



Disloyal

Turning patient uncertainty into loyalty

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The loyalty problem hiding in plain sight

65%

of patients
would definitely
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US health providers face hidden revenue risk: patients who are neither dissatisfied nor loyal. Our Patient Experience Benchmark Survey of 10,000 US consumers shows only 65% would definitely stay with their current provider. Much of the rest sit in an “uncertain middle” where they are somewhat satisfied, somewhat trusting and somewhat likely to stay, appearing stable today yet quietly vulnerable to switching tomorrow.

This lack of loyalty reflects a deeper execution issue. Patients leave when everyday experiences require extra effort or fail to deliver consistent outcomes. Even small breakdowns across scheduling, service interactions and follow-through push patients below a clear loyalty threshold. As patients find it easier to switch, the likelihood of staying drops sharply. Turning these uncertain patients into loyal ones requires focus on four forces: access, ease of doing business, digital quality and trust.

Top-performing providers show what it takes to win with these four forces. Across the targeted health providers in the study, top-quartile organizations hold a clear advantage over bottom-quartile peers across all key forces, with loyalty scores reaching nearly 70% to 80%.

90%

of patients
say they will
stay with
their current
provider when
care becomes
“very easy.”

They earn that advantage through disciplined execution across the patient journey: removing access barriers, making interactions easier to complete, closing digital quality gaps, especially for high-use patients, and treating trust as an outcome to be managed and measured.

Health providers also benefit when they manage patient loyalty as an enterprise growth metric rather than solely as a patient experience measure. The result is a more consistent end-to-end experience that strengthens loyalty over time.

The opportunity is early action, while patients are still “somewhat satisfied.” When care becomes “very easy,” nearly 90% say they will stay with their current provider. Providers that achieve this also see higher trust and stronger uptake of digital and virtual care, supporting more sustainable, margin-efficient growth.

Research snapshot

This analysis draws on Accenture’s Patient Experience Benchmark Survey of 10,000 US healthcare consumers. Respondents evaluated experiences across 10 core care journey activities, from finding a provider and scheduling care to follow-up and payment. The research tracks how access, ease of doing business, digital quality and trust shape patient behavior, based on nearly a decade of trend data. We also analyzed 29 targeted health providers using engagement scores to compare top- and bottom-quartile performers against the national average.

Everything isn't fine

The blind spot between satisfaction and commitment

The US patient experience scorecard delivers a clear message: Healthcare is falling short. Across our research, a consistent set of core experience metrics captures how patients engage with and evaluate their providers, including access, ease of doing business, digital quality, trust, satisfaction and loyalty. Taken together, these measures reflect the overall strength of the patient relationship. On average, just under 60% of patients are strongly engaged and loyal across these core metrics, leaving 40% lukewarm or dissatisfied (Figure 1). In an industry where switching is easier than ever, this fragility in trust and loyalty is not sustainable.

Figure 1: There is a commitment gap

Across core experience measures, many patients have yet to develop strong trust, engagement and loyalty

54%

Access

Patients who found it “very easy” to find a provider and schedule an appointment

62%

Ease

Patients who said it’s “very easy” to do business with their provider

55%

Digital quality

Patients who said digital tools are “very easy” to use

57%

Trust

Patients with significant trust in their provider relationship

65%

Loyalty

Patients who will “definitely stay” with their provider

61%

Satisfaction

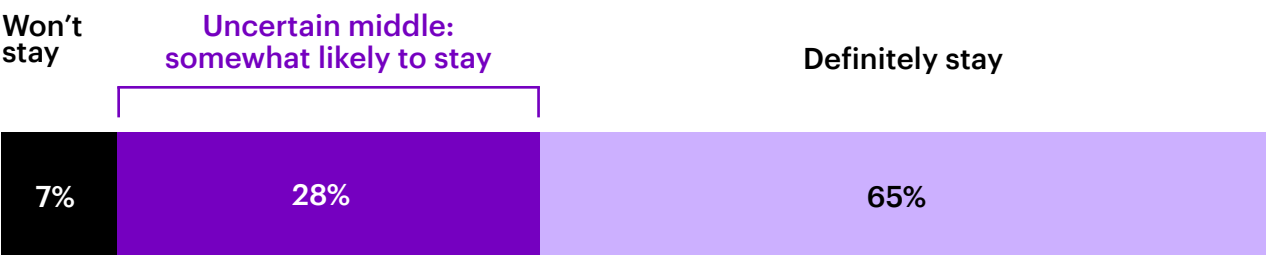
Patients “very satisfied” with their provider relationship

Source: Patient Experience Benchmark Survey, 2025; n=10,000.

For many, it is not a story of widespread dissatisfaction, but of uncertainty. Our findings show many patients sit just below the loyalty threshold, where the experience is tolerated, but true commitment is missing (Figure 2). Even modest gaps across the journey can put retention at risk, creating future switchers out of patients who seem stable.

