TRENDS 2021:

THE IMPACT OF COVID-19 ON OUTSOURCING DECISIONS & CUSTOMER SERVICES INVESTMENTS

◣CGS®

There's no question that 2020 changed the business landscape, with many organizational adjustments occurring due to the worldwide COVID-19 pandemic. As we look forward to 2021 and beyond, how will these business modifications have a long-lasting impact on products and services?

The health implications of this crisis are tragic, and it's no surprise that the current conditions have been a catalyst for change. Businesses and organizations face new challenges and are rising to the task of creating opportunities in ways we never imagined previously.

The results of our annual survey of more than 200 business leaders and decision makers show how businesses of all sizes, from local providers to global leaders, are looking for new ways to serve their customers. Outsourcing is growing in popularity as companies continue to shift to distanced interactions and digital interfacing.

2020 INNOVATIONS
LEAD TO 2021 OPPORTUNITIES

At the beginning of the pandemic, the focus was on temporary fixes to keep businesses running amid the shutdowns. Now, it's clear that these changes can serve businesses long-term, resulting in better efficiency, unique innovation, and new perspectives. Consider these business model changes that are helping to improve business for both employers and employees:

1. Work From Home:

One notable example is the massive shift to working from home. Employers quickly moved a larger portion of their workforces to at-home positions. Many companies began their work from home initiatives with the intention of a short-term timeframe. The lessons learned during the transition are now paving the way for long-term work-from-home opportunities. Business leaders discovered that a large percentage of the workforce can complete their job duties at home while maintaining high levels of productivity and efficiency.

2. Customer Behavior

Nationwide mandates to stay at home and maintain social distancing shut down essential brick-and-mortar businesses. So, customers turned to online shopping and touchless delivery more than ever before. In-person purchases and services are still important, but a significant shift in buyer's behavior now focuses on how to bring both the shopping experience and the product to the customer, triggering new and expanded customer support models.

3. Digital Transformation:

Before the pandemic, digital innovations were on the "road map" of many businesses. Now, the changing industry is forcing each company to rethink its priorities. Digital efforts were quickly moved to the top of the priority list – with these changes deemed essential to staying in business.
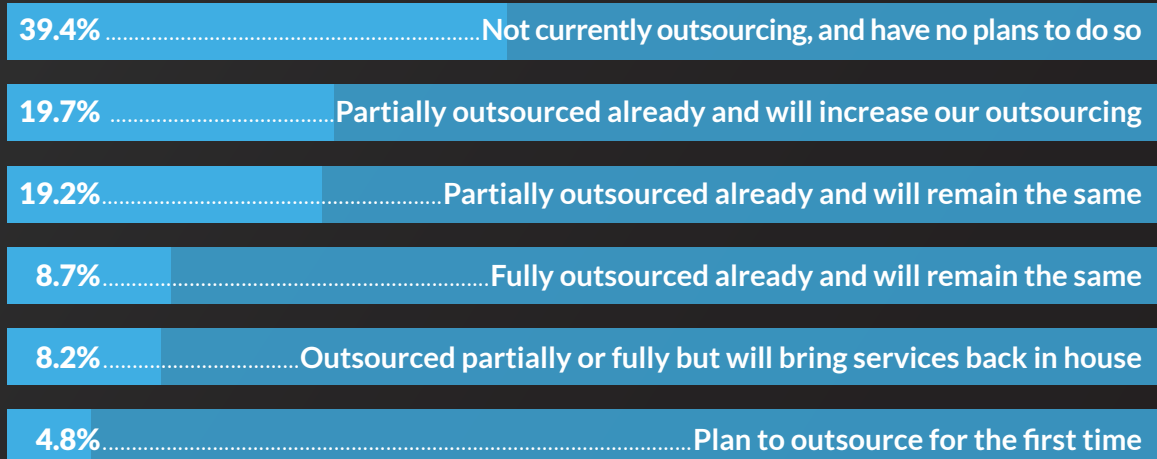
4. Investing in Automation:

A clear focus is on automation, helping to improve customer experience without relying on manual support. Business Processing Outsourcing (BPO) providers who were already investing in automation, like AI and remote tech, have fared better than low-cost providers. Automation is becoming an integral part of maintaining services in all industries. The industry disruptions in 2020 showed the risks of working with low-cost providers and why it's essential to invest in strategic partnerships.

These four shifts show how the business world is evolving and why BPO services are more critical for the future. Our recent survey results demonstrate how technology and outsourcing continue to pave the pathway forward – delivering improved customer experience in an ever-changing world.

HOW OUTSOURCING PLANS ARE CHANGING

How has Covid-19 impacted your contact center outsourcing plans for 2021?

