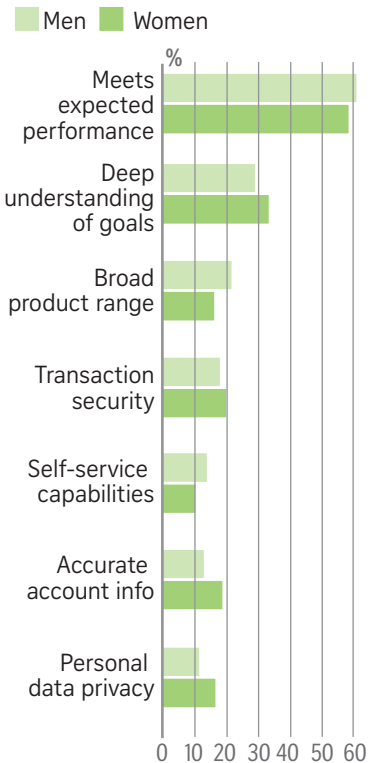


Factors that define client experiences



Source: EY SUNDAY TIMES GRAPHICS