Figure 2: The silent churn starts in the uncertain middle

Likelihood of patients staying with their provider



Source: Patient Experience Benchmark Survey, 2025; n=10,000

Careless about seamless interactions

The four forces shaping patient loyalty

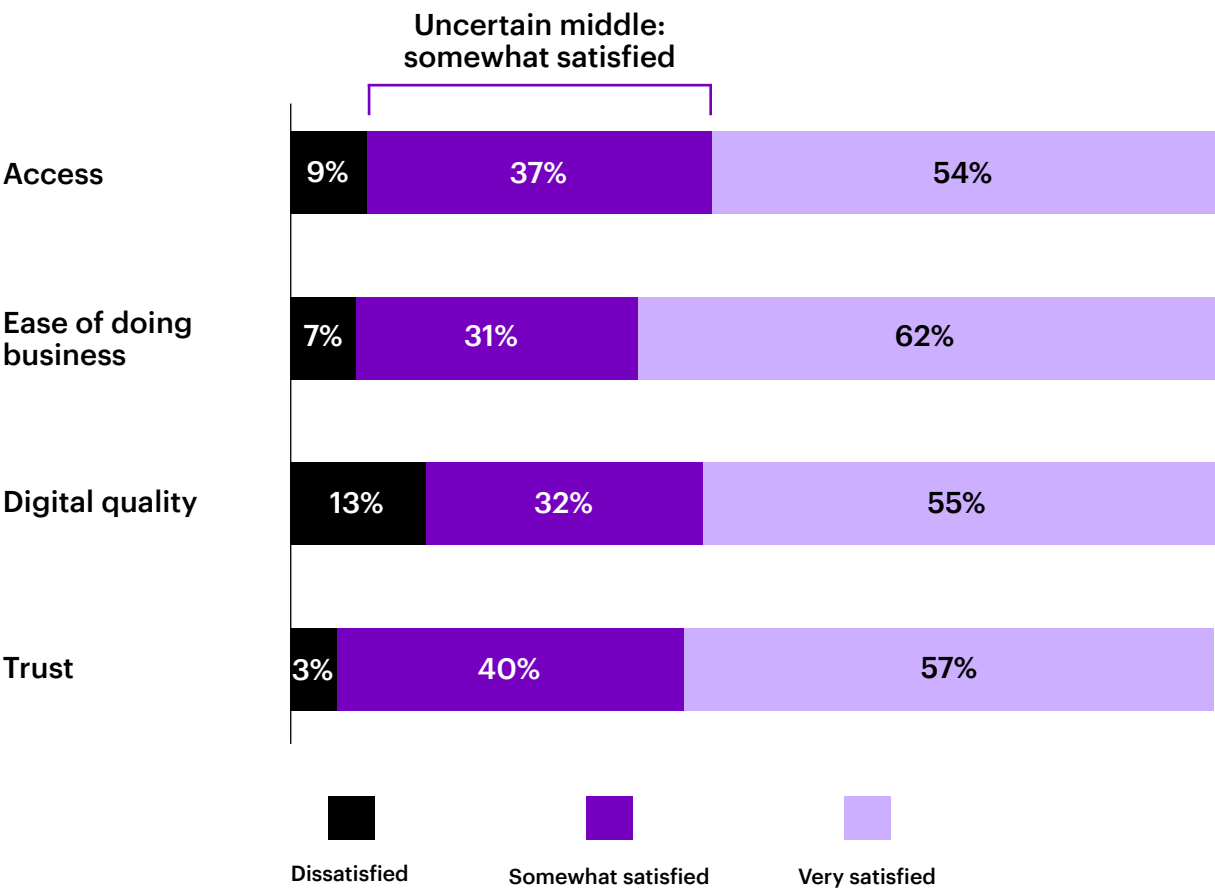
Four forces consistently explain how patients choose, engage and stay with their providers.

1. **Access** determines how quickly and conveniently patients can get the care they need.
2. **Ease of doing business** reflects how simple it is to navigate and complete everyday tasks.
3. **Digital quality** shows whether tools work seamlessly from start to finish.
4. **Trust** reflects the cumulative judgment patients make about reliability and follow-through.

Across all four, a sizable uncertain middle emerges, which points to a systemic pattern (Figure 3). Patients lose confidence as friction points accumulate.