39.4% ....Not currently outsourcing, and have no plans to do so

19.7% ....Partially outsourced already and will increase our outsourcing

19.2%..Partially outsourced already and will remain the same

8.7%...Fully outsourced already and will remain the same

8.2%.......................Outsourced partially or fully but will bring services back in house

4.8%...Plan to outsource for the first time

Outsourcing is an investment, and companies need to be sure that these services align with business goals. Heading into 2020, BPO providers anticipated an increase in demand, even before the pandemic started in the United States. At the time, 30.1% of respondents had expected to either outsource for the first time or increase outsourcing. 24.2% felt they would maintain the same outsourcing levels, 19.3% were hoping to bring outsourced services back in-house, and 16.5% were not outsourcing and had no plans to do so.

Responses are different going into 2021. 24.5% of survey participants plan outsource for the first time or expand their outsourcing in 2021, slightly down from pre-pandemic levels. Many companies can see the benefits of outsourced services: cost reduction, remote services, leveraging the best tools, meeting customer needs, and protecting in-house employees.[1] On the other hand, 39.4% don't currently outsource and have no plans to this year, which is a significant increase compared to pre-pandemic responses.

The most significant change for this upcoming year is the decrease in companies planning to bring outsourced services back in-house. Only 8.2% are planning this change, compared to 19.3% who intended to move to more in-house services going into 2020. These numbers could indicate that businesses who planned to outsource in 2020 actually made good on their intentions. They didn't reverse course because of the pandemic; instead, the pandemic might have encouraged a stronger need for outsourcing.

The decision to outsource is also affected by the size of the company and individual departments. For example, 61.1% of companies with 10k – 50k employees are outsourcing for the first time or increasing the use of outsourcing in 2021, compared to only 51.6% of companies with 1k – 10k employees. These two groups have twice the demand for first-time or increased outsourcing compared to the average across all sizes of organizations. Only 14.8% of companies with more than 50k employees intend to outsource for the first time.

Analysis of department-specific responses also shed insight into outsourcing decisions. While 40% of IT respondents are most likely increasing their outsourcing or are outsourcing for the first time, only 11.1% of customer service roles plan to outsource for the first time, with 54.5% of respondents in operations roles having no plans to outsource in 2021.

