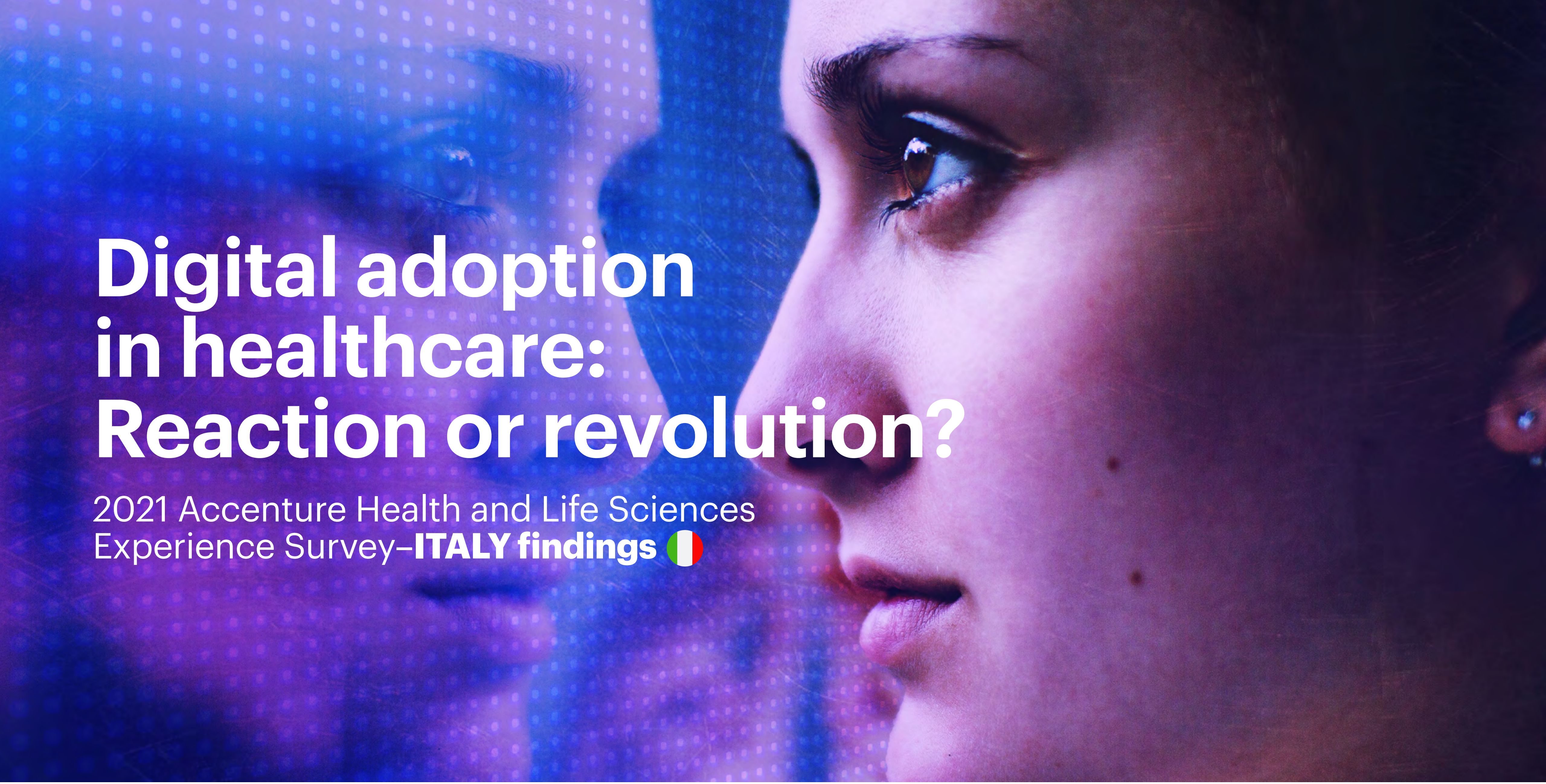


Digital adoption in healthcare: Reaction or revolution?

2021 Accenture Health and Life Sciences Experience Survey–**ITALY findings**

accenture

The 2021 Accenture Health and Life Sciences Experience Survey of 718 people in Italy reveals how the healthcare experience has changed during the COVID-19 pandemic and could help to define what it will look like going forward. Part of a multi-country survey, this is the first time we've done the survey in Italy. Now we can compare the Italian results to other European countries and key global markets.

The future of healthcare in Italy depends on a sound understanding of context with respect to effective healthcare delivery and patient experiences.

The opportunity to humanize care access through technology, based on trust

The future of healthcare in Italy depends on a sound understanding of context with respect to effective healthcare delivery and patient experiences. To help healthcare providers plan and execute strategies that meet human needs for easy access, positive experiences and optimal health outcomes, Accenture conducted an experience survey among Italian people to understand how they experience care.

The 2021 Accenture Health and Life Sciences Experience Survey of 718 people in Italy reveals how the healthcare experience has changed during the COVID-19 pandemic and could help to define what it will look like going forward.
Part of a multi-country survey, this is the first time we've done the survey in Italy. Now we can compare the Italian results to other European countries and key global markets.

Key findings from the survey

While Italian people aren't necessarily as satisfied with their healthcare experiences and access as other Europeans are, this satisfaction gap might be an opportunity in disguise. The survey revealed a few key differentiating factors in the Italian market.

Key findings from the survey

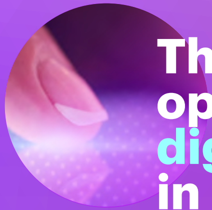
Key Italian study results include:

Lower satisfaction with healthcare experiences than other countries:

Respondents in Italy are less likely than others to be satisfied with their healthcare experiences, but they report that the various steps along their patient journey are going well for them.

Italians seek better access to healthcare:

Italian respondents are not as satisfied as their peers in France, Germany, or Spain with their access to medical providers and prescription medications; they are also more likely than those in France and Germany to say that their access to healthcare has worsened since the pandemic.



There's an opportunity for digital adoption in Italy:

While use of virtual consultations and appointments is low in Italy, there is a significant opportunity for digital care based on interest. Compared to their French, German, or Spanish peers, Italian respondents are more willing to pay full or discounted prices for services/digital technologies for disease prevention. The survey results suggest that Italy could be more eager to accept and use digital health solutions.

Italians have mixed trust in pharmaceutical companies:

Italian respondents, along with those in Spain, have mixed feelings about pharmaceutical companies, while trust in Germany and France is low. Unsurprisingly, respondents trust traditional healthcare players (providers, pharmacists) more than they do non-traditional players (technology companies, government, pharmaceutical companies, health insurance).

In a market where experiences from other industries are also regarded as benchmarks for health, more advanced and personalized services will have to be built on effective data sharing.

In a market where experiences from other industries are also regarded as benchmarks for health, more advanced and personalized services will have to be built on effective data sharing. Yet the sensitivity of health data means that trust is a key success factor. Lack of trust among patients and uncertainty about reimbursement and money flow could provide an opportunity for new disruptive entrants, untainted by association with distrusted players.

Overall, while respondents in Italy did tend to be less satisfied with their healthcare experiences and access to healthcare, there is a market opportunity to co-create new service providers through ecosystem partnerships.

Lower satisfaction with healthcare experiences than other countries

Italians are less satisfied with healthcare access

When asked how satisfied they feel with their access to healthcare, Italian respondents were less enthusiastic than key European countries in our sample group—French people being the most satisfied. In terms of access to medical providers, 59% in Italy are satisfied compared to 67% satisfied across all countries surveyed (see figure 1).

While nearly half of respondents in Italy (46%) say their access to healthcare has not changed since the pandemic, more than one-third (36%) say their access got worse (vs. 29% across all countries surveyed) (see figure 2). This is especially true for Italian women—42% of whom say their access got worse, compared to 29% of men.