Figure 3: All four forces reveal a sizable uncertain middle

Patient ratings across access, ease of doing business, digital quality and trust



Source: Patient Experience Benchmark Survey, 2025; n=10,000

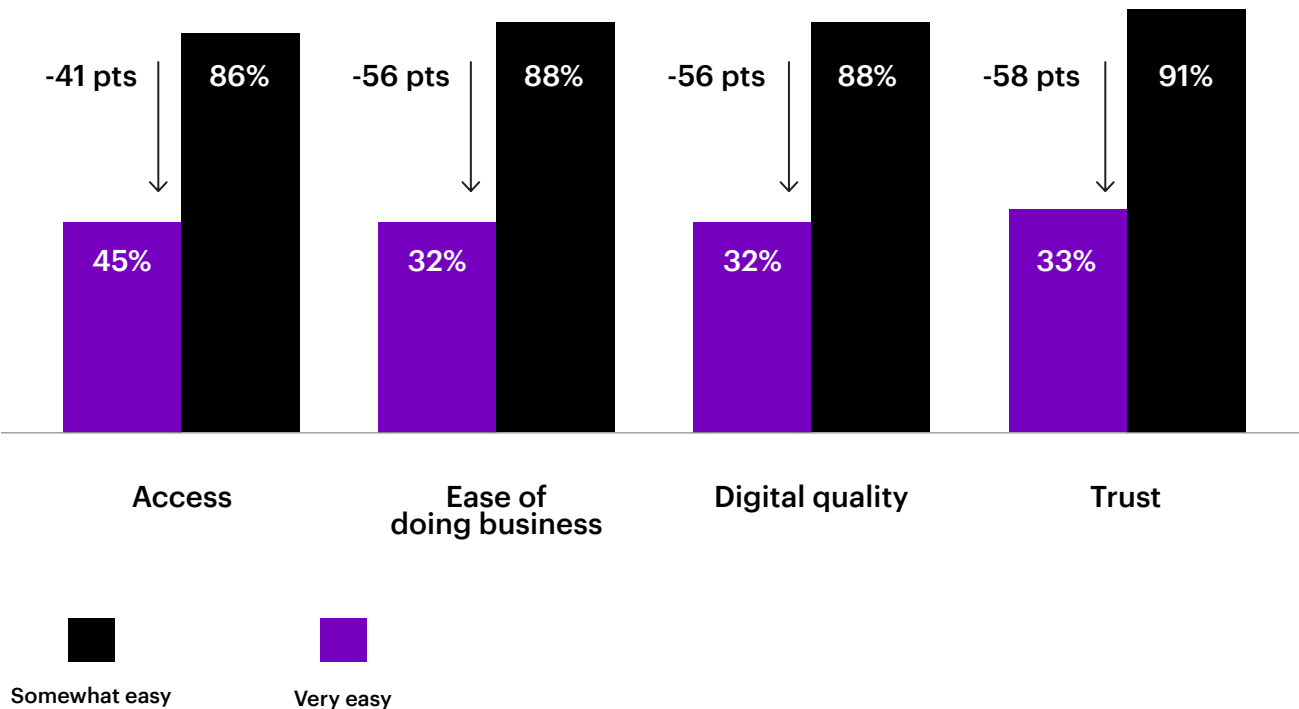


With roughly one-third of patients falling into the uncertain middle, many health providers’ greatest opportunity is to strengthen commitment among the patients they already serve.

Our data shows that the decline in loyalty is not gradual. Loyalty collapses once experiences fall below a clear threshold where behavior shifts decisively. A shift from “very” to merely “somewhat” engaged across the four forces reduces the likelihood of staying by an average of 53 percentage points (Figure 4). Even a slight dip in experience can significantly increase patient attrition risk.

Figure 4: Moving to the middle triggers a steep decline in commitment

Patients are far less likely to stay loyal when experiences are no longer “very easy”



Source: Patient Experience Benchmark Survey, 2025; n=10,000

This drop-off reflects the reality that many improvement efforts disappoint. Health systems often roll out access channels, service enhancements and digital tools in a disconnected way, and without the foundation to drive scale and growth. These efforts leave patients encountering inconsistent experiences and limit the value they can drive for providers.

“Many health systems are focused on the wrong things with respect to access and experience: more channels, more features and reduced cost to serve. The right place to start is successful execution on the fundamentals, including reliable access, consistent navigation, seamless referral retention—experiences that don’t make patients work harder than they should. When weighing strategic investments, focus on growth through access and experience instead of cost reduction. This shifts the thinking from a patient satisfaction strategy to a business growth strategy.”

— **Chief Strategy Officer, Large Academic Health Provider**

As choice becomes more fluid and acquisition costs rise, small experience failures carry larger commercial consequences.¹

Disconnected

How to strengthen patient loyalty across the four forces

82%

of patients named access as a top priority, a 12-point increase from an already high bar in 2023.

The four forces that shape patient loyalty are interconnected. Access attracts patients, ease determines how easily they can make progress, digital extends that experience across channels and trust reflects the cumulative result.

Force 1: Access

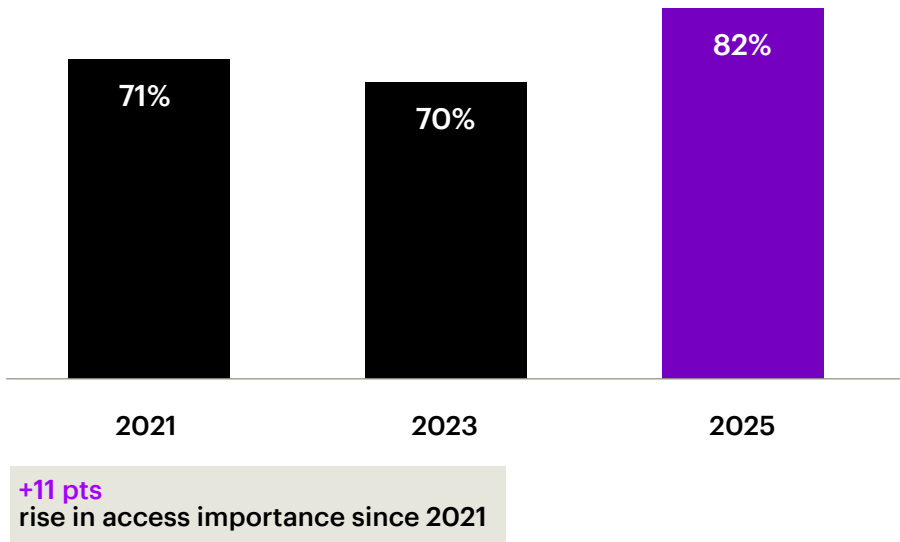
Access is the defining factor in how patients choose their providers, and the gap between importance and performance is widening. In our survey, 82% of patients named access as a top priority, a 12-point increase from an already high bar in 2023. Access far outranks cost, brand and all other considerations in provider choice, shaping how patients evaluate their future care journeys. Meanwhile, the share of patients able to book care when they need it slipped from 48% in 2021 to 45% in 2023 and 41% in 2025, further intensifying the gap between expectations and reality (Figure 5).