Outsourcing for the first time or increasing the use of outsourcing in 2021

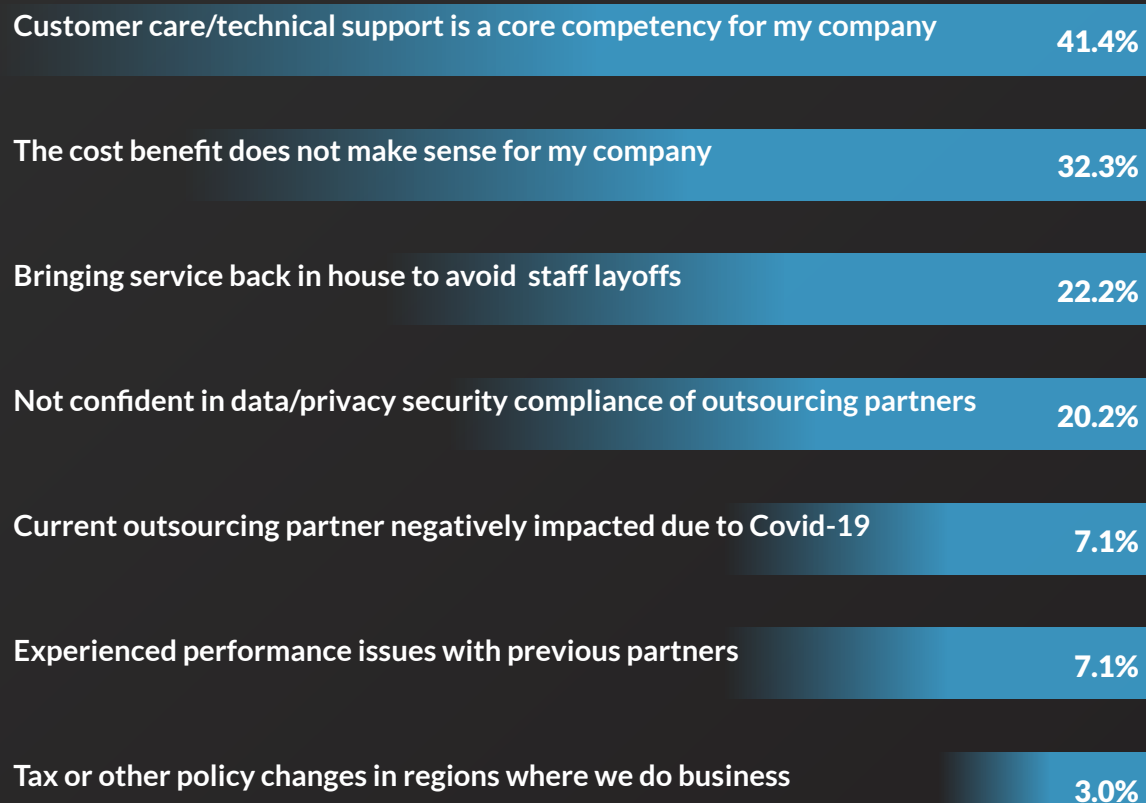**61.1%**

**Companies with
10k-50k Employees**

51.6%
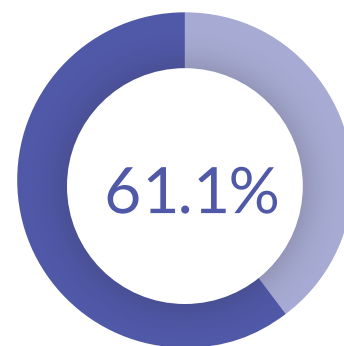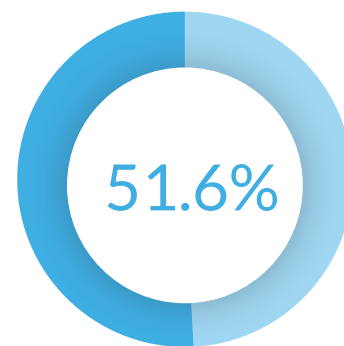
**Companies with
1k-10k Employees**

Why companies are not choosing to outsource

What factors are preventing you from using outsourcing services in 2021?

Heading into 2021

Customer care/technical support is a core competency for my company	**41.4%**
The cost benefit does not make sense for my company	**32.3%**
Bringing service back in house to avoid staff layoffs	**22.2%**
Not confident in data/privacy security compliance of outsourcing partners	**20.2%**
Current outsourcing partner negatively impacted due to Covid-19	**7.1%**
Experienced performance issues with previous partners	**7.1%**
Tax or other policy changes in regions where we do business	**3.0%**

What are the drivers that are motivating companies to keep services in-house instead of outsourcing? We asked respondents why they would return services in-house or keep current services in-house. In past years, some companies felt in-house services were better aligned with company goals. Frequently, cost-benefit and core competency are cited as a growing concern for outsourcing. A greater focus on customer-focused service is a notable differentiator among competitors, especially as customer expectations grow.

Now, nearly 25% of businesses are bringing services back in-house as a strategy to avoid laying off employees. Work roles are shifting as employers look at creative ways to keep people on. As unemployment numbers skyrocketed in 2020, there is an increasing trend to reassign job roles and look for ways to cut costs.

Performance issues are another driver that could be contributing to the decision to bring outsourced services in-house again. Going into 2020, 20.9% of survey respondents felt their outsourced services failed to meet expectations. This concern was amplified due to the negative impacts of COVID-19, as call center employees suddenly moved to remote work. Unfortunately, many lower-cost BPO vendors weren't equipped with the tools and training to support this sudden shift in their workforce, which negatively impacted the quality of service.

Finally, tax and policy changes could be playing a role in the shift of in-house services. We started asking this question when there was a more significant focus on bringing jobs back onshore. With everything that has happened in the past 4 years and ongoing policy changes in the future, this point will continue to affect outsourcing decisions.

Nearly twenty-five percent of businesses are bringing services back in-house as a strategy to avoid laying off employees

25%

21%

Over twenty percent felt their outsourced services failed to meet expectations last year

Keys to evaluating new partnerships

These survey responses highlight the most critical capabilities that drive the decision-making process for companies. Data concerns and security are at the top of mind for 48.6% of business leaders – not too surprising with the move to work from home due to the pandemic. Also, the increasing sophistication of attacks makes it harder to keep up with digital security. Growing consumer awareness[2] is influencing the need for heightened security measures, which is another reason why many companies are pushing for more transparency and accountability. CGS's Customer Services Preferences in Times of Distress Survey found more than one-quarter of U.S. consumers would like more transparency about how brands are using their data and approximately 30 percent of both U.S. and U.K. consumers admitted they're unsure about the safety of their data.

Knowledge Management Systems can affect both quantative and qualitative factors of success for businesses – so it makes sense that 41.9% of participants chose this category in their top three requirements. 35.2% of responses show the agent skill level is another top priority when choosing a BPO provider. Consumers are becoming savvier, which means that expectations are higher for agents to match consumer needs.

Capabilities that drive the decision-making process for companies

48.6%
Data Privacy/
Security Compliance

41.9%
Quality/Availability
of Knowledge
Management Systems

35.2%
Level of
Agent Skills

34.3%
Technology Platform
Capabilities

ZDNet describes how COVID-19 has changed the customer service industry: "Agents haven't just contended with more cases, but more challenging ones. Dealing with the most stressful conditions that many of them have ever experienced, customers are more anxious and demanding than in normal times, according to survey respondents. Adding complex circumstances for which normal policies and protocols weren't designed, **agents are finding themselves spending more time and energy to make customers happy.**"

SalesForce published the newest State of Service report, which indicated that 79% of agents are now seeing a direct connection between business performance and their work. 77% of customer service agents feel their job position is more strategic compared to their situation two years ago.

Other top requirements for the selection of a provider include industry-specific experience (33.3%), quality of onboarding and ongoing training (32.4%), delivery location and/or language capabilities (27.6%), and Work from Home agent capability (14.3%).

