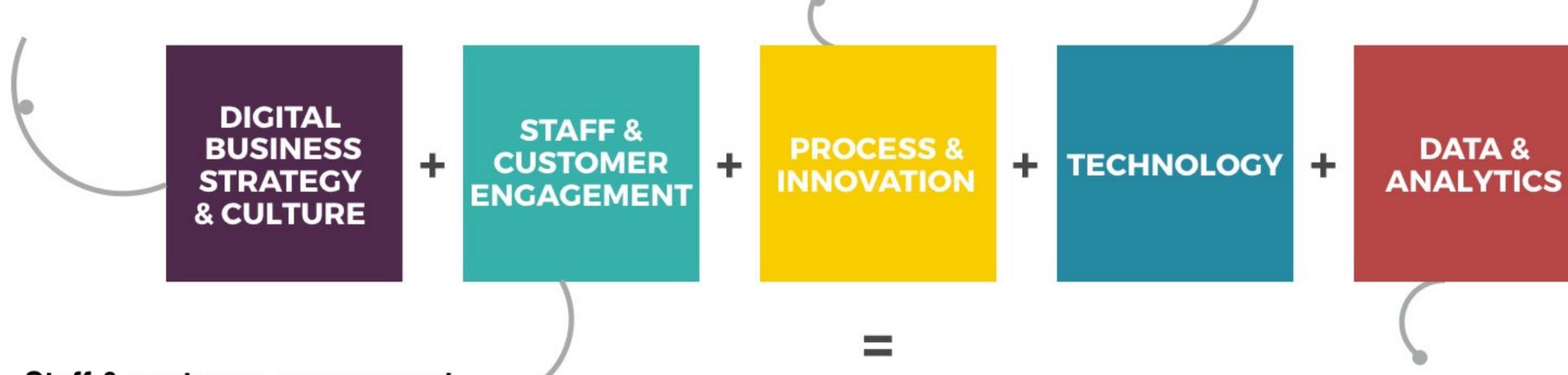**Strategy & culture -** If strategy and culture aren't right, it leads to digitisation of services

**Process & innovation -** without these, incoherent action occurs.

**Technology -** rarely the differentiator technology does enable Digital Transformation and it is therefore vital that the right technology is embraced.

**DIGITAL BUSINESS STRATEGY & CULTURE**

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**STAFF & CUSTOMER ENGAGEMENT**

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**PROCESS & INNOVATION**

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**TECHNOLOGY**

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**DATA & ANALYTICS**

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**DIGITAL TRANSFORMATION**

**Staff & customer engagement -** If engagement with stakeholders is wrong, it leads to resistance

**Data & analytics** - used for insights and evidence based decision making, without it there is simply stagnation