Figure 5: Patients expect more access, but receive less

As access becomes a leading driver of provider choice, fewer patients are able to secure timely appointments

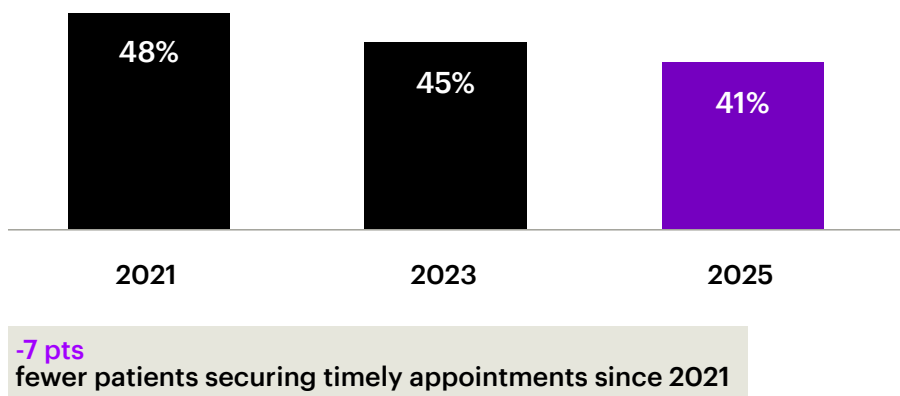
Importance of access has increased

% of patients that indicated access as an influencing choice of healthcare provider



Appointment availability has decreased

% of patients that got an appointment as soon as they wanted or at a time that was convenient for them



Source: Patient Experience Benchmark Survey, 2025; n=10,000



56%

of patients
strongly
agree they
can complete
scheduling
in the most
convenient way
for them.

The data reveals additional breakdowns in the patient access experience.

Only 56% of patients strongly agree they can complete scheduling in the most convenient way for them, highlighting inconsistent channel experiences that often require extra effort. Customer service performs even worse: Just 44% of patients strongly agree their issue is resolved on first contact, meaning most are stuck in repeat calls, transfers or dead ends.

The basics aren't working for patients consistently enough. In an environment where access increasingly determines provider choice, these gaps can make it harder to attract, retain and grow patient relationships.

Actions for organizations

If we know access drives patient choice, then it must be treated as a core retention and growth capability, rather than a set of administrative functions. Top performers reduce variation in how patients schedule care and resolve issues, focusing on three key moves.

First, they set clear scheduling and care navigation standards that consistently guide patients to the right provider, appointment and next step with less friction. Doing this well requires a concerted effort to bring together clinical and administrative leaders across the enterprise to streamline the rules that direct patients to care. This mitigates an often highly complex and customized web of provider-specific workflows that impedes the scalability of most contact centers, digital and automation strategies.

Second, they design for first contact resolution. They strengthen contact center operations by first building an understanding of patient intents and actions needed to resolve, then use this knowledge base to reduce barriers to resolution like transfers and messaging. They give access centers the tools and authority to resolve patient needs by embedding navigation rules in guided agent workflows and extend those same rules to self-service. They also connect digital and live support so patients can resolve issues in a single interaction.

Third, they create an enterprise supply and demand construct. Building on foundational access and navigation standards, a unified construct matches clinical capacity to patient demand across the enterprise, preserving clinical appropriateness while expanding access and meeting patient preferences. This starts with an enterprise-wide view of capacity and demand, finding buried capacity in the near term, and using supply-demand data to load balance across services and care settings over time.

Many organizations fall into the trap of adding advanced channels, tools and automation before they fix the underlying rules that govern access. That foundation matters even more as AI-enabled capabilities advance, and health providers look to leverage these to improve access. Without clear rules for scheduling, care navigation and intent resolution, new technology often adds complexity instead of reducing it. The result is more patient frustration and lower resolution rates with each new channel.

“The fastest way forward starts with the foundation. Hardcore operations tasks like template governance, standardized workflows and robust analytics are essential base elements that enable the performance customers expect. If you want to improve the front, you need to improve the back. When we learned this lesson, our progress accelerated. One cannot happen without the other.”

— **Chief Experience Officer, Large Academic Health System**

(Targeted health system in the survey; top-quartile performer in the Access category)