No longer are companies looking for the lowest-cost BPO vendor – the partnership dynamic is changing as businesses expect more from these services. As a result, providers need to be ready to lead clients in their digital transformation journey. The goal is to find ways to optimize performance and keep costs reasonable, while providing a high level of support. Later in this report, we'll dive into more specific areas for technology investments and which capabilities are most important to organizations.

Where are Contact Centers Driving Value or Underdelivering?

Each business makes outsourcing decisions based on their current levels of satisfaction with outsourcing programs, as well as how well in-sourced contact center solutions are working to achieve organizational goals.

Across the board, between 20% - 25% of all respondents are very satisfied with their outsourcing goals, including 26.7% very satisfied with lowering costs (compared to 32% going into 2020) and 21% very satisfied with improving business outcomes (compared to 32% at the start of 2020).

Lack of access to emerging technologies, including Artificial Intelligence or machine learning, are factors contributing to dissatisfaction. A growing number of organizations are dissatisfied with the lack of technology access in their contact centers (both in-house and outsourced solutions) – 17.1% going into 2021, up from 10.1% going into 2020. On the other hand, only 22.9% are very satisfied with access to emerging technologies right now, which is significantly lower than the 31.4% of respondents who were very satisfied going into 2020.

Also, 11.4% are dissatisfied with the lack of capability to automate processes. 77% of call center agents believe routine task automation to be a critical factor in improving focus on complex work. The importance of technology and automation shows in the way companies are investing in new technology because of the COVID-19 pandemic, with 78% of service decision-makers prioritizing this cost. A significant focus is placed on Artificial Intelligence (AI) strategies, with 58% prioritizing AI in tech development.[3]
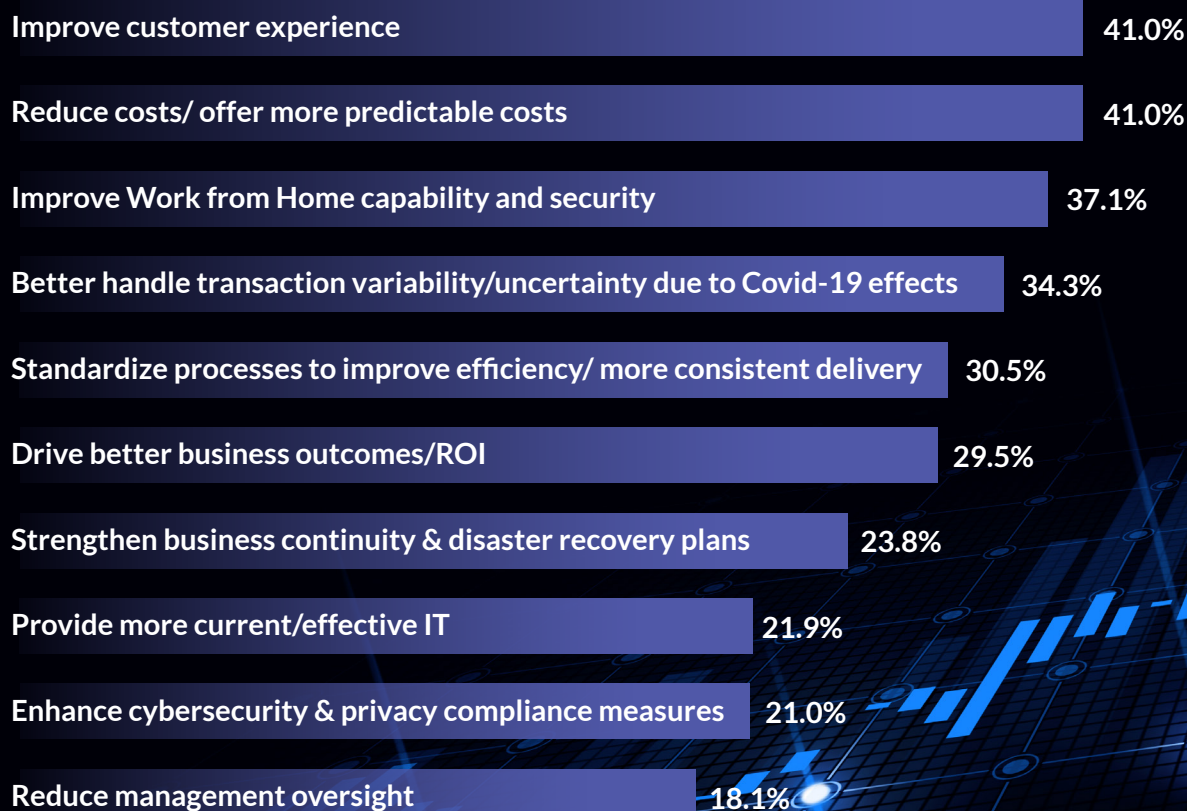
"**Conversational AI has a key role to play here,** not just in continuing to support businesses and their customers throughout the remainder of the pandemic, but in providing innovative, longer-term solutions that can enhance the customer-brand interaction in the long run."[4]

Not only are businesses looking for teams to provide quality support, but they want to make sure the contact center supports overall efforts in hitting organizational goals. While 21.9% are very satisfied with the ability to hit goals around improving customer and employee experience, which has dropped from 34.3% who reported being very satisfied entering into 2020. 12.4% of respondents are dissatisfied with the ability to hit these customer/employee experience goals, showing the continued opportunities for improvement.

