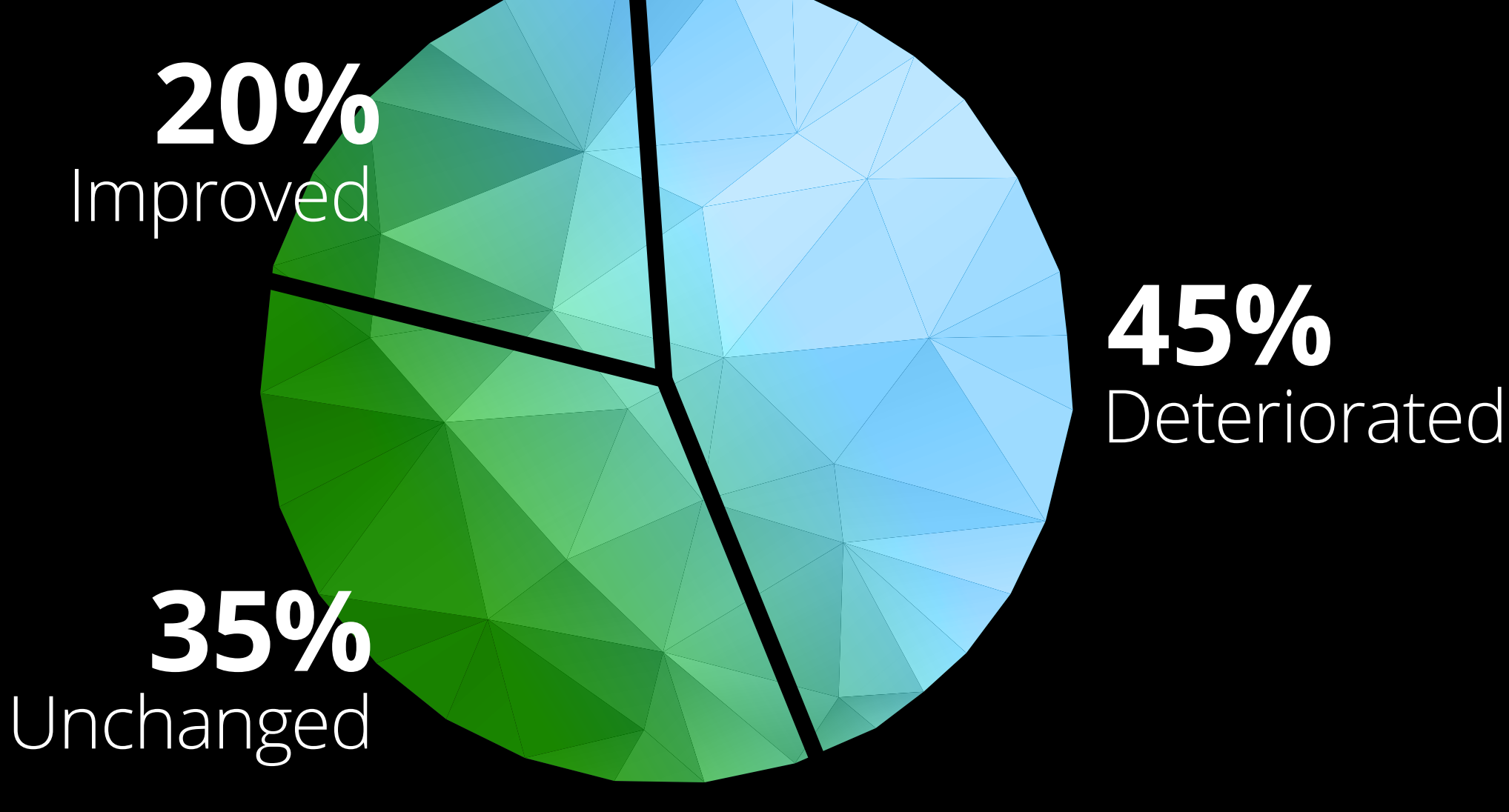


Operating environment



Respondents chose 1 option from 3.