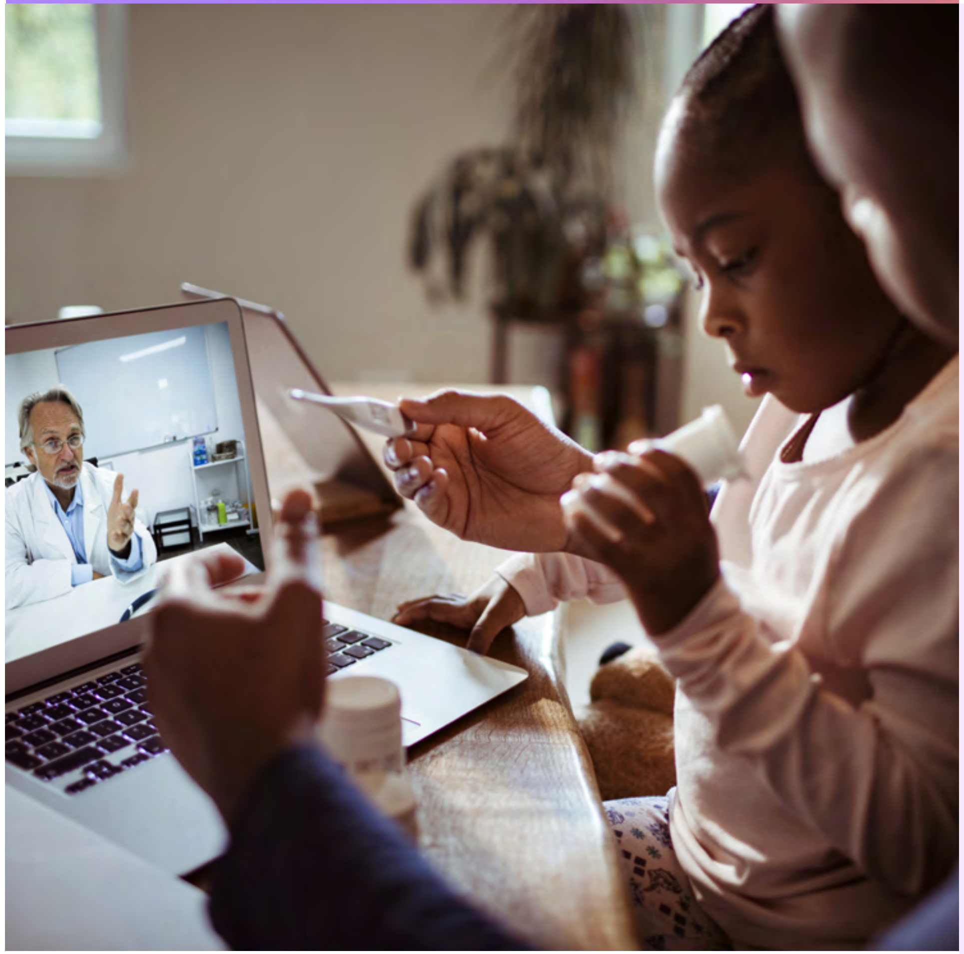
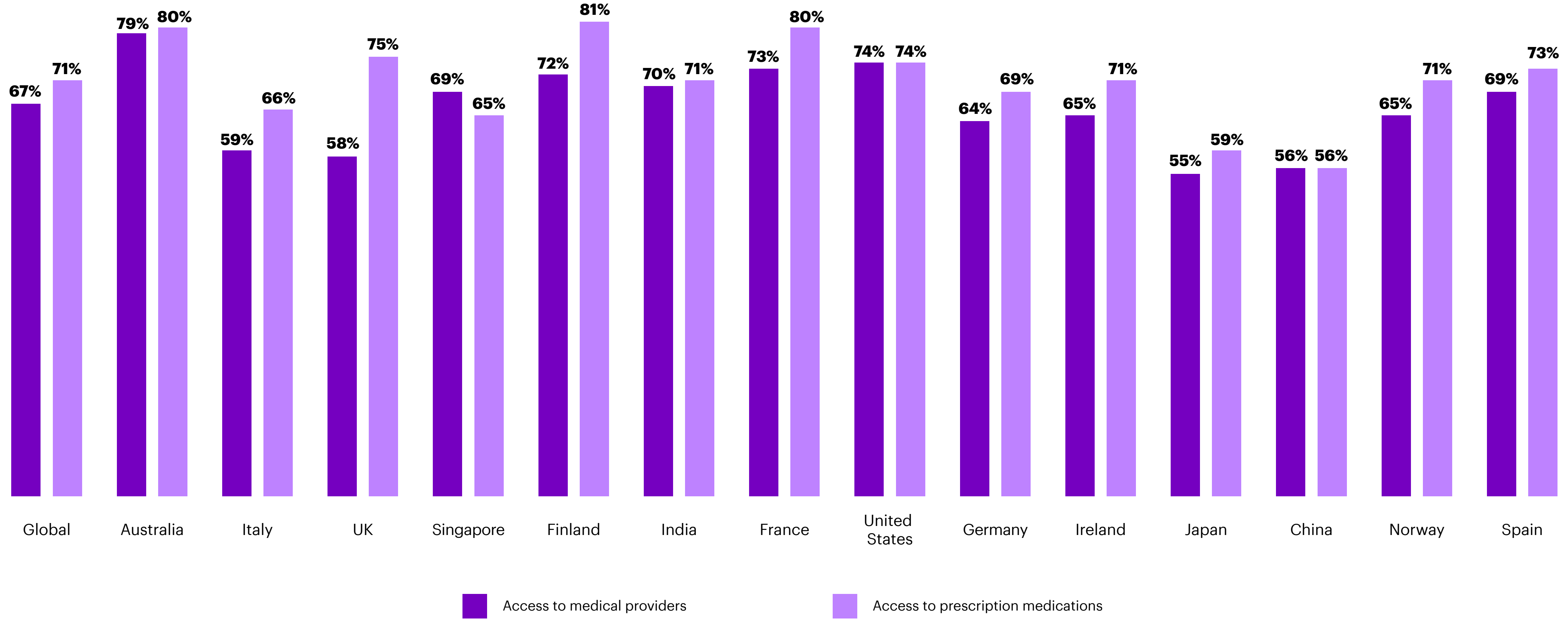


Figure 1: Satisfaction with access to medical providers —country comparisons

Q: For the following question, please think specifically about your access to each of the following areas of healthcare, rather than your satisfaction using them. How satisfied or dissatisfied are you with your current access to medical providers? How satisfied or dissatisfied are you with your current access to prescription medications?

"Very satisfied" and "Fairly satisfied" responses



Source: 2021 Accenture Health and Life Sciences Experience Survey

Areas where Italy lags behind other countries in terms of satisfaction with access to key healthcare services include:

- **Prescription medication:**
  In Italy 66% were satisfied compared to the average multi-country satisfaction level of 71% (which includes France, Germany, Spain, UK).

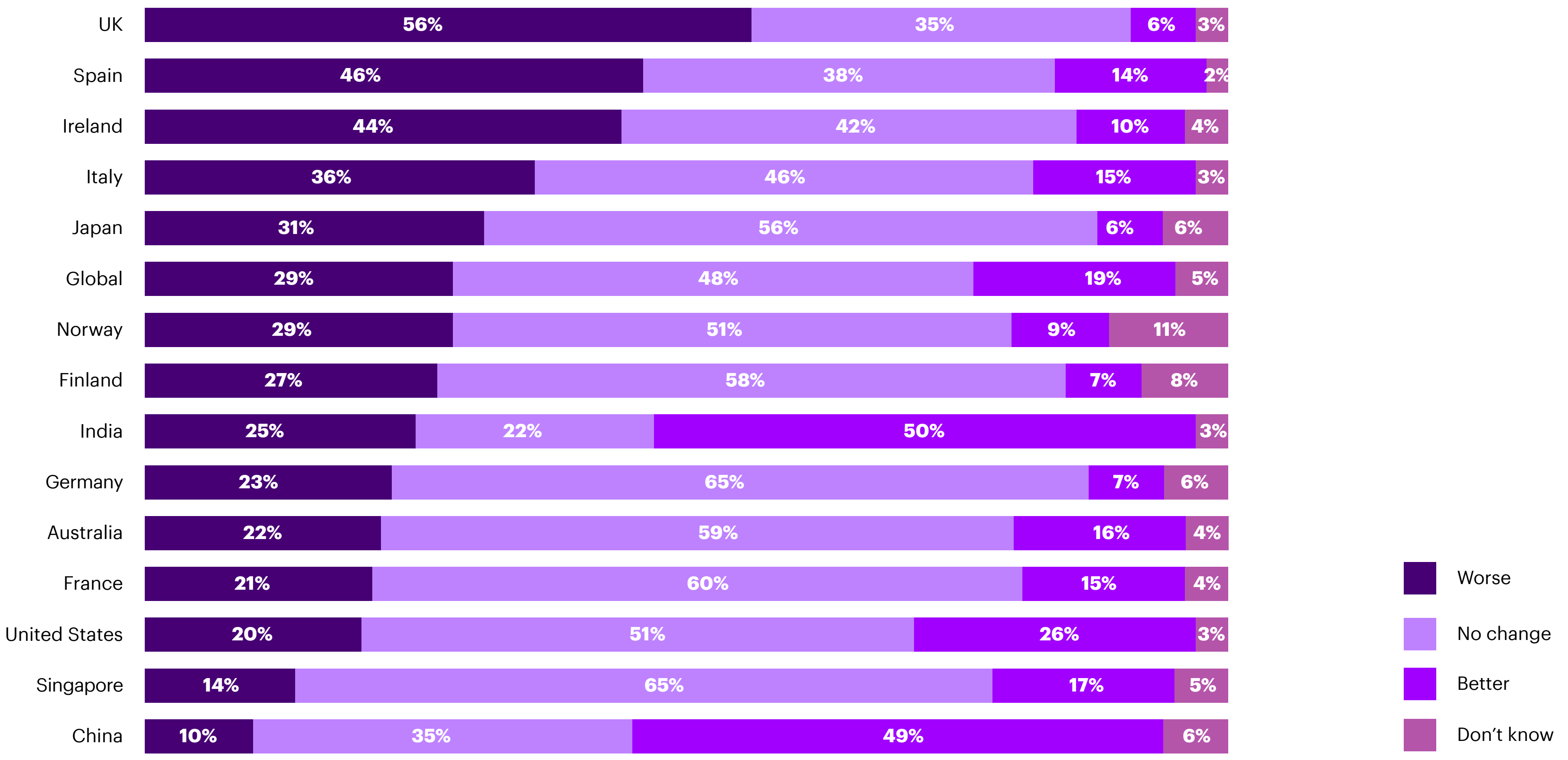
- **Disease management or remote patient monitoring:**
  In Italy 31% were satisfied compared to the average multi-country satisfaction level of 39%.

- **"Trying to access medical care is stressful for me":**
  In Italy 23% say so, compared to France (10%), Germany (15%), Spain (27%), UK (24%).

Figure 2: Changes in access to healthcare since COVID-19, per country

Q: Overall, has your access to healthcare been better or worse since the onset of the COVID-19 pandemic, or has there been no change?

"Much better" and "Slightly better" answers combined; "Much worse" and "Slightly worse" answers combined



Source: 2021 Accenture Health and Life Sciences Experience Survey. N=718

Given these lagging statistics regarding Italian access to key healthcare services, digital health can increase the visibility of information about who to talk to, how to understand experiences and where to get expert guidance, enabling patients to access care more easily.

Thankfully, Italians are relatively satisfied with their patient journeys...

While Italian respondents' satisfaction with the healthcare experience is lower than the multi-country average across multiple dimensions, they remain relatively satisfied with their patient journey. Those who suffer from a health condition generally feel like the steps of their patient journeys are working well for them—from finding the right provider for their needs and learning of diagnosis in a timely manner to adhering to their treatment plan and managing their overall health and side effects, with men being more likely than women to say these steps are going well. The key to success is creating a sense of patient control over the journey, even among people who don't have much experience.

But they struggle financially more often

However, Italian respondents are more likely to experience financial barriers to care. Our survey showed that they are slightly less likely than those in France, Germany, and Spain to say they have never been unable to afford their care. Just 46% of Italian respondents have never been unable to afford their medical care/medications, vs. France (53%), Germany (58%) and Spain (56%). Of those in Italy who have struggled financially, 33% treated their conditions with an OTC medication, 29% skipped an appointment with a medical provider, 25% delayed a treatment or medication. Few relied on digital therapeutics (7%) or digital technologies (11%) to manage their conditions. Limited access to healthcare can have serious consequences. When people can't afford care, they are more likely to resort to tactics that save money but could jeopardize their health. Digital technologies and therapeutics are not yet broadly seen as viable alternatives, perhaps because they are unknown or unavailable, but more optimized digital healthcare solutions might be more accessible to the population.

Will pharmacies help to meet Italian respondents' need for in-person healthcare?