Only 15.2% are very satisfied with access to remote support technologies such as AR/VR. The COVID-19 pandemic uncovered this gap in the industry, since remote support is essential to maintaining "business as usual" services when in-person interactions are restricted. "COVID-19 has fueled the need for innovation, with AR among the next generation technology. 91% of executives agree that AR is helping improve service operations during the pandemic."[5]

TOP GOALS REMAIN STEADY THROUGH PANDEMIC

Top strategic goals for contact centers in 2021

Goal	Percentage
Improve customer experience	41.0%
Reduce costs/ offer more predictable costs	41.0%
Improve Work from Home capability and security	37.1%
Better handle transaction variability/uncertainty due to Covid-19 effects	34.3%
Standardize processes to improve efficiency/ more consistent delivery	30.5%
Drive better business outcomes/ROI	29.5%
Strengthen business continuity & disaster recovery plans	23.8%
Provide more current/effective IT	21.9%
Enhance cybersecurity & privacy compliance measures	21.0%
Reduce management oversight	18.1%

The top outsourcing goals for 2021 line up with responses in recent years: participants indicate that balancing experience and costs are still the primary goals for contact centers. It's no surprise that work-from-home capability made the top three, likely due to business disruption from the COVID-19 pandemic. Changes in the business industry in 2020 helped more companies embrace the idea of work-from-home employees and many may maintain a hybrid approach moving forward. Going forward, 65% of service leaders expect to be using remote or hybrid work models.[6] Organizations need to equip their teams with remote-ready technology and training that enables them to be able to work from any location. This hybrid approach may require both process and technology upgrades to maintain security for consumers and clients.

Getting a handle on transaction variability and preparing for further uncertainty are top goals for more than 1/3 of respondents, which makes sense because of the struggle in some industries as businesses experienced massive fluctuations in demand. For example, the travel and hospitality industries went from huge volumes in the beginning of the pandemic when travel plans were changing quickly, to very modest support requests during strict stay at home orders. The retail industry on the other hand saw huge spikes in demand as customers transitioned activity online.
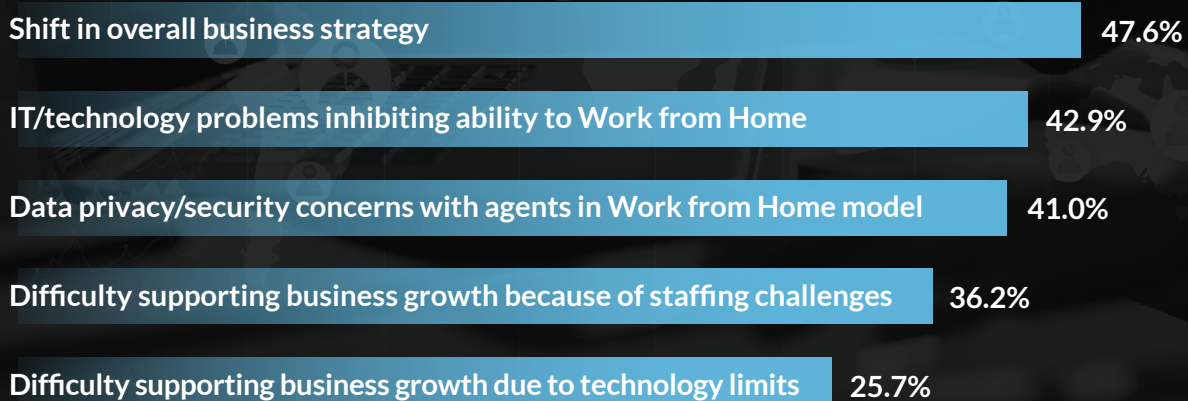
Two in five companies with less than 10,000 employees need more help to better handle transaction variability and uncertainty due to COVID-19. Organizations with fewer employees may be more stretched for resources, and technology applications can help to close the gaps.

"With rising contact volumes and reduced staff, service leaders use chatbots as the first layer like how IVRS is used on telephone. **This reduces the cost per interaction and bridges the gap between growing demand and limited workforce.**"

Improving customer experience was most important for companies with 1,000 to 10,000 employees. On the other hand, 66.7% of organizations with 10,000 – 50,000 employees selected cost factors in their top three: reducing costs and more predictable costs. 62.5% of Operations leaders reported reducing costs/more predictable costs as a top three goal, which is the highest amongst all departments participating in the survey. On the other hand, only 20.8% of customer service leaders selected this in their top three goals.