**70%**

felt they could do better at monitoring customer outcomes.

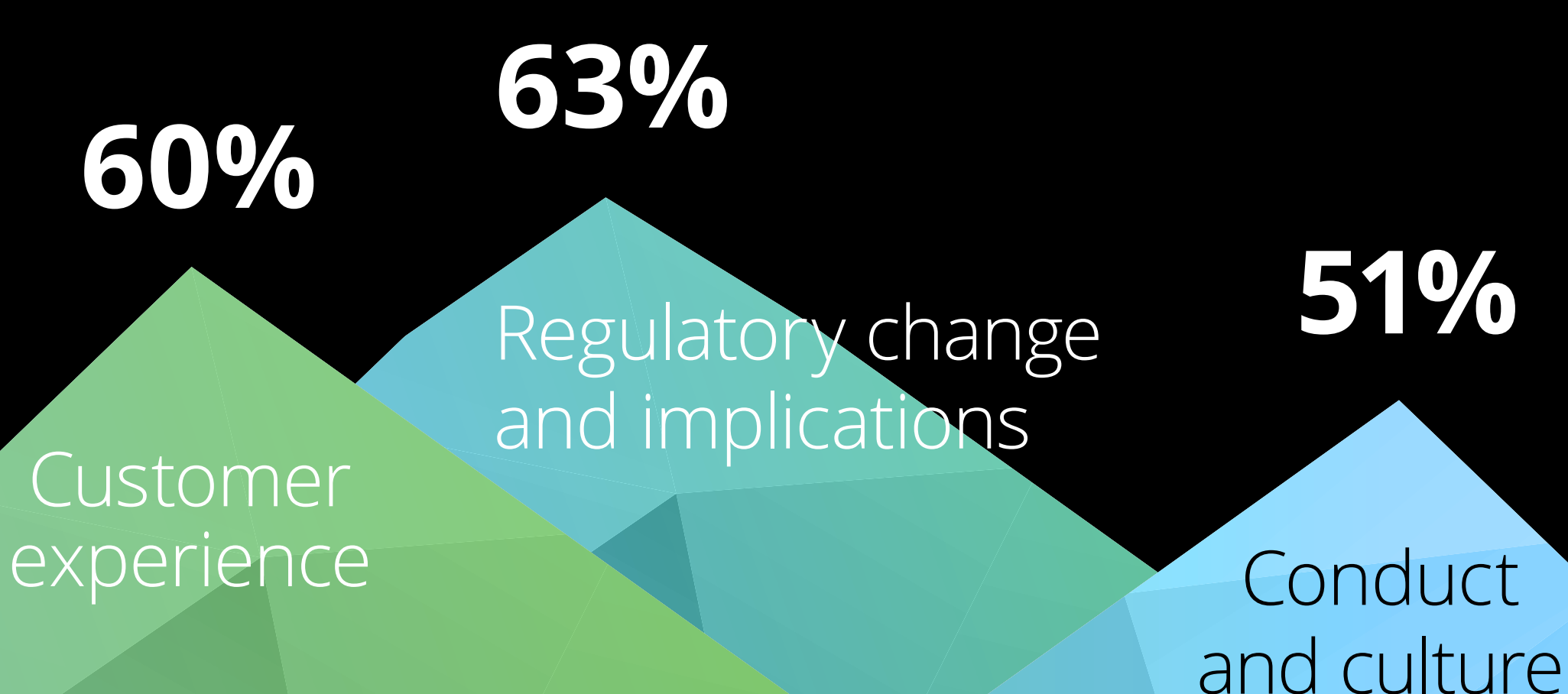
Respondents chose 1 option from 3.

**+82%**

of respondents felt trust was most influenced by ethics (44%) and customer alignment (38%).