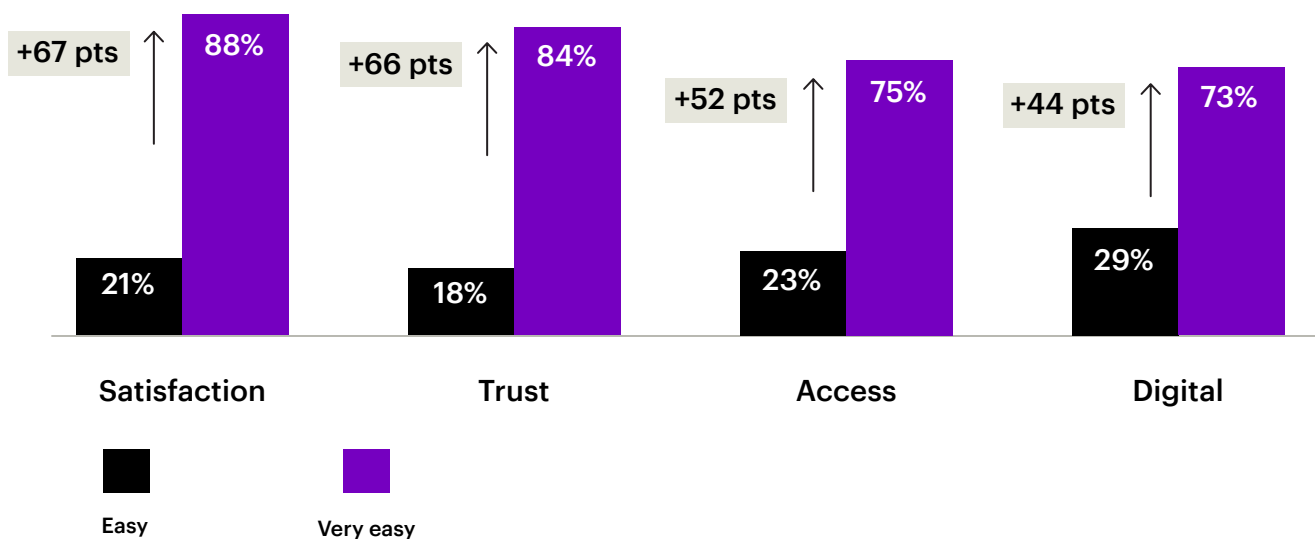
Force 2: Ease of doing business

Ease of doing business determines whether patients can complete routine tasks without extra effort. Access gets them in the door, and ease shapes what happens next. When scheduling care, seeking answers or following up on treatment requires repeated calls, long waits or unclear next steps, frustration grows quickly, confidence begins to erode and loyalty falters.

When patients describe the experience as “very easy,” nearly nine in 10 say they will definitely stay, and health providers see three- to fourfold improvements across the other forces (Figure 6). When the experience slips from “very easy” to “easy,” the effect weakens fast. That drop helps explain why small points of friction across scheduling, communication and follow-up have such an outsized effect on retention.

Figure 6: Ease amplifies every measure

Patients who describe the experience as “very easy” show substantially higher engagement across every force than those who describe it as “easy”



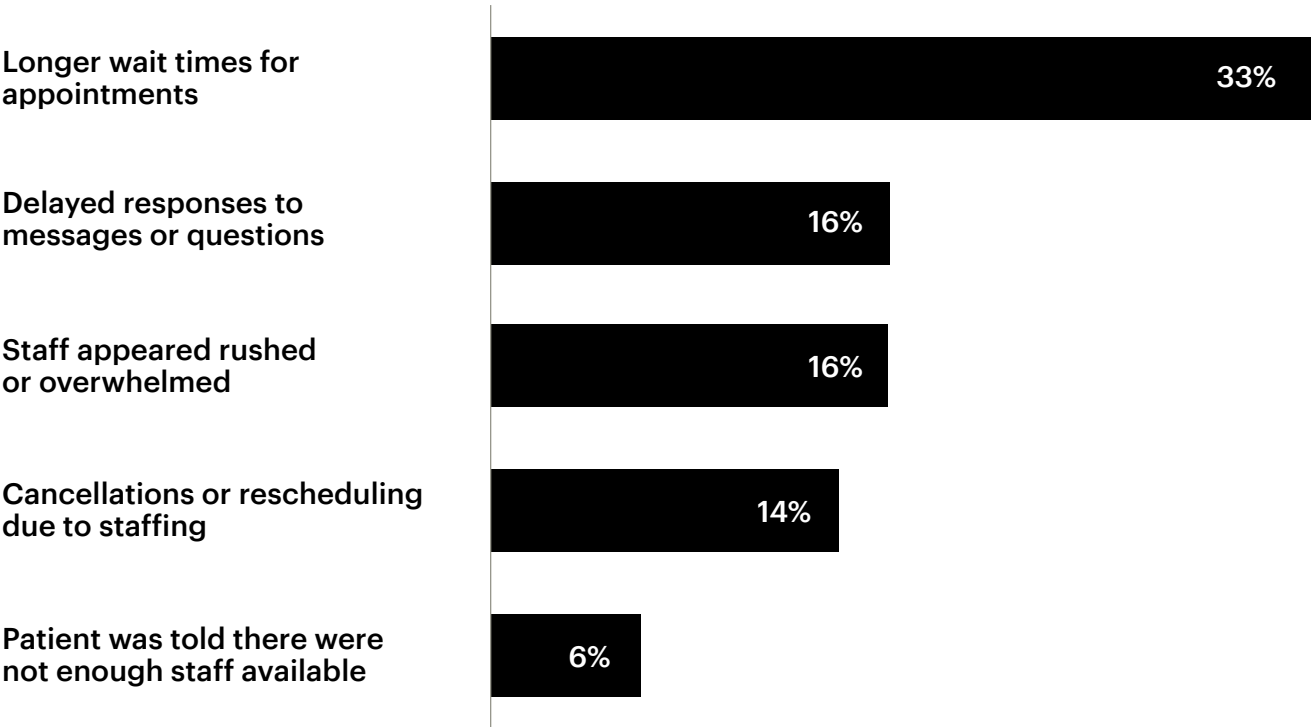
Source: Patient Experience Benchmark Survey, 2025; n=10,000

Friction shows up as unreliability across a variety of interactions rather than an isolated part of the care journey (Figure 7). Nearly half of patients (48%) experienced at least one of these areas of friction. One-third of patients reported longer wait times, while others encountered staffing issues, delayed responses or rescheduled visits. These disruptions increase effort and stall progress, underscoring that loyalty depends on consistent and reliable execution of the basics across the patient journey.