When it comes to acute healthcare needs, Italian respondents rely more heavily on pharmacies than other countries to meet their needs (58% vs. 45% across all countries surveyed). In comparison, 48% rely on medical providers in person, 39% on over-the-counter medications and treatments (vs. 29% across all countries surveyed) and 33% on hospitals. Spain shows a similar heavy reliance on pharmacies at 54%.

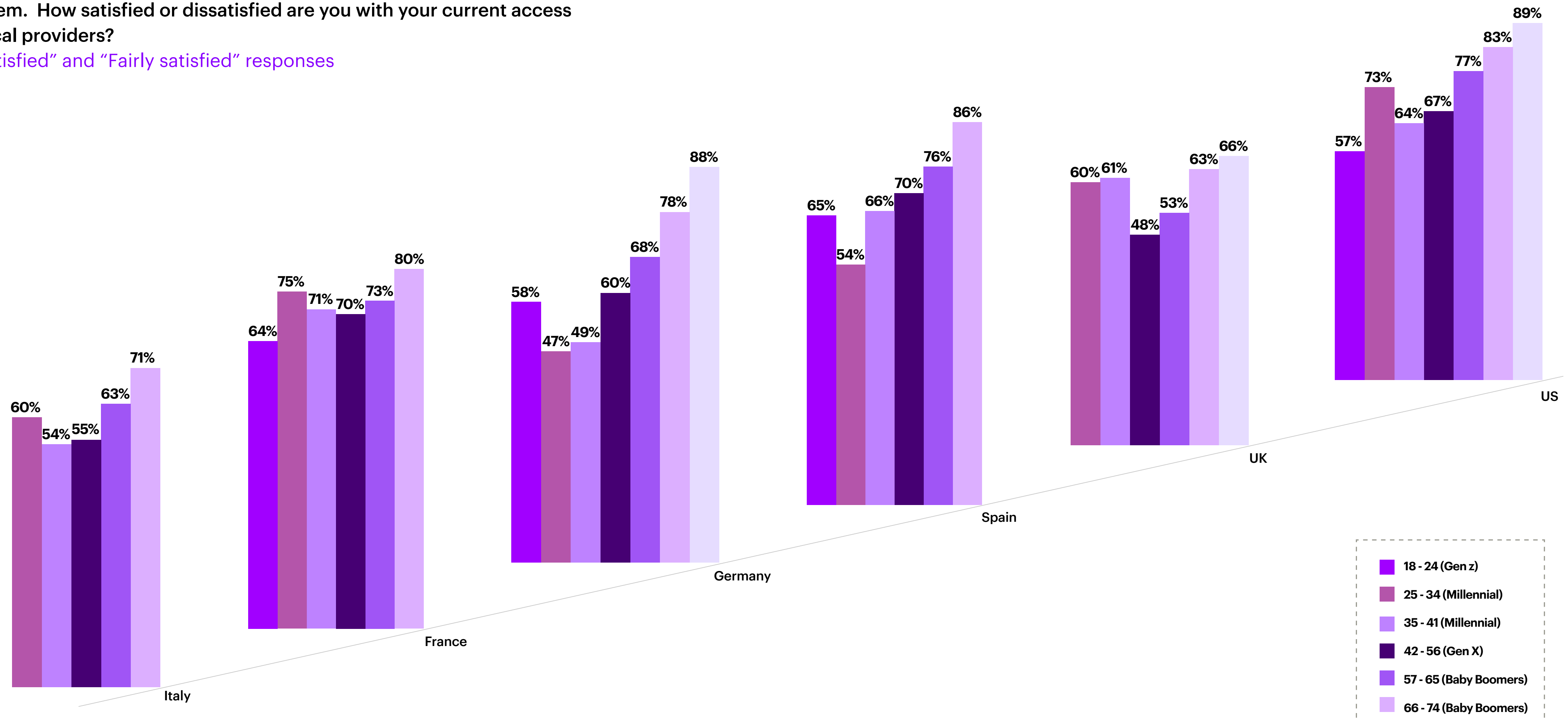
Italy's generational picture with respect to healthcare access

While Italian respondents are less satisfied than their European counterparts with healthcare access, the Italian generational response with respect to satisfaction is consistent with other European countries. Satisfaction with access to medical providers tends to be higher among older generations across Italy, just as in Spain, France and Germany (see figure 3).

Figure 3: Generational satisfaction levels with access to medical providers, per country

Q: For the following question, please think specifically about your access to each of the following areas of healthcare, rather than your satisfaction using them. How satisfied or dissatisfied are you with your current access to medical providers?

"Very satisfied" and "Fairly satisfied" responses



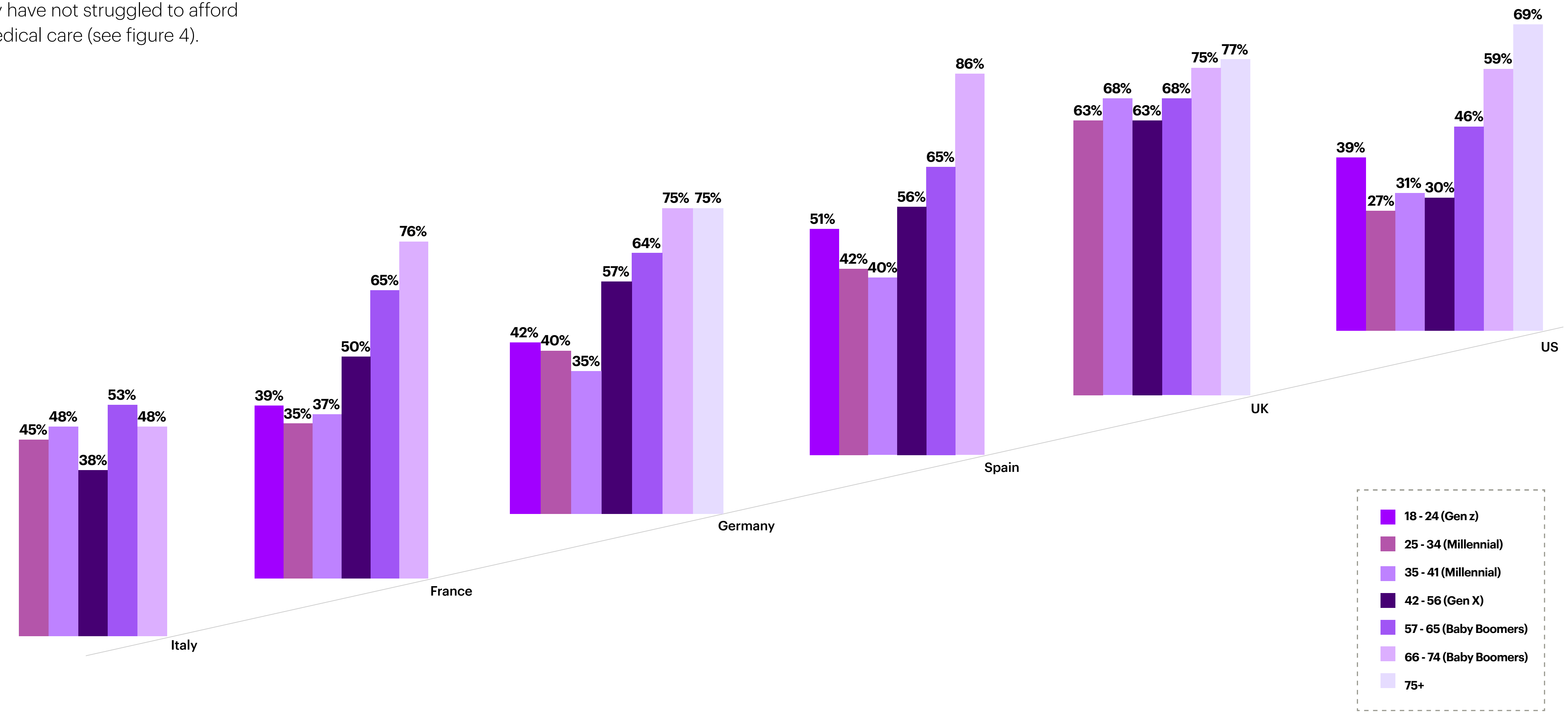
Source: 2021 Accenture Health and Life Sciences Experience Survey
25 - 41 (Millennial) n = 627; 42 - 56 (Gen X) n = 260; 57 - 74 (Baby Boomers) n = 602; Gen Z and 75+ excluded for simplicity

When it comes to affordability, older generations in France, Germany, Spain, the US, UK and Nordics are more likely to say they have not struggled to afford their medical care, while in Italy, Gen X is least likely to say they have not struggled to afford their medical care (see figure 4).

Figure 4: Financial access to medical care, by generation and country

Q: Which, if any, of the following have you ever personally done when you could not afford either medical care or medications?

"Not applicable – I have never not been able to afford either medical care or medications" responses



Source: 2021 Accenture Health and Life Sciences Experience Survey
25 - 41 (Millennial) n = 627; 42 - 56 (Gen X) n = 260; 57 - 74 (Baby Boomers) n = 602; Gen Z and 75+ excluded for simplicity