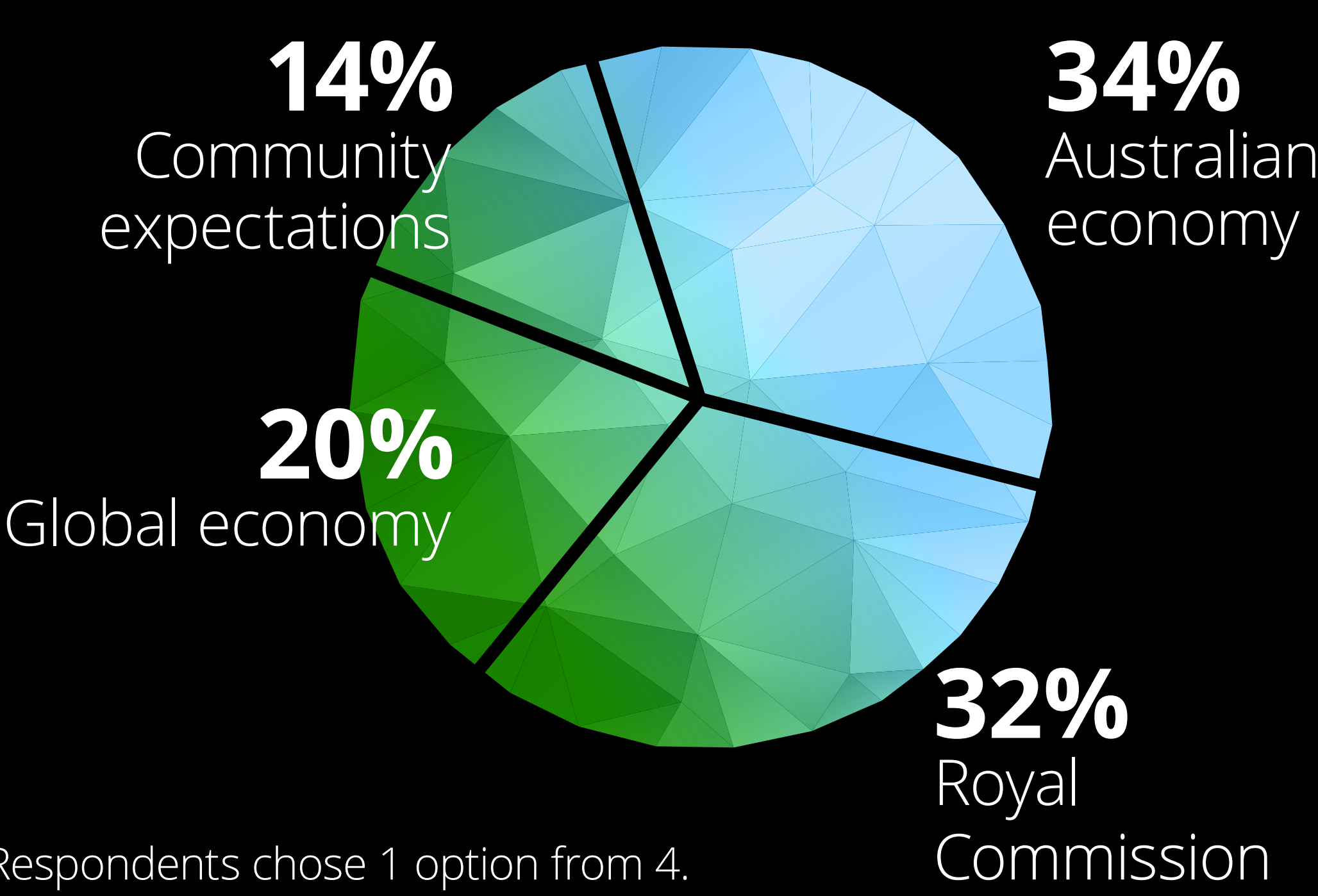
Respondents chose 1 option from 6.

The top impact in next 12-24 months



Respondents chose 3 options from 10.

Biggest impact on business



Respondents chose 1 option from 4.

**60%**

see their biggest priorities over the next 12 to 24 months being either customer service improvements or growth.