Figure 7: Patients face systemic issues

Breakdowns across the care journey increase patient effort and erode the consistency that builds loyalty

Respondents were asked if they experienced difficulty in the past year when trying to obtain care



Source: Patient Experience Benchmark Survey, 2025; n=10,000



Actions for organizations

Ease breaks down when organizations lack a consistent way to align patient demand with the right access points, resources and workflows. The result is fragmented interactions, avoidable handoffs and unnecessary complexity for both patients and staff.

Leaders can treat ease as an operating standard by embedding three concepts in every patient experience initiative.

The first is intent resolution. Building on the concept of first contact resolution at the front door, organizations can apply a common framework when defining how patients engage across the journey. Understanding customer intent and actions to resolve, scoring for impact and complexity, and mapping to optimal channels allows for more consistently successful channel interactions. This construct will identify the lower-hanging opportunities for call deflection to digital channels, while also exposing gaps in critical enablers like the access operating model, where divided ownership may lead to avoidable hand-offs.

The second is channel connectivity. Ease depends on giving patients the freedom to use the channel they prefer while making it simple to move to another one when needed. Health providers can design portals, contact centers and self-service tools to work as one connected experience, so patients do not have to start over. If a patient starts scheduling online but needs more help, they should have access to a live call or chat within the workflow, and the receiving agent should be able to see the context behind the request. Alternatively, automation can help detect callers whose needs can be addressed through self-service and connect them to a digital channel, reducing queue times and abandoned calls.

The third is journey orchestration. Putting a broader journey lens on the design of any interaction will promote a richer experience design, where the common goal is to identify and facilitate the next steps in the journey, rather than leaving patients to figure it out on their own. For example, sending an appointment confirmation reminder on its own has limited value. It becomes more useful when patients can take the next step to cancel or reschedule within the same digital interaction. That closes gaps in utilization and retention, while also avoiding additional calls.

55%

of patients rate digital interactions as “very easy,” indicating that too many journeys require workarounds, follow-ups or channel switching.

Force 3: Digital quality

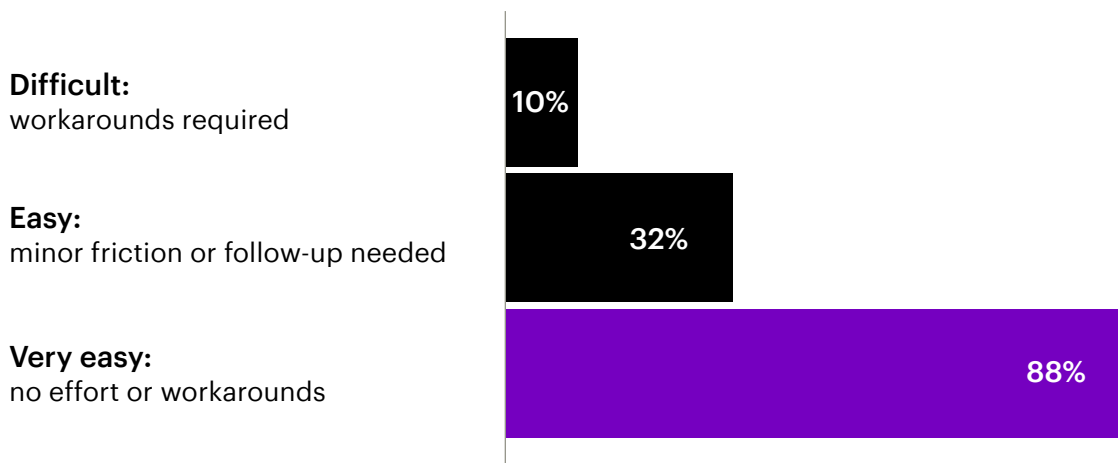
The digital experience can drive significant engagement and loyalty, but only when it works seamlessly. Patients increasingly expect to schedule appointments, manage care and complete tasks online with minimal effort. Today, only 55% of patients rate digital interactions as “very easy,” indicating that too many journeys require workarounds, follow-ups or channel switching.

For example, a patient may begin scheduling online only to discover the appointment they need is unavailable digitally, forcing them to follow up by phone. In other cases, patients can submit a request through the portal, but because the workflow behind it is not connected or timely, they still need to call someone to get a response.

Digital performance affects loyalty even when tools exist. And the experience doesn’t have to deteriorate all the way to difficult; even great to good has an outsized impact. When digital tasks move from “very easy” to “easy,” likelihood to stay drops by more than 50 percentage points, and when they become “difficult,” it drops by nearly 80 percentage points (Figure 8).