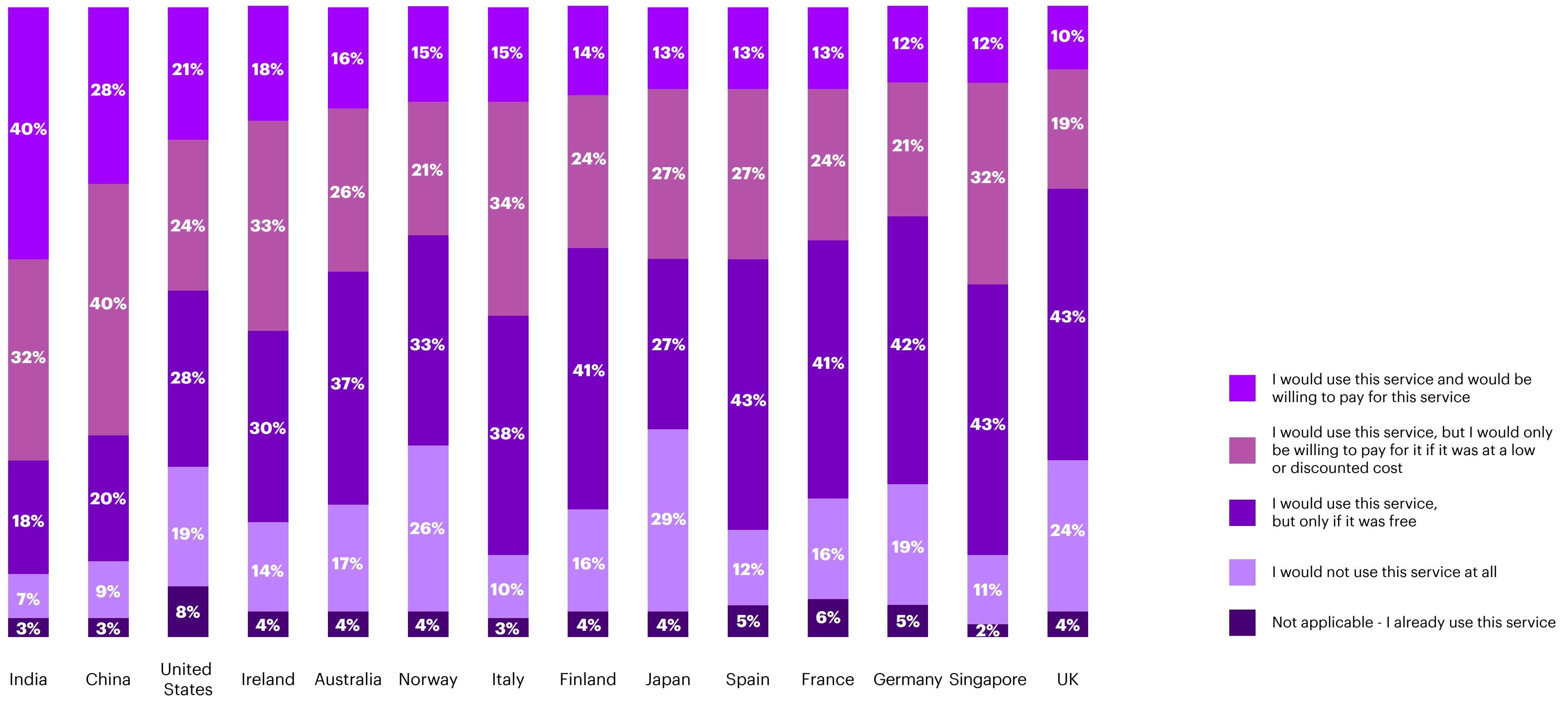
Digital technology could revolutionize Italian healthcare

Among the Italian people we surveyed, 15% would use and pay for services or digital technologies for disease prevention, but an impressive 34% would pay if they were at a low or discounted cost and 38% would only use these services or technologies if they were free, while 10% would not use these services or technologies at all. Younger generations are more willing to pay full or discounted prices for this—a trend that holds across all countries surveyed, as well.

Willingness to pay full or discounted prices for these services/technologies is slightly higher in Italy (49%) than in France (37%), Germany (33%), and Spain (40%). This same trend applies to ongoing disease management and regular health check-ups (see figures 5–7).

Figure 5: Willingness to pay for services or digital technologies for disease prevention, per country

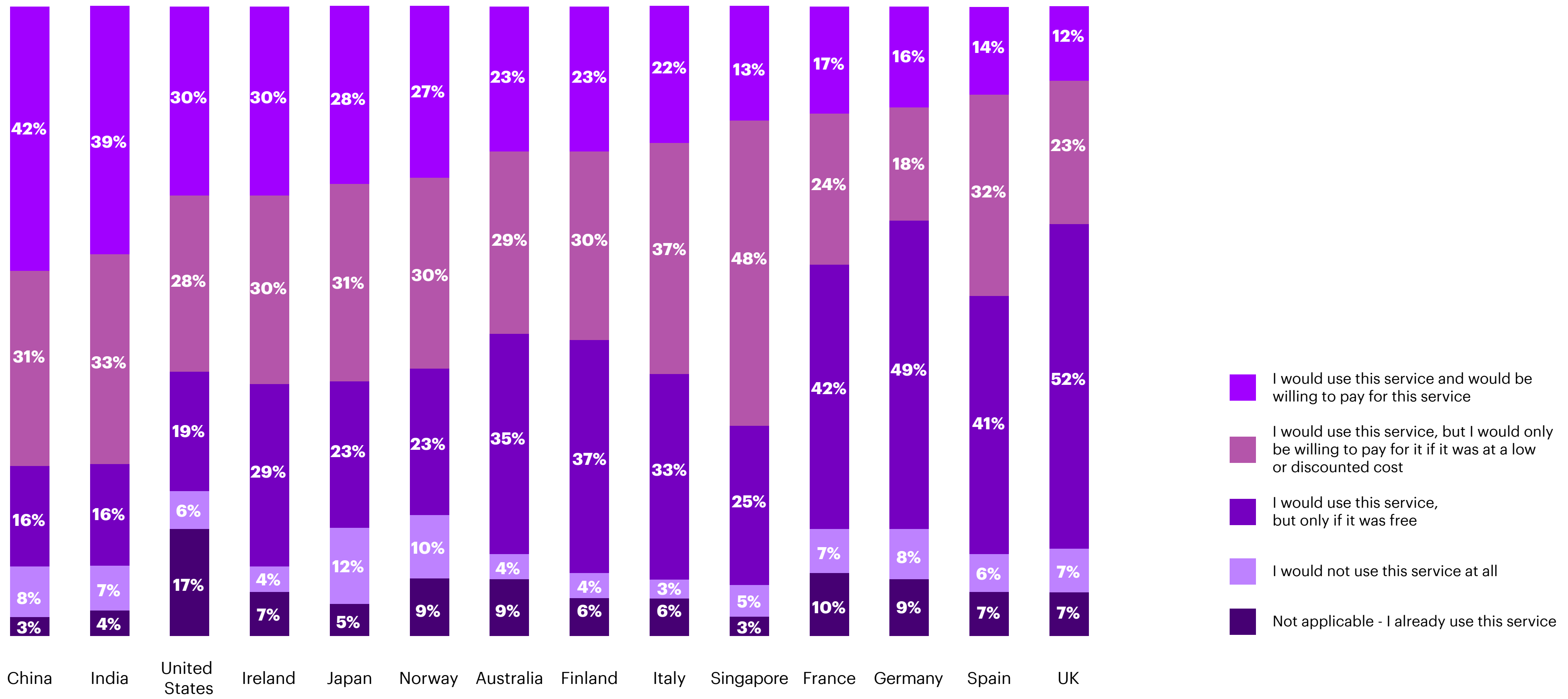
Q: What would the cost need to be for you to consider services or digital technologies for disease prevention (e.g., healthcare services to improve my health, wearable device to track my fitness goals)?



Source: 2021 Accenture Health and Life Sciences Experience Survey

Figure 6: Willingness to pay for regular digital checkups, per country

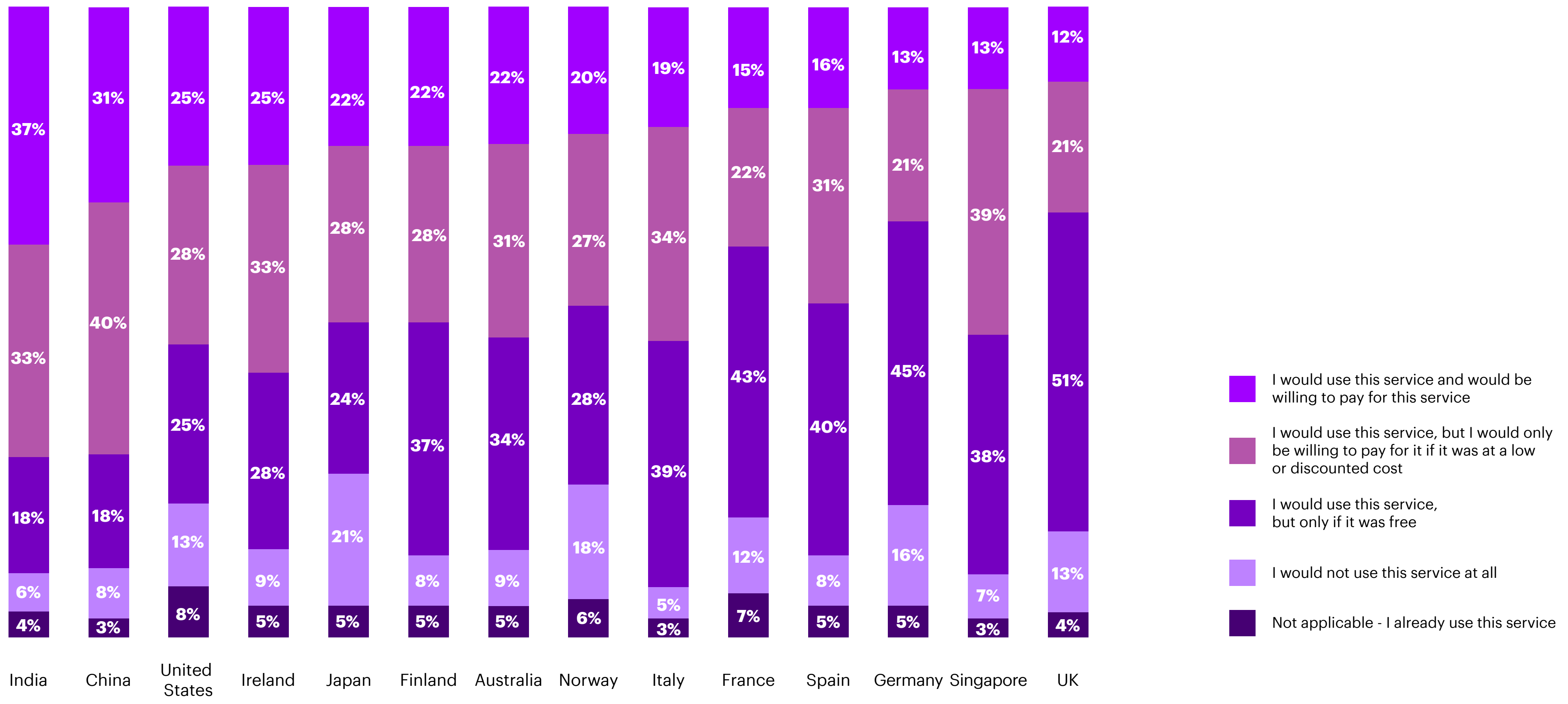
Q: What would the cost need to be for you to consider regular health check-ups and screenings (e.g., blood tests, cancer tests)?



Source: 2021 Accenture Health and Life Sciences Experience Survey

Figure 7: Willingness to pay for ongoing digital disease management, per country

Q: What would the cost need to be for you to consider ongoing disease management (e.g., medical devices to track and understand my health or condition)?



