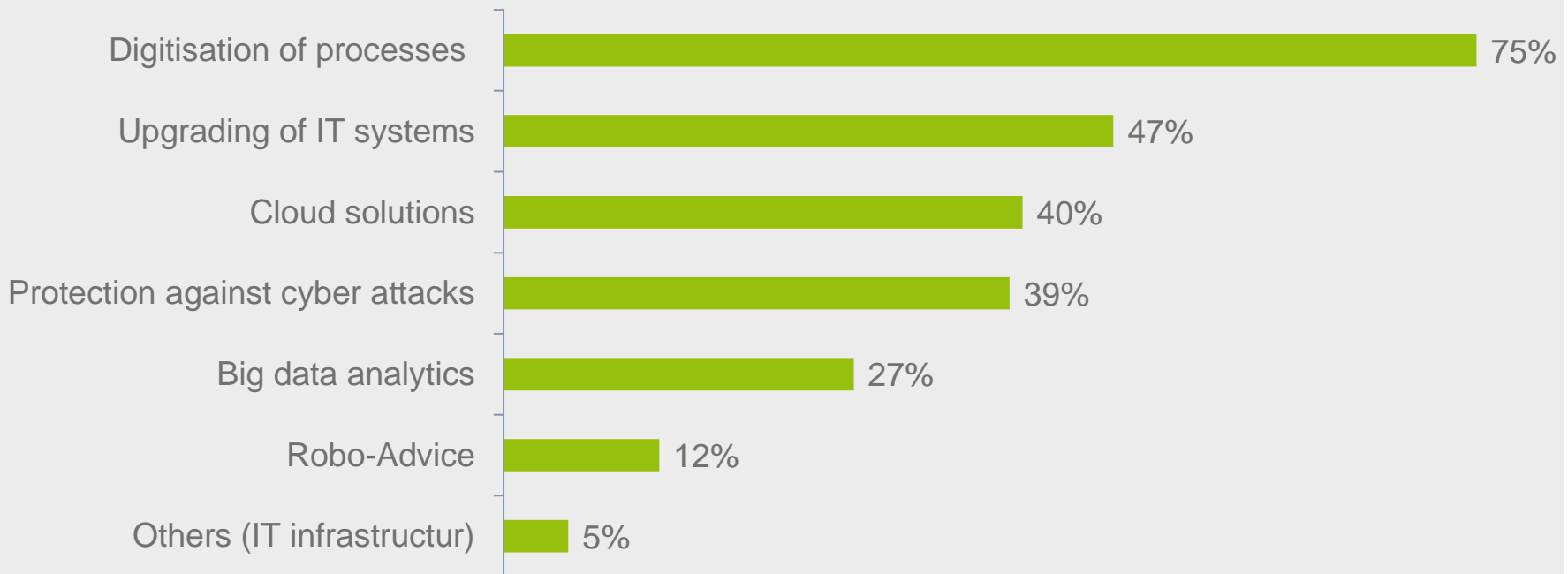


SECTOR'S DIGITAL TRANSFORMATION EFFORTS MAINLY FOCUS ON PROCESSES



Investment objectives, as percentages



Question: If investment in IT infrastructure is stepped up in the coming year, what area will you invest in? Multiple answers allowed.
Basis n = 179