focused engagement. In Horizon 3, the field force earns the right to engage through trust and the quality of relationships. Communication is personalized at n=1, tailored to each customer's context and needs. The success of the engagement platform is measured by improved patient outcomes and customer access, not merely by activity metrics.

Without a clear Horizon 3 vision, organizations risk over-investing in incremental improvements and under-preparing for disruptive change.

## Strategic Implications for Leaders

The outcomes of the Three Horizons exercise translate into several strategic implications for leadership teams. These implications clarify where to focus, how to sequence actions, and which capabilities to prioritize to move from delivery of product messages toward patient-centered, customer-focused engagement rooted in relationship and trust.

- **Customer understanding as the spine:** Across horizons, understanding evolves from static data to real-time collaboration to empathic partnership. This capability forms the backbone of the entire transformation journey.
- **Bring patient-centricity forward:** Patient needs often appear only in the “future” horizon. Accelerating trust-based engagement requires pulling them forward into Horizon 2 pilots and early initiatives.
- **Sequence matters:** Transformation is cumulative. Horizon 3 outcomes rely on capabilities built in Horizons 1 and 2. Skipping critical steps erodes execution and credibility.
- **Measure B2B2C readiness:** Beyond reach and frequency, track the quality of triadic relationships between pharma, HCPs, and patients. These metrics provide the true signal of progress toward relationship and trust-based engagement.
- **Field force overhaul:** The shift from message carrier to relationship platform is pivotal. Training, KPIs, and organizational positioning must reinforce this renewed role.

Clearly defined Horizon 3 topics serve as guiding stars for organizational transformation, yet any projection into the future carries inherent ambiguity. Plans may unfold as expected, but more often they require adaptation and course correction in response to shifts in the competitive environment and within the organization itself.

Emerging work concepts that embed flexibility and adaptability into business execution (Aberle & Iofcea, 2024), as well as customer-focused and design-based methodologies such as Design for Execution (Turnwald, Jennings & Zirn, 2022), strengthen adaptability and build organizational resilience.

The challenges arising from different perceptions of horizons and transformation progress across organizational units and functions can be addressed through frameworks that connect change to day-to-day business execution. The Viable Stepping Stones concept (Turnwald & Zirn, 2022) offers such a structure, enabling organizations to test and adapt key elements of complex transformation in an inclusive, transparent, and manageable way.

## Wrap-Up: Building Industry Momentum

The outcomes of the 3 Horizons exercise, combined with the discussions and case sharing at the Global Commercial Excellence Summit 2025, confirm that the transformation of the customer interface in pharma and life sciences is already underway--but far from complete.

When interpreting these outcomes, it is important to consider the background of the contributing delegates. Most participants in the mini-workshops held middle to senior leadership positions and brought an HQ perspective on customer engagement.

In organizations where customer-facing roles act as communication platforms that earn the right to engage through relationship and trust, there is a significant opportunity to leverage the insights and understanding of front-line colleagues to accelerate transformation.

By contrast, in organizations where customer-facing roles are still treated as message delivery mechanisms, greater effort will be required to shift toward a truly customer-focused mindset and way of working.

Across company sizes, market positions, and therapeutic areas, the same trajectory emerges:

- **Strengthen the core** to free capacity for innovation.
- **Build the launchpad for pilots** that blend technology, co-creation, and relationship-based engagement.
- **Define and work toward a vision** of patient-centered, n=1 individualized communication, where the field force is a platform for trust and value, not just a channel for messaging.

What is striking is that this consensus formed despite the diversity of participants -- experts from different segments of pharma and life sciences, each at a different stage of the transformation journey, with varying strategic priorities and change readiness. This reinforces the idea that, while execution details will differ, the approximate direction of travel is shared.

The opportunity now lies in making this trajectory actionable:

- **Pulling patient-centricity forward** into near-term experiments.
- **Embedding customer understanding** as the capability that grows in sophistication with each horizon.
- **Reframing the field force** as a trust-based personal engagement platform enriched with digital.
- **Measuring B2B2C readiness** as a strategic KPI, not just campaign metrics.

If these steps are taken with intent and urgency, the Horizon 3 future state will stop being an aspirational concept and become an operational reality--one in which pharma earns the right to engage because it helps customers deliver better patient outcomes.

The message is clear: **The competitive advantage of the future will belong to companies that can turn messaging into meaning, and engagement into enduring value.**

## References

- 1) Coley, S. (1999). Enduring Ideas: The three horizons of growth. McKinsey Quarterly. [https://www.mckinsey.com/capabilities/strategy-and-corporate-finance/our-insights/enduring-ideas-the-three-horizons-of-growth?utm\\_source=chatgpt.com](https://www.mckinsey.com/capabilities/strategy-and-corporate-finance/our-insights/enduring-ideas-the-three-horizons-of-growth?utm_source=chatgpt.com)
- 2) Baghai, M., Coley, S. & White, D. (1999). *The Alchemy of Growth*. Perseus Publishing. New York
- 3) Aberle, M. & Iofcea, M. (2024). Zurück zur Zukunft. Haufe-Lexware, Freiburg
- 4) Turnwald, S., Jennings, T.-A., & Zirn, (2022). Agile and Design-Based Methodologies in Sales and Service Delivery: The Application of Design for Execution to Field Teams in the Pharmaceutical Industry. In: Navigating a travelling organization. Kempf, M. & Kühn, F. (eds.). Springer Nature, Cham – [https://link.springer.com/chapter/10.1007/978-3-030-95326-3\\_6](https://link.springer.com/chapter/10.1007/978-3-030-95326-3_6)

- 5) Turnwald, S., & Zirn, J. (2022). Viable Stepping Stones along Transformation Journeys: Ensuring Business Execution while Transforming Diverse Organizations. In: Navigating a travelling organization. Kempf, M. & Kühn, F. (eds.). Springer Nature, Cham – [https://link.springer.com/chapter/10.1007/978-3-030-95326-3\\_5](https://link.springer.com/chapter/10.1007/978-3-030-95326-3_5)
- 

Contact: Stefan Turnwald – [stefan.turnwald@ceecon.com](mailto:stefan.turnwald@ceecon.com) – [www.ceecon.ch](http://www.ceecon.ch)