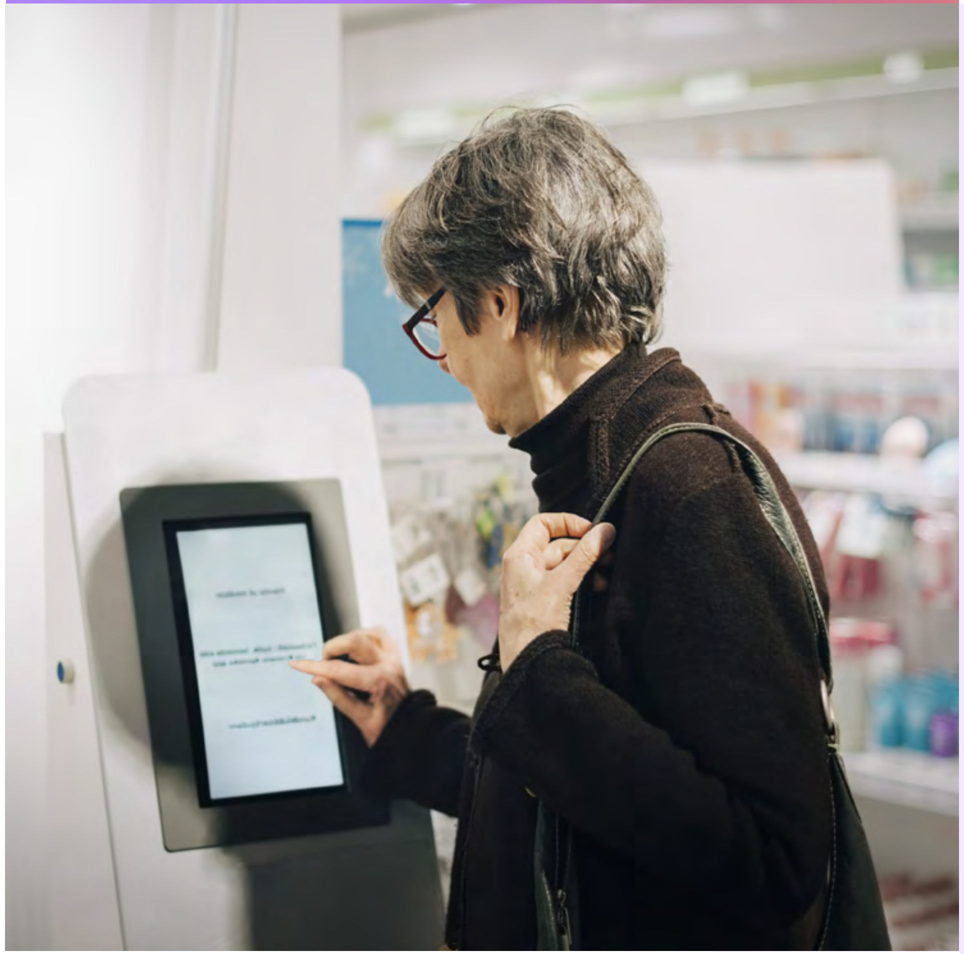
Source: 2021 Accenture Health and Life Sciences Experience Survey

Italians seek better access to healthcare

Italians are open to health technology

While Italians face some challenges with respect to healthcare access when compared to other European countries, the good news is that they are open to using digital technologies to manage their health—especially when compared to their French or German counterparts. That openness could provide some solutions to the access challenge, but virtual consultations and appointments are still low on their list of options. Spain is ahead when it comes to use of virtual consultations and digital technologies to manage health, and virtual appointments with various providers.

An impressive 58% of Italian respondents have used some form digital technology to manage their health in the past year, compared to just 48% in France and 37% in Germany. Italian people favor electronic health records (25%), mobile/tablet apps (17%), and wearables (17%) when it comes to digital health management. Virtual consultations (10%) are low. Like their French and German counterparts, Italian respondents were less likely than the multi-country average to have had virtual care appointments with their primary care provider (16% in Italy, vs. 25% across all countries).



Italian respondents really like the convenience of virtual care

Confirming their higher openness to technology, Italians we surveyed are more likely than other countries to trust technology companies—42% of Italy respondents say they have not had a virtual appointment with technology companies in the past year but would be willing to in the future. That's second only to China at 44% and compared to just 30% across all countries. Italians might be keen to leverage tech companies as intermediaries to help orchestrate their healthcare.

Italians are slightly more inclined to use virtual care than some of the other European countries in the sample, with 16% of respondents willing to make virtual care a permanent means of accessing their medical provider, compared to 10% in France and 14% in the UK. This would be a huge step forward for Italy, especially in the wake of COVID-19. Additionally, about one-third are willing to see their provider virtually to save time (34% in Italy vs. 18% in France, 27% in Germany, and 38% in Spain).

Digital adoption is low, but the interest is definitely there

People in Italy are looking to technology to support their healthcare needs. They are more likely to be comfortable using apps powered by AI to determine if they need a diagnosis (51%, vs. 38% in France, 27% in Germany and 47% in Spain), and using digital technology and AI to get diagnoses/treatments (52%, vs. 35% in France, 33% in Germany and 47% in Spain). Italy also has a higher preference than other European countries for using technology to interact with medical providers to receive prescriptions or when receiving care in a medical emergency. Just 5% said they would not use digital technology to interact with a medical provider, compared to 21% in France, 16% in Germany, and 6% in Spain.

When we asked Italian people what would make them more likely to use digital technology to manage their health, the top reasons were centered around communication with their healthcare providers, and confidence in data security and privacy. In particular, receiving better information about their health (41%, vs. 32% across all countries surveyed, 23% France, 29% Germany, 38% Spain); recommendations from their medical provider (34%); and more confidence in the data security and privacy (21%, vs. 26% France, 27% Germany, 30% Spain) would make Italians more likely to use digital technology.

Italian respondents would consider using digital therapeutics when they are healthy for disease prevention (35%, vs. 29% across all countries surveyed); when they are symptomatically ill (35%, vs. 29% across all countries surveyed); and for disease monitoring of an ongoing illness (40%, vs. 32% across all countries surveyed). In general, French and German respondents are less likely than Italy respondents to say so.

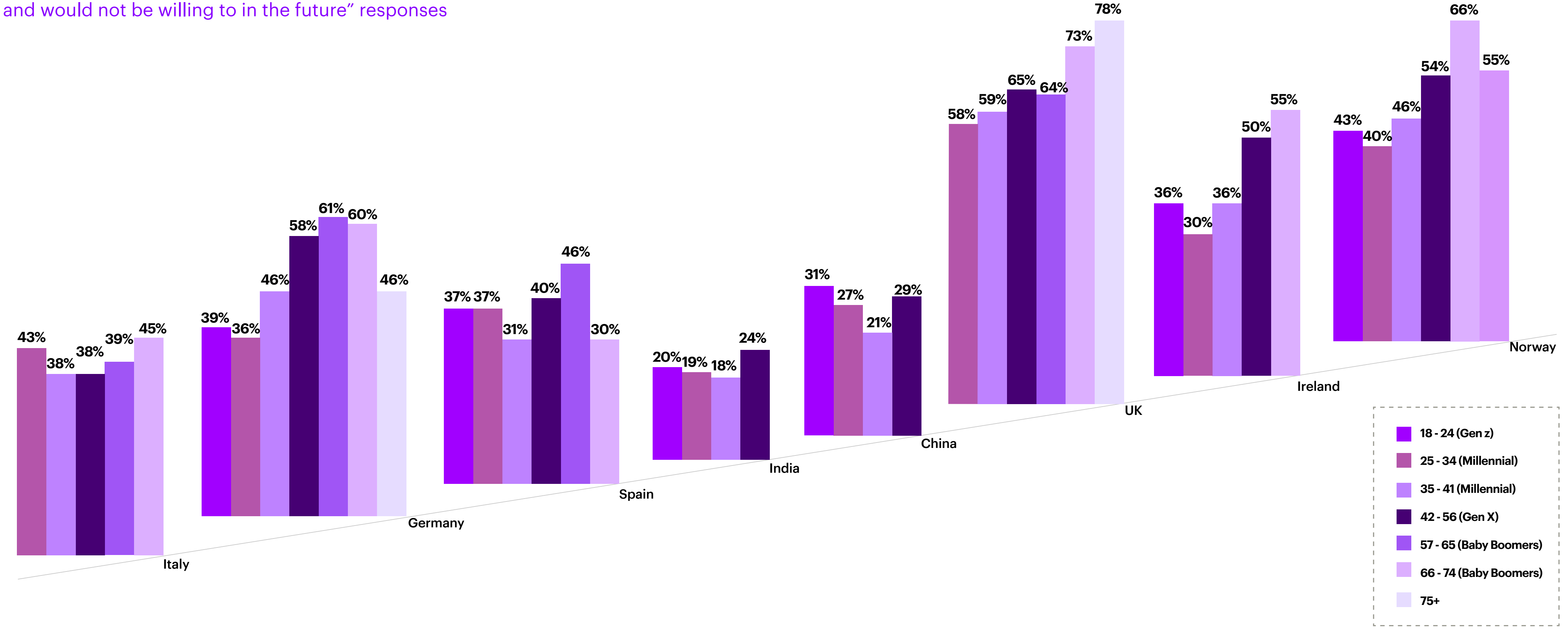
Age doesn't matter, Italians want virtual care

In Italy, virtual healthcare usage for various providers, as well as willingness to try virtual care with various providers, did not vary significantly by generations. Across all countries surveyed, younger generations were more likely than older generations to have had virtual care appointments with various providers, including technology companies and retail clinics; older generations who have not had virtual appointments with various providers were more likely than younger generations to say they were not willing to do so in the future (see figure 8).

Figure 8: Unwillingness to have virtual appointments with a technology company, by age group, per country

Q: For the following question, by "virtual care," we mean that the provider and patient are in different locations, with support and care provided through video, mobile device apps, secure email, text/ SMS messaging, or online social platforms. Have you had a virtual care appointment with a technology company in the last year? If not, would you be willing to receive virtual care from that provider in the future?