Figure 8: Digital loyalty collapses the moment the experience stops feeling “very easy”

Patients reward seamless digital experiences with strong loyalty, but even small amounts of friction trigger a steep decline in commitment



“Very easy” drives loyalty, yet only 55% of patients report a very easy digital experience.

Source: Patient Experience Benchmark Survey, 2025; n=10,000

Actions for organizations

Digital becomes a driver of loyalty only when it works reliably from start to finish. Health providers invest in new digital tools, features and interactions that promise convenience but break down when patients need them the most. The result is digital enablement without resolution, and ultimately experiences that increase effort rather than reduce it. Top-performing organizations sequence digital transformation deliberately, starting with reliability before innovation, focusing on several moves.

91%

of patients
who trust
their provider
say they will
definitely stay.

First, they align digital experiences to a unified foundation. The workflow and care navigation standards described in the access section are the building blocks for much of the patient experience. In the digital space, bringing self-service channels to parity with live channels depends on leveraging these unified workflows and standards. Without them, digital experiences can differ dramatically from the live channel, which means patients often leave without getting their needs met, or sometimes with the wrong outcome, creating rework for contact centers or practice staff.

Second, they make existing digital capabilities better before adding new ones. Many organizations that struggle to achieve high scale and adoption of their digital experience have a wide mix of digital tools, but each one supports only a limited set of capabilities. Patients will only find select providers, appointment types or functions available online, and workflows break down too often. The path to scalable success starts with building fewer channels better. Web and portal capabilities form the digital foundation, with a focus on bringing those primary channels to parity with the live channel so patients can find and complete the same services online before adding new ones.

Lastly, they advance capabilities with intent. Automation and AI create value when they are layered onto mature digital experiences with demonstrated reliability, so new tools strengthen resolution and trust instead of amplifying breakdowns. Organizations often have many tools and channels in place with little connection between them. Each channel is designed with different workflows and rules, limiting scalability along with the ability to add automation. A lower-risk approach is to sequence AI capabilities alongside channel maturity. For example, before relying on AI tools to handle full patient interactions, start with internal-facing use cases like agent assist and operations support, while establishing the knowledge base required for more complex interactions.

Force 4: Trust

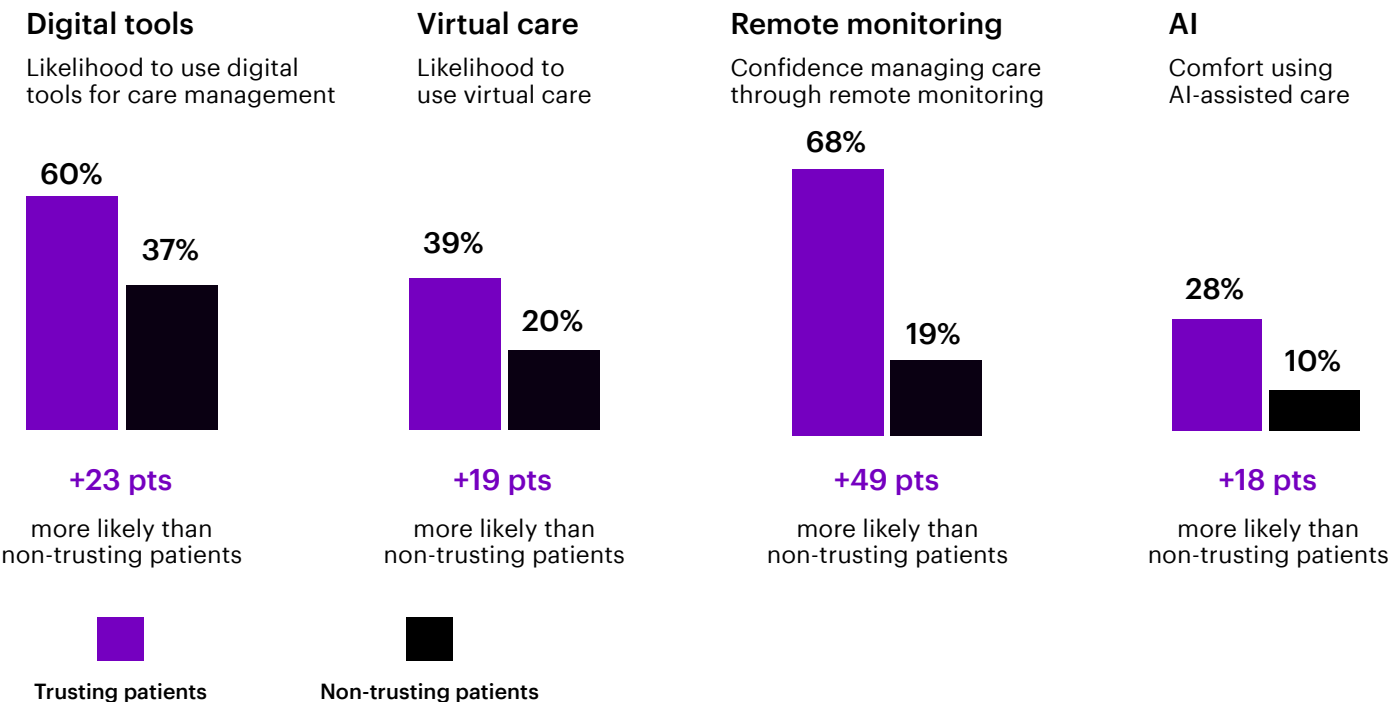
Trust is the strongest predictor of loyalty: 91% of patients who trust their provider say they will definitely stay. It reflects the combined impacts of access, ease and digital performance, representing highly engaged patients across the care journey. It is also earned through clear communication, dependable follow-through, coordinated care and transparency on outcomes and costs. When these are delivered consistently, confidence compounds. When they're not, trust erodes quickly, regardless of how strong individual moments may feel.