2021 TOP CHALLENGES: SHIFTING BUSINESS STRATEGY AND WFH

Top challenges faced in 2020 from Covid-19 disruption

Challenge	Percentage
Shift in overall business strategy	47.6%
IT/technology problems inhibiting ability to Work from Home	42.9%
Data privacy/security concerns with agents in Work from Home model	41.0%
Difficulty supporting business growth because of staffing challenges	36.2%
Difficulty supporting business growth due to technology limits	25.7%

It's no surprise that the global pandemic affected all industries, with some businesses struggling due to closures and other companies booming because of the unanticipated increase in demand. We added a new survey question for 2021 to understand the biggest challenges resulting from COVID-19 disruption.

One notable challenge was the need for companies to shift business strategy to accommodate pandemic conditions, which affected 55.6% of companies with more than 10,000 employees. As priorities adjusted to meet ever-changing organizational requirements, staffing difficulties became a reality, especially for larger organizations. "4% of customer service leaders globally have seen an increase in support volumes across digital channels. To make matters worse, staffing is expected to not recover to February 2020 levels until June 2021."[6] 75% of finance leaders and 50% of operations leaders reported the greatest staffing struggles – showing which departments were the most impacted.

Shifting business strategy affected each industry uniquely. When supply chains were cut off and brick and mortar businesses closed, companies quickly adapted: perfume and distilleries started manufacturing sanitizers, clothing manufactures switched to PPE production, restaurants closed in-person dining and pivoted to take out and delivery, and even cab drivers switched to delivering groceries.

Businesses of all sizes quickly moved in-office employees to at-home positions. It's no surprise that among the biggest companies (50,000 or more employees), 48.1% had IT/tech issues when transitioning employees to work from home positions. Not only was there an immediate need for work from home equipment, but companies had increased concerns about data privacy and security. 51.6% of businesses with 1,000 – 10,000 employees reported security factors as one of the biggest roadblocks in the WFH transition.
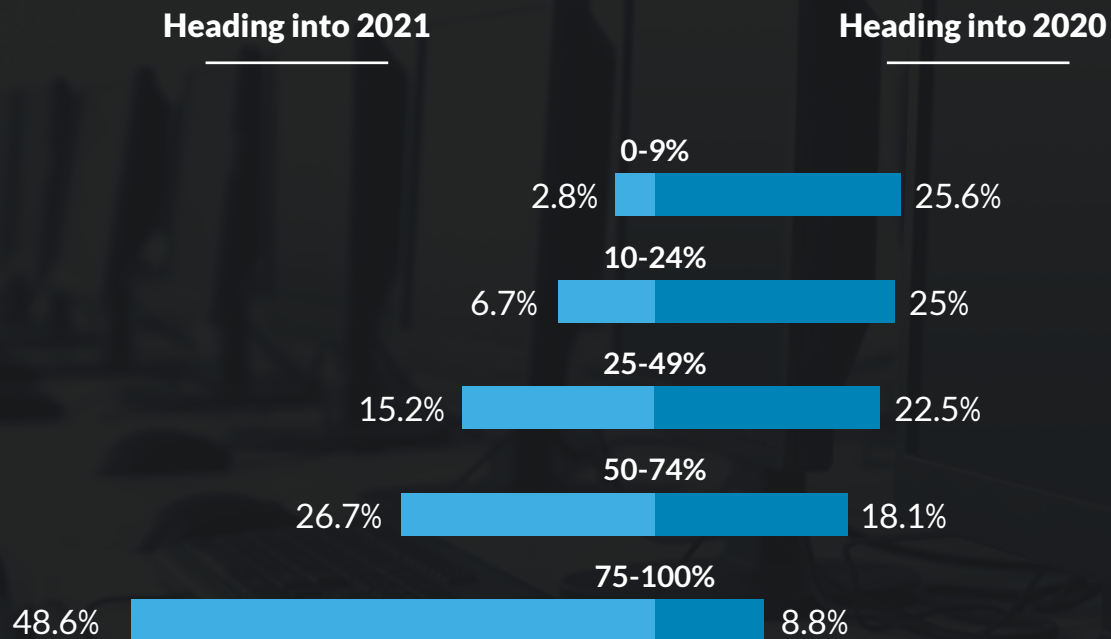
"One of the primary lessons for all executives from this last tumultuous year was that they **cannot control or even predict certain outside events.** The best CFOs can do is to create flexible business models that can react quickly and decisively if conditions deteriorate, while also being able to capitalize aggressively on opportunities as they emerge."[7]

The mass migration of contact centers to work from home

Percentage of contact center seats [in house or outsourced] that are Work from Home

Heading into 2021		Heading into 2020
	0-9%	
2.8%		25.6%
	10-24%	
6.7%		25%
	25-49%	
15.2%		22.5%
	50-74%	
26.7%		18.1%
	75-100%	
48.6%		8.8%

One of the most significant developments in contact centers is the massive undertaking that occurred to move contact center agents to work-from-home positions. While some providers were early-adopters and have offered work from home opportunities for years, COVID-19 was a notable factor that pushed slow-adopters into the work-from-home space.

Only 8.8% of respondents had between 75% - 100% of their employees in work from home positions at the start of 2020. Moving into 2021, 48.6% have between 75% - 100% of their employees working from home.

