technology does enable Digital Transformation and it is therefore vital Strategy & culture - If strategy that the right technology is embraced. Process & innovation - without and culture aren't right, it leads these, incoherent action occurs. to digitisation of services **DIGITAL** STAFF & **BUSINESS** PROCESS & DATA & + TECHNOLOGY **CUSTOMER INNOVATION STRATEGY ANALYTICS ENGAGEMENT** & CULTURE Staff & customer engagement -DIGITAL Data & analytics - used for If engagement with stakeholders

is wrong, it leads to resistance

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TRANSFORMATION

Technology - rarely the differentiator

insights and evidence based

is simply stagnation

decision making, without it there