"No, I have not had a virtual care appointment with this provider in the last year and would not be willing to in the future" responses



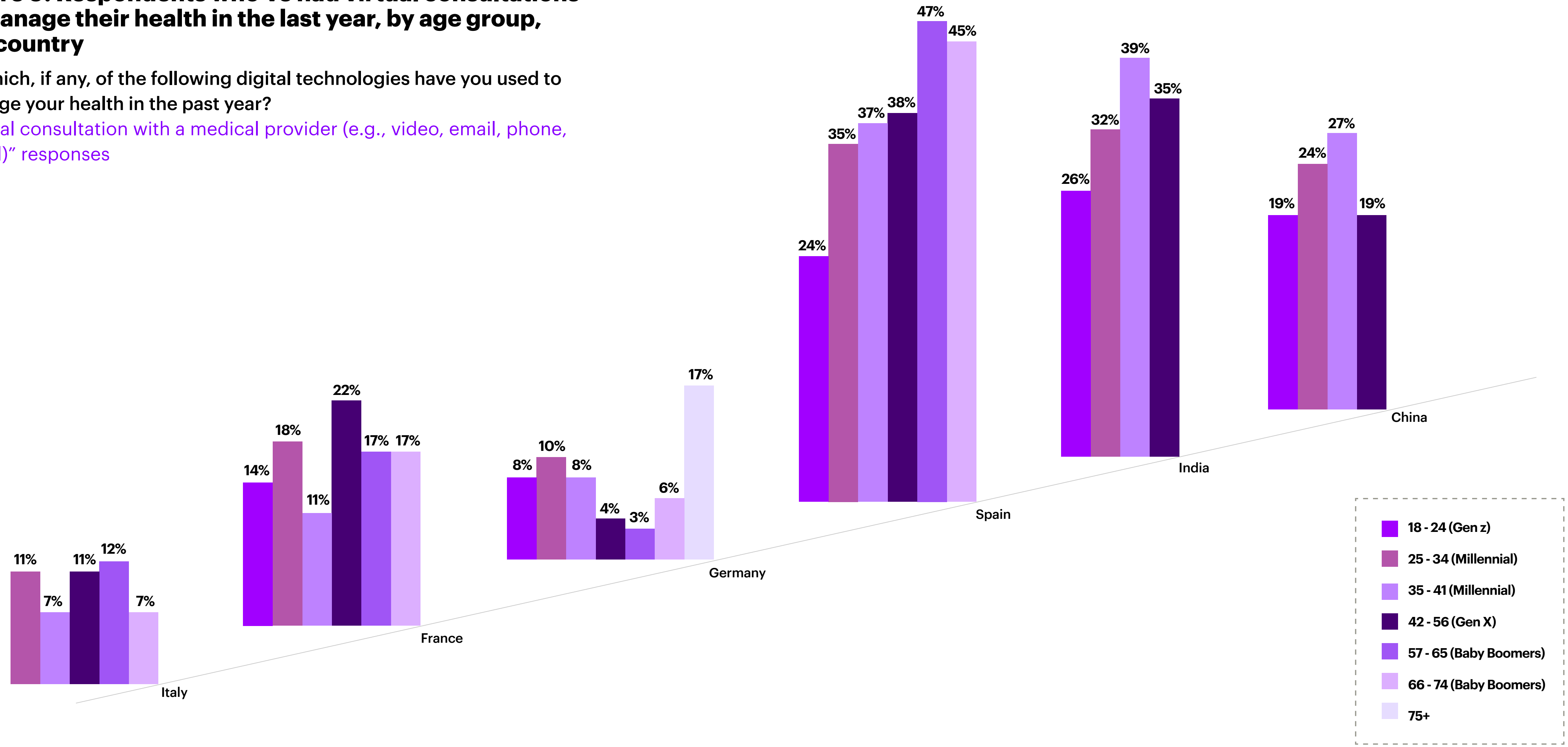
Source: 2021 Accenture Health and Life Sciences Experience Survey
25 - 41 (Millennial) n = 627; 42 - 56 (Gen X) n = 260; 57 - 74 (Baby Boomers) n = 602; Gen Z and 75+ excluded for simplicity

This pattern also emerges in Spain, though it is not as strong in Italy, where one might say there is no significant generational difference in the use of virtual consultations (see figure 9).

Figure 9: Respondents who've had virtual consultations to manage their health in the last year, by age group, per country

Q: Which, if any, of the following digital technologies have you used to manage your health in the past year?

"Virtual consultation with a medical provider (e.g., video, email, phone, portal)" responses



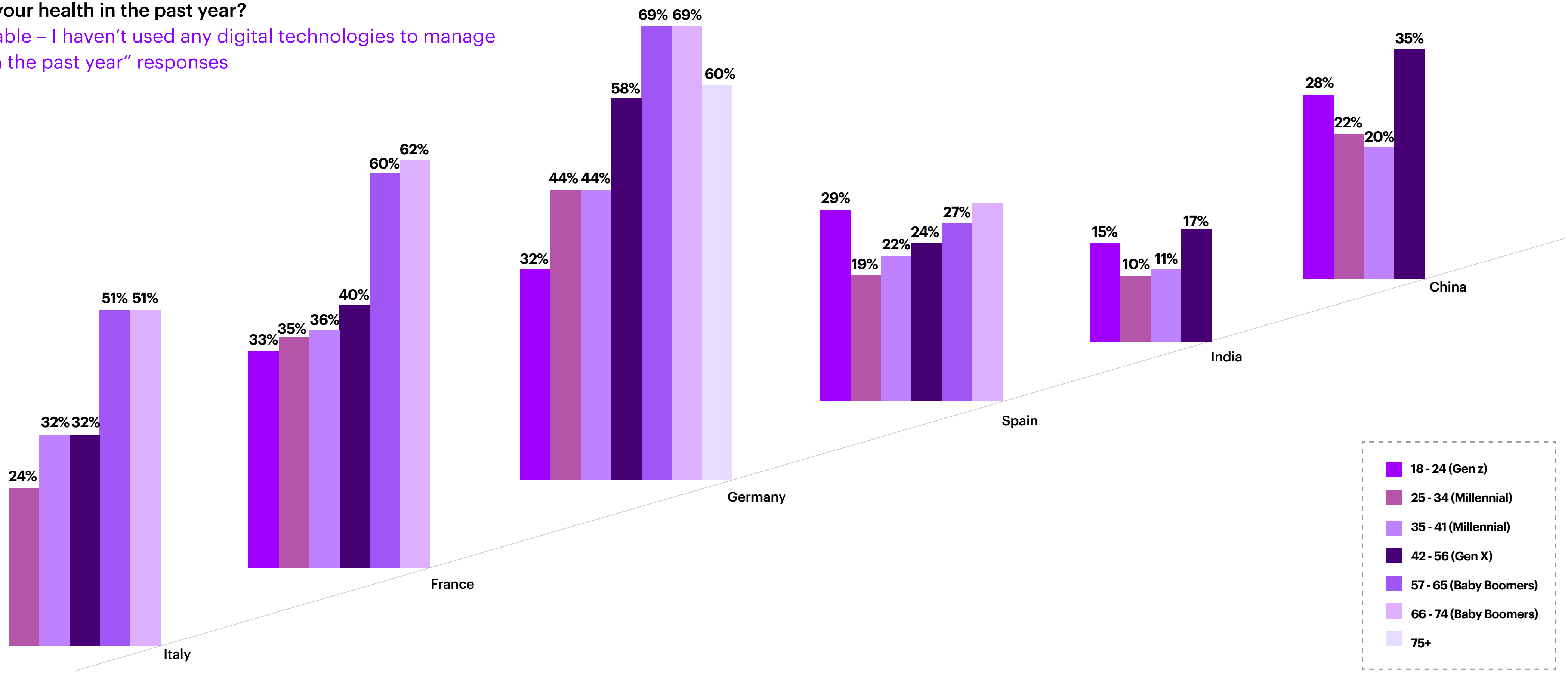
Source: 2021 Accenture Health and Life Sciences Experience Survey

Across all countries surveyed, older generations are more likely to say they have not used digital technologies to manage their health in the past year—especially those in Italy, France, and Germany (see figure 10).

Figure 10: Respondents who've not used digital technologies to manage their health in the last year, by age group, per country

Q: Which, if any, of the following digital technologies have you used to manage your health in the past year?

"Not applicable – I haven't used any digital technologies to manage my health in the past year" responses