Confidence in responding to additional waves of Covid-19 is shaky

"The COVID-19 pandemic has brought fast-moving and unexpected variables, some of which existing crisis plans and teams weren't prepared to handle. Many companies successfully developed incident management plans specific to this crisis, and are now looking ahead."[8]

There's still plenty of uncertainty ahead with COVID-19, as well as hope due to the roll-out of the new vaccines. Businesses must maintain flexibility in dealing with additional waves and shutdowns, and 44.8% are only slightly or somewhat confident in their ability to respond quickly without degrading service quality. 34.3% of respondents said they are relatively confident in their ability to respond, with 21% feeling completely confident in their abilities.

While COVID-19 was a major talking point in 2020, it's just one of many factors that can result in business disruptions. Companies must also be prepared to adapt to unexpected events like future outbreaks, major weather events, fires, political unrest, economic factors, and more.

Remote technologies (AR and AI) are just two examples that can support human interaction, helping companies prepare for any variations that might happen in the future. 83% of executives believe that AR technology will be key to recovery from the pandemic.[9] The Driving ROI Through AI Report shows an average increase in AI business investments by 4.6%, with plans to invest even more (8.3% per year) for the next three years. [10] The ever-changing business climate demands successful organizations to shift the way they think about contact centers for technical and customer support.

Ability to respond quickly without degrading service quality

44.8%
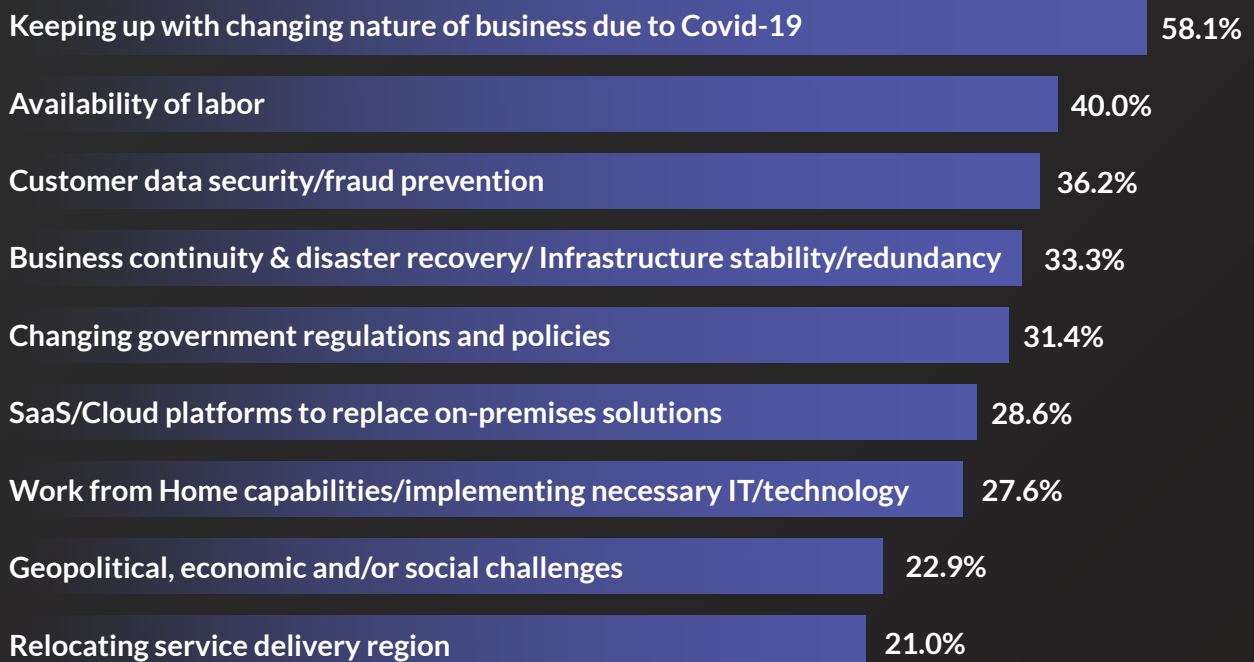Slightly/somewhat confident

34.3%
Relatively confident

21%
Completely confident

People, Process and Technology Challenges Ahead in 2021

Top anticipated challenges for call centers in 2021

Keeping up with changing nature of business due to Covid-19 — **58.1%**

Availability of labor — **40.0%**

Customer data security/fraud prevention — **36.2%**

Business continuity & disaster recovery/ Infrastructure stability/redundancy — **33.3%**

Changing government regulations and policies — **31.4%**

SaaS/Cloud platforms to replace on-premises solutions — **28.6%**

Work from Home capabilities/implementing necessary IT/technology — **27.6%**

Geopolitical, economic and/or social challenges — **22.9%**

Relocating service delivery region — **21.0%**

Going into 2020, the top challenges in contact centers were concentrated on customer data security & fraud prevention (46.8%), business continuity and disaster recovery (37.1%), infrastructure stability (37.1%), and changing regulations and policies (37.1%).