Trust is also a strong predictor of future adoption of new care models (Figure 9). Trusting patients are far more willing to adopt digital tools, virtual care and emerging models of service. As health providers look to modernize capabilities and care delivery models, getting the core drivers of trust right will be essential to bringing patients along in their evolution.

Figure 9: Trust is a strong predictor of willingness to adopt new care models

Patients who trust their provider are more willing to use digital, virtual, remote and AI-enabled care, positioning health systems to bring them along as care evolves



Source: Patient Experience Benchmark Survey, 2025; n=10,000

30%

of patients are comfortable with their providers using AI to help answer health questions or plan treatment.

It is noteworthy that while we do see a meaningful gap in comfort with AI use between patients who trust and those who don't, comfort is low overall. Even among those with high trust, fewer than 30% are comfortable with their providers using AI to help answer health questions or plan treatment. Health providers should, therefore, be intentional in both considering and designing AI applications to enhance patient engagement. Organizations that struggle to deliver reliable access, ease and digital experiences today are unlikely to solve those problems through AI alone. AI creates the greatest value when it reinforces experiences patients already trust. It also means sequencing advanced capabilities carefully, applying rigorous quality assurance measures and giving patients enough transparency to sustain trust.

Actions for organizations

Trust is a multi-factored outcome, reflecting the cumulative result of access, ease and digital dependability, along with communication and understanding at the moments that matter most in a patient's care journey.

Turning trust into a powerful strategic asset requires focus on moments of understanding across the care journey. Trust is built or broken at predictable communication points. Did patients understand the outcomes of a visit, a doctor's advice or their treatment options? Did they receive and understand test results? Did they feel heard and informed about their diagnosis and treatment? Organizations should systematically design beyond a single interaction for the moments that set expectations, hand off care, close loops and communicate results, rather than leaving them to individual discretion.

Most importantly, trust also reflects the end-to-end experience across the care journey. Organizations cannot have high variability across the other engagement measures or build trust by outperforming in only one area. Access, service, digital and care delivery must work together to provide clear expectations, coordinated handoffs and dependable follow-through.

Distractions

Winning the uncertain middle

Patients move out of the uncertain middle when health providers make the journey easier to start, easier to navigate, easier to complete and more trustworthy at every step. That shift requires leaders to design, measure and manage experience capabilities under a cohesive strategy.

This is evidenced by the top performers in our research. Their high loyalty scores are driven not by exceptional moments but by an experience that is consistently easier, more reliable and more trustworthy across every stage of the patient journey.

“At our organization, we’ve approached patient experience as a strategic imperative; one that requires tight integration of digital innovation, operational discipline and a deep understanding of patient needs. Our results reflect years of focused effort to simplify access, improve coordination and create a more seamless and personalized care journey. The most important lesson is that meaningful experience transformation happens when technology and process improvement are designed in service of patients and supported consistently across the organization.”

— **Chief Digital and Information Officer,
Academic Health System**

(Targeted health system in the survey; top-quartile performer across all forces)

Health providers that manage access, ease, digital quality and trust as connected capabilities can reduce leakage, strengthen retention and build greater readiness for digital and virtual care.

The payoff extends beyond better experience scores. Organizations that mistake patient inertia for loyalty will continue to lose patients they could have retained. The uncertain middle is not a stable patient segment. It is a signal that commitment has yet to be earned. Organizations that reduce friction, build trust and deliver consistently reliable experiences will be best positioned to turn uncertainty into loyalty, retention and sustainable growth.

How Accenture can help

Accenture helps health providers turn uncertain patients into committed ones by strengthening performance across access, ease, digital quality and trust. We work with organizations to reduce friction, improve reliability and deliver consistent end-to-end experiences that drive retention and growth.

Our approach combines patient experience strategy, operational transformation, digital innovation and AI-enabled capabilities to remove friction from the care journey and improve consistency at scale. We help health providers make it easier for patients to access care, complete everyday interactions and navigate the next step in their journey with confidence.

The result is a more consistent experience, stronger patient relationships and a more resilient foundation for long-term growth.



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About Accenture

Accenture helps the world's leading enterprises reinvent by building their digital core and unleashing the power of AI to create value at speed for organizations across industries. Our strategy is to be the reinvention partner of choice for our clients and lead in the safe, widespread adoption of AI, and to be the most client-focused, AI-enabled, great place to work in the world. We bring together the talent of our approximately 799,000 people with proprietary assets and platforms, deep process and industry expertise, and leading ecosystem relationships to deliver end-to-end solutions and measurable outcomes at scale. Through our Reinvention Services, we offer broad expertise across Cybersecurity, Digital Core, Finance, Industry and Enterprise, Song, Supply Chain and Engineering, and Talent, with advanced capabilities in AI and Data, Industry and Process, and Technology. We serve approximately 9,000 clients and generated approximately \$70 billion in FY25 revenue.

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