Source: 2021 Accenture Health and Life Sciences Experience Survey

There's an opportunity for digital adoption in Italy

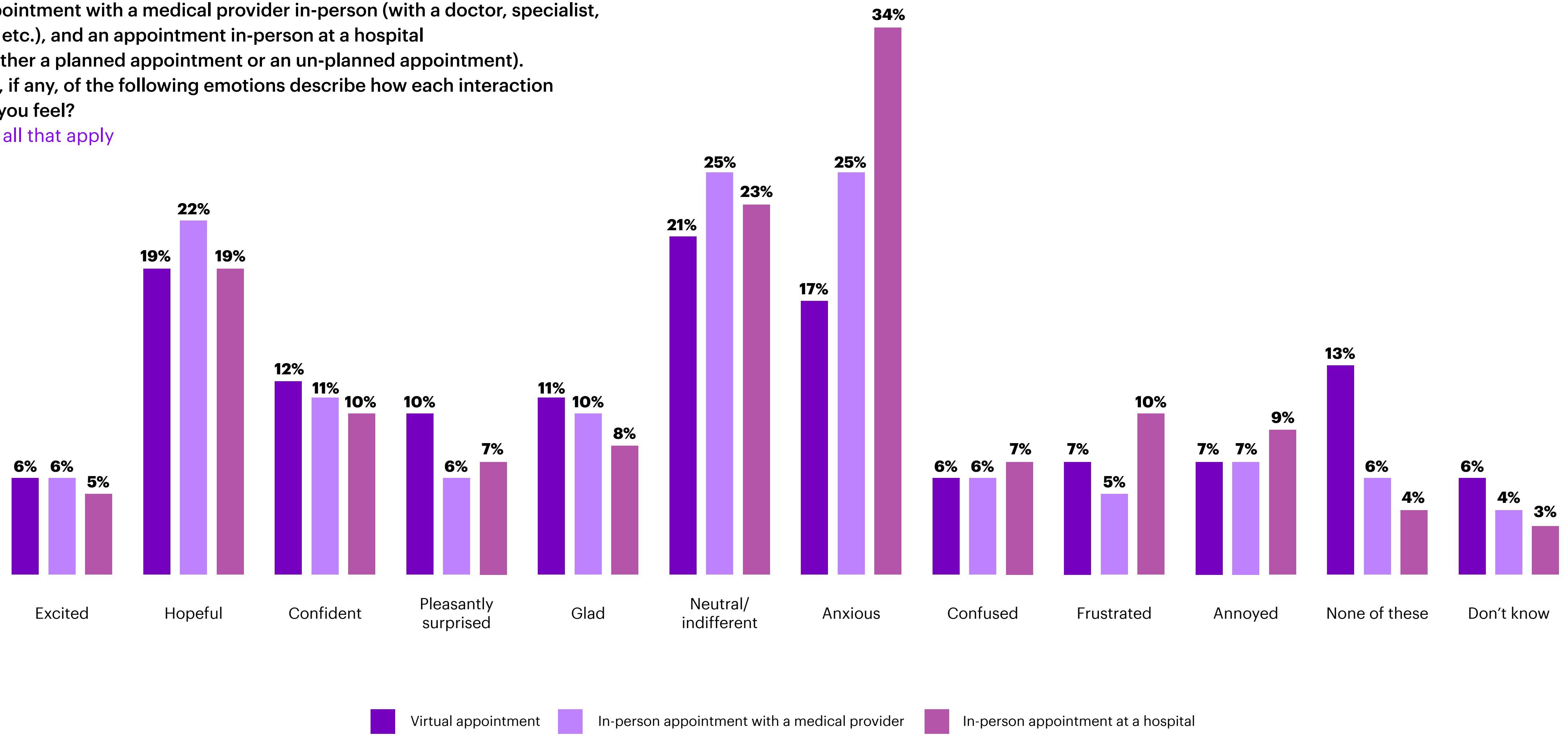
Humanizing the healthcare experience

Technology is often viewed as impersonal—cold and clinical and lacking the warmth of a human touch. Counter-intuitively, if used appropriately, technology can increase the frequency and quality of care and create a more caring experience for patients. Nearly three-quarters (74%) of Italian respondents say they have never had a virtual healthcare appointment, compared to 63% across all countries. Italian respondents are more likely to say they experience anxiety during in-person appointments than virtual ones (see figure 11).

Figure 11: How Italian respondents feel when accessing various types of care virtually and in person, in person or at a hospital

Q: Think back to the LAST time you had a virtual healthcare appointment (e.g., a medical appointment over the phone, via an app, etc.), an appointment with a medical provider in-person (with a doctor, specialist, nurse, etc.), and an appointment in-person at a hospital (i.e., either a planned appointment or an un-planned appointment). Which, if any, of the following emotions describe how each interaction made you feel?

Select all that apply



Source: 2021 Accenture Health and Life Sciences Experience Survey

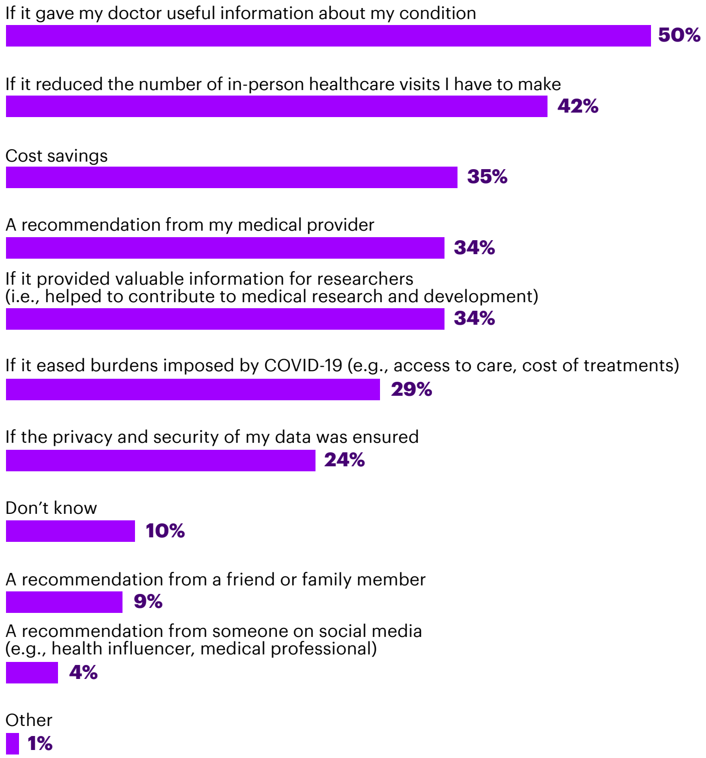
How does one neutralize potential healthcare-related anxiety? For a positive experience with medical providers, Italian respondents expect medical providers who explain their condition and treatment clearly, listen and provide emotional support. This is in line with other European countries we surveyed. Italians also expect efficient visits—something which could be enhanced by virtual care.

There is also interest among respondents in new healthcare options, especially for convenience and health improvements. Just 10% of Italian respondents said nothing would make them more likely to participate in a program to manage their health condition through their computer, phone, or digital device (vs. 15% across all countries surveyed, 20% in France, 20% in Germany). Of those who are willing to participate, figure 12 illustrates the top reasons that would increase their likelihood of participating.

Figure 12: Reasons why Italian respondents would participate in a digital health management program

Q: For the following question, please imagine you were invited to participate in a program that helped you manage a health condition you might have through your computer, smartphone, or another digital device. For example, you might get reminders to take your prescription or advice on how to improve your condition. Which FOUR, if any, of the following would make you more likely to participate in this program?

"Not applicable – nothing would make me more likely to participate" responses excluded



Source: 2021 Accenture Health and Life Sciences Experience Survey

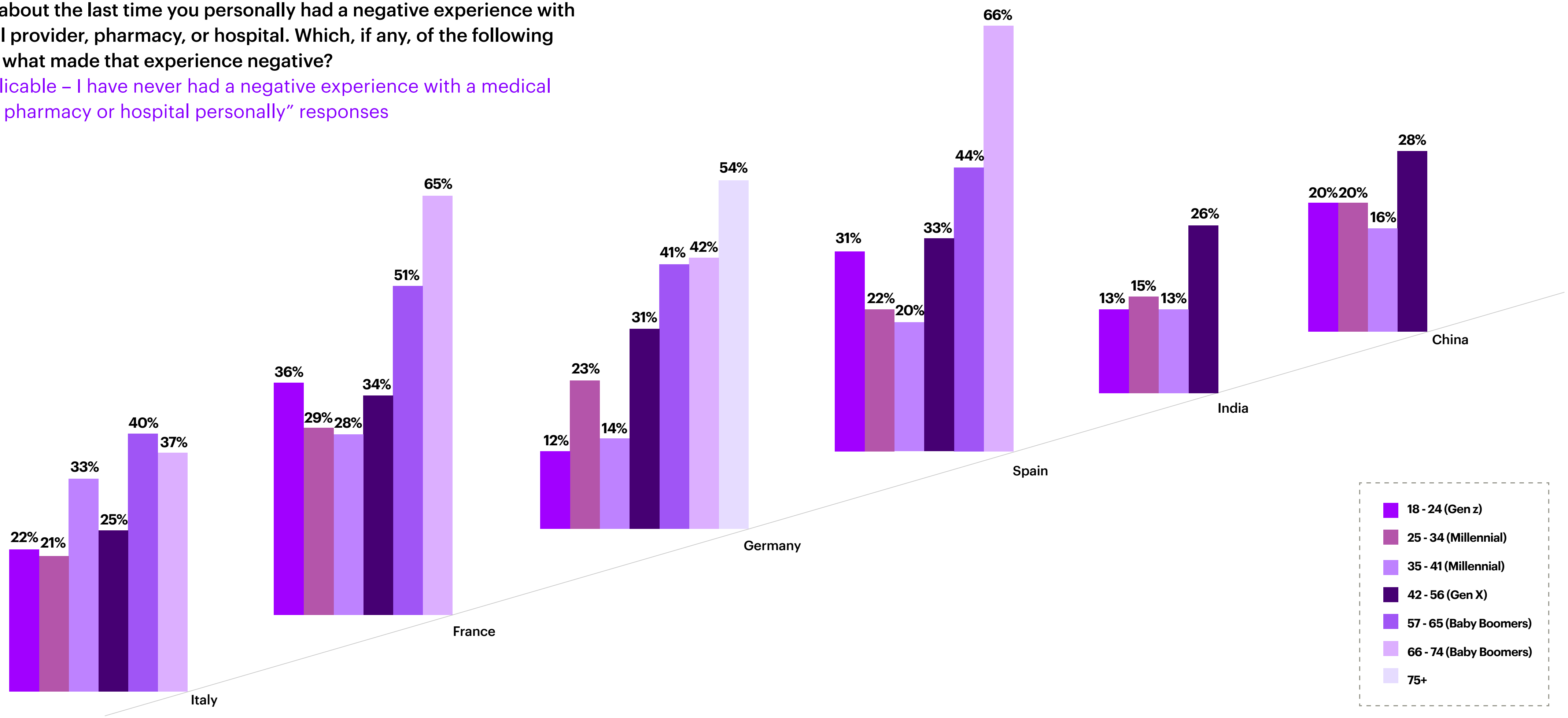
When following a medication plan, affordability (46%), limited/manageable side effects (46%), convenience of getting the medication (45%), and having ongoing support in prescription management from the medical provider/pharmacist (45%) are most important to Italian respondents.

Fewer Italians between the ages of 42 and 75 say that they have never had a negative experience with healthcare providers than in other European countries (see figure 13).

Figure 13: Recent negative experiences with medical providers

Q: Think about the last time you personally had a negative experience with a medical provider, pharmacy, or hospital. Which, if any, of the following describe what made that experience negative?

"Not applicable – I have never had a negative experience with a medical provider, pharmacy or hospital personally" responses



Source: 2021 Accenture Health and Life Sciences Experience Survey

Italians have mixed trust in pharmaceutical companies

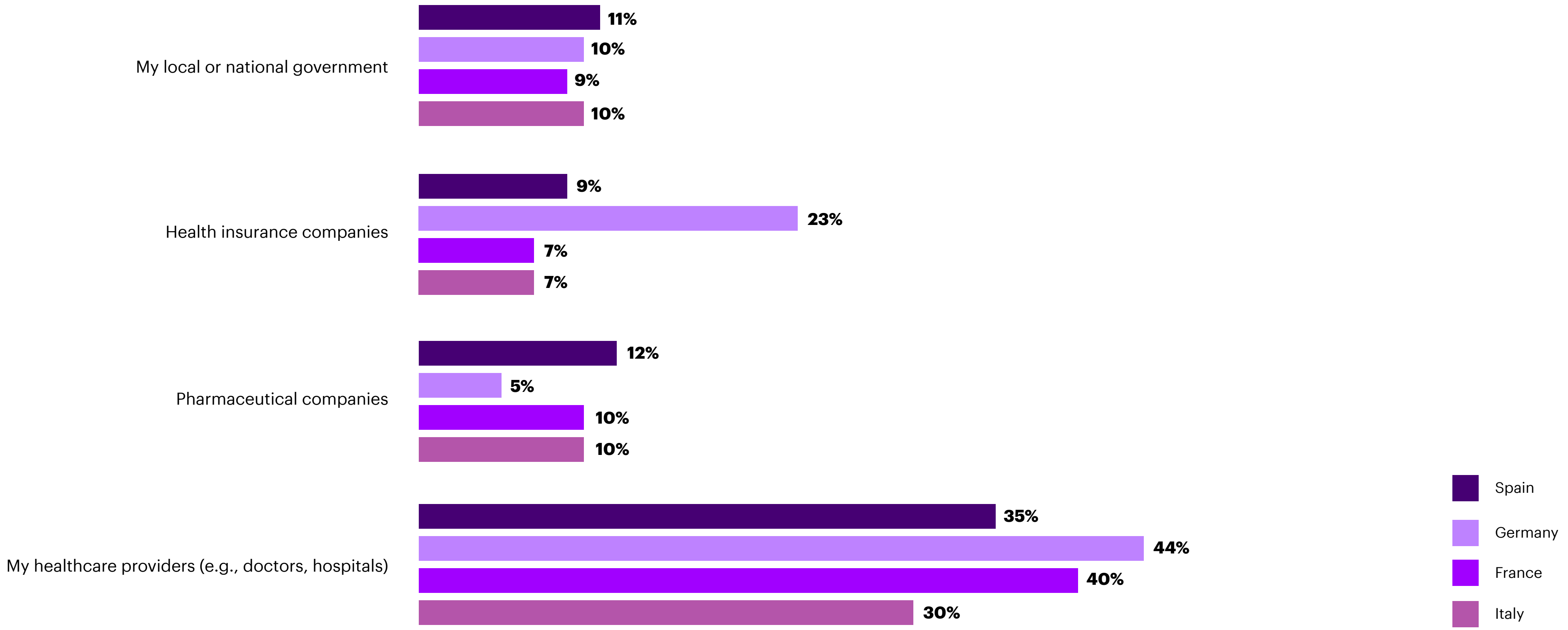
Earning trust: the key to digital adoption

Italian respondents have given us mixed messages about their trust in pharmaceutical companies. Healthcare providers are easily the most trusted source of health information (see figure 14). They seem to be open and trusting in some areas, but not others, while trust among German and French respondents is low. Just 15% believe pharmaceutical companies are doing a good job of providing them with the best medications and services, compared to 21% across all countries surveyed.

Figure 14: Healthcare providers are still the most trusted source of healthcare information by a significant margin

Q: Overall, how much do you trust information provided by the following sources?

"Very much" responses



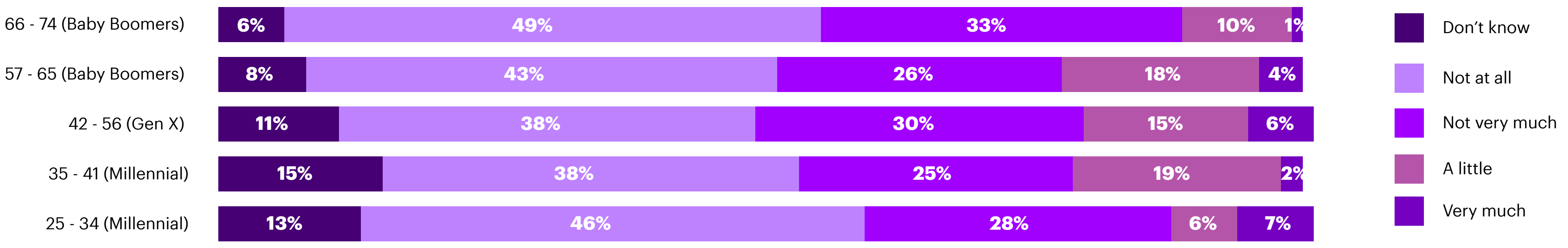
Source: 2021 Accenture Health and Life Sciences Experience Survey

One-third of respondents in Italy believe pharmaceutical companies market their products in a trustworthy manner—compared to 14% in France, 12% in Germany, and 29% in Spain. However, only 19% in Italy would let pharmaceutical companies manage a chronic illness in collaboration with a medical provider, and only 10% trust pharmaceutical companies more now than they did before the pandemic (14% men, 7% women).

In Italy, millennials trust pharmaceutical companies more than the older Gen X and Boomer generations (see figure 15).

Figure 15: Trust in pharmaceutical companies: Italy, by generation

Q: Overall, how much do you trust information provided by pharmaceutical companies? Note: Percentages might not add up to 100% due to rounding



Source: 2021 Accenture Health and Life Sciences Experience Survey

Just 9% of Italian respondents say they would never consent to allowing their medical provider to share their personal health information with pharmaceutical companies, compared to 25% in France, 24% Germany, 13% Spain. But 49% (in Italy) say they would consent if it improved their health and increased the effectiveness of medications/treatments; 40% would in order to gather evidence about medication and treatment efficacy; 39% would in order to develop new medications and treatments, and 38% would do so to better understand their health.

Clear, transparent communication and cost-efficiency are important drivers of trust in the pharmaceutical industry. Our survey suggests that pharmaceutical companies could improve patient engagement. Results indicate that the top trust-increasing factors for the pharmaceutical industry include clearer communication about medication/treatment effectiveness and side effects (44%), reduced medication and treatment costs (38%), more transparency in the research and drug development process (32%), and more transparency in pricing (25%). It's time for pharmaceutical companies to understand how these suggestions are best implemented.

Our survey also revealed that respondents are more aware of their data privacy needs and the value of their healthcare information, and they are more likely to trust their traditional providers than other healthcare players to keep that information secure. The increase in virtual care due to the COVID-19 pandemic has made people consider their data privacy/security needs (53%), that their personal health information is valuable to the healthcare system to advance research (62% vs. 55% across all countries surveyed), and that they should have the right to approve the collection and usage of their personal health information for any purpose beyond treatment (57%). Germany is less likely to say so, while Italy and Spain are roughly on par with each other.

What are the implications for Italy?

Given this understanding of the preferences of Italian respondents to our survey, what are the implications for consumer behavior, and how should healthcare organizations respond?

Patients are changing their habits. They have new needs and are finding new ways to manage their lives—and their healthcare experiences. Whether it's buying medicines, managing their health regime or gathering health information, Italian people's expectations are changing much faster than clinicians, pharmaceutical companies and healthcare organizations are adapting, creating the mismatch indicated by our research. The gap will only grow if the healthcare ecosystem doesn't respond quickly.

Digital is key, but it’s not enough

Possibly the clearest message being sent is the demand for digital health management tools and services across all care types and at every touchpoint. From the prevention phase of care to the actual therapeutic care pathway, more responsive, agile and accessible tools must be aimed at ensuring higher adherence, pre-empting, limiting and more effectively managing illnesses and any comorbidities.

The human touch remains vital, though. The fact that answers relating to pharmacies filling gaps in care are prominent in our research indicate that digital technology isn’t enough on its own. While technology will undoubtedly form a crucial part of the future of healthcare, a reinvented system must include an integrated human touch close to the human beings being cared for.

It takes an ecosystem—you can’t do it alone

No single player is in a position to lead, and none can do it alone, which means there’s an opportunity for disruptive change and new entrants (who might enjoy greater trust than some incumbent players) to play innovative roles in the future of Italian healthcare.

There is an urgent need for both new players and incumbents to speed up the process of collaboration in a pre-competitive environment. To define new rules of engagement that allow ecosystem partners to jointly build new, trusted capabilities and services (that gather, manage and share patient data, for example) and support innovative digital health services. Clear and precise terms of engagement will open the gates of investment wider. Terms of engagement should reflect each stakeholder’s desired outcomes, so that value is demonstrated up front for all, and ultimately realized through disciplined implementation.

Our research seems to indicate that the call for change is louder in Italy than in any other country—and so is the willingness to adopt new solutions. The scene is set, and it’s time for the actors to take to the stage.

There is an urgent need for both new players and incumbents to speed up the process of collaboration in a pre-competitive environment.

Contacts:

Petra Jantzer
Senior Managing Director,
Life Sciences Lead, Europe,
Accenture

petra.jantzer@accenture.com

Andrea Pagliai
Managing Director, Life Sciences Lead,
Italy, Central Europe and Greece,
Accenture

andrea.pagliai@accenture.com

Aman Bajaaj
Managing Director, Life Sciences
Lead, Growth Markets,
Accenture

aman.bajaaj@accenture.com

Selen Karaca-Griffin
Senior Principal, Global Life
Sciences Research Lead,
Accenture

selen.karaca-griffin@accenture.com

About the 2021 Accenture Health and Life Sciences Experience Survey

Accenture commissioned a survey of 11,823 people aged 18+ to assess their attitudes toward the healthcare system in terms of access, equity, service experience, digital technology adoption and trust. The online survey included people across 14 countries: Australia (649), China, (806), Finland (662), France (822), Germany (872), India (873), Ireland (657), Italy (718), Japan (833), Norway (648), Singapore (653), Spain (675), United Kingdom (1,200) and the United States (1,755). Forty percent of the sample represent patients with current conditions in the following therapeutic areas: Oncology, Cardiovascular, Respiratory, Immunology, Gastroenterology and Neurology. The survey was fielded and analyzed during May and July 2021.

Thanks to Oxford Economics for its assistance in developing the survey, analyzing the data, and establishing key narratives.

Thanks to YouGov for carrying out the fieldwork.

Acknowledgements

We thank the following colleagues for contributing with subject matter expertise to this report:

Daniel Owczarski
Health Research Lead, Accenture

Alex Blumberg
Life Sciences Research Associate Manager, Accenture

About Accenture

Accenture is a global professional services company with leading capabilities in digital, cloud and security. Combining unmatched experience and specialized skills across more than 40 industries, we offer Strategy and Consulting, Interactive, Technology and Operations services—all powered by the world's largest network of Advanced Technology and Intelligent Operations centers. Our 624,000 people deliver on the promise of technology and human ingenuity every day, serving clients in more than 120 countries. We embrace the power of change to create value and shared success for our clients, people, shareholders, partners and communities.

Visit us at **www.accenture.com**