The numbers show that it might be too late to recover when a crisis hits without proven strategies in place. Companies that were prepared at the beginning of 2020 with tested plans and reliable infrastructure were able to hold solid ground through the year. The biggest devastations occurred in organizations that were lacking these systems – because they found themselves scrambling to adapt without a solid business foundation to stand on.

A digital evolution is essential, which is why the tech investments coming in the next section will help companies of all sizes overcome these top challenges. The changing nature of business and availability of labor mean that companies won't necessarily be able to hire more people, so they will lean more on technology to improve efficiency of their current workforce.

KEY TECH EVOLUTION FOR FASTER RECOVERY AND FUTURE PROGRESS

Despite the economic challenges and business uncertainty, the outlook on investments looks positive. Slightly more than half of surveyed participants are spending more to upgrade technology for work from home staffing, such as Virtual Desktop Infrastructure (VDI). An effective VDI system creates flexibility in workflow, helping companies avoid disruption when scaling up or down. We can look at current and future conditions through a lens of opportunity: "Crises present challenges, but for those who stand up to the challenges with a go-forward strategy, the upside can be significant and redeeming."[11]

Half are also increasing spending on advanced analytics to improve efficiencies by making better use of the data flow in their contact centers. Finance teams (75%) and IT (56%) lead the way in spending more on advanced analytics. This priority sheds light on opportunities for improvement and allows for more intelligent decision making – having a direct impact on efficiency and results. For example, if analytics show a common theme in complaints about a shipping problem, then the organization can address the root cause to minimize similar issues in the future.

> "More call centers are using robust data analytics tools for small businesses to **turn these metrics into meaningful feedback that abridge decision making.**"[12]

Nearly 45% are investing more in immersive e-learning (up from 40.5% at the beginning of 2020), which is no surprise given teams are more dispersed than before. In-person training options are limited, so organizations need to adjust so distanced team members can access quality information. Finance (62.5%), followed by Customer Service (50%), are leading the way by increasing budgets for immersive learning.

An online survey conducted by Intel[13] shows how much confidence in AI is growing. Before COVID-19, 45% of respondents said their business was deploying AI, or was planning to deploy AI. This number skyrocketed to 84% after the pandemic started. It's interesting to note that 44.4% of companies with 50,000 or more employees are increasing spending for AI and interactive IVR, and 66.7% of companies with 10,000 – 50,000 employees are increasing spending on chatbots, the more sophisticated versions of which are powered by AI.

These investments could be tied to several factors: 1) substantial volume increases in specific industries as consumer behavior shifted during the pandemic, and 2) plans to lower costs and improve outcomes by allowing humans to focus on tasks that are more complex or require empathy.

While about 1/3 of survey participants invest more in Customer Relationship Management (CRM) tools, 35.2% said they need a new enterprise-wide CRM strategy for 2021. The focus on new or updated CRM tools prioritizes help with development, implementation, maintenance, and management for the organization.

Other notable investments in 2021 include an increase in spending on Robotic Process Automation (31.4%), tools for quality monitoring and management (36.2%), and remote diagnosis and guidance or See What I See (SWIS) technologies like augmented and virtual reality (31.4%).

CONCLUSION

These survey results offer just a glimpse of how challenges in 2020 are influencing business changes in 2021 and beyond. Post-COVID thinking will be the new normal in the business industry, which is why managers must be proactive about their 3 – 5 year strategic planning.

More than ever, organizations are looking for ways to invest in technology that helps to minimize disruption in times of uncertainty. **Automation continues to be a dominant theme,** with the goal of cutting costs and freeing up the workforce to level-up user experience in every customer interaction.

Implementing systems to use in contact centers and work from home settings is key to maintaining consistency when disruptions occur. It's time for businesses to finally tackle busyness,[14] and instead shift their focus to the tasks that matters most. With the right tools and support from an experienced BPO vendor, many companies feel confident in their abilities to quickly adapt to any changes that might happen in the future.

SURVEY/RESPONDENT OVERVIEW

Industry

More than 30 industries are represented in our survey including:

- Technology & Software
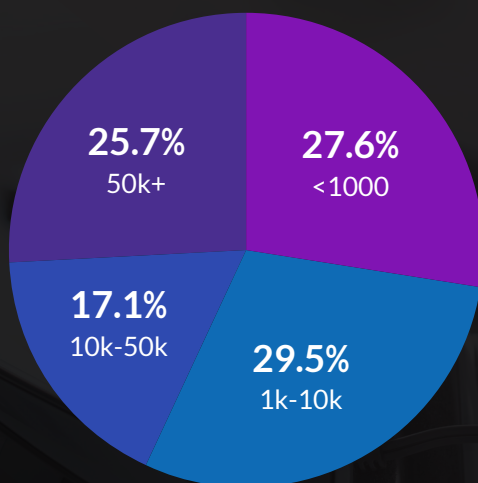- Food & Beverage
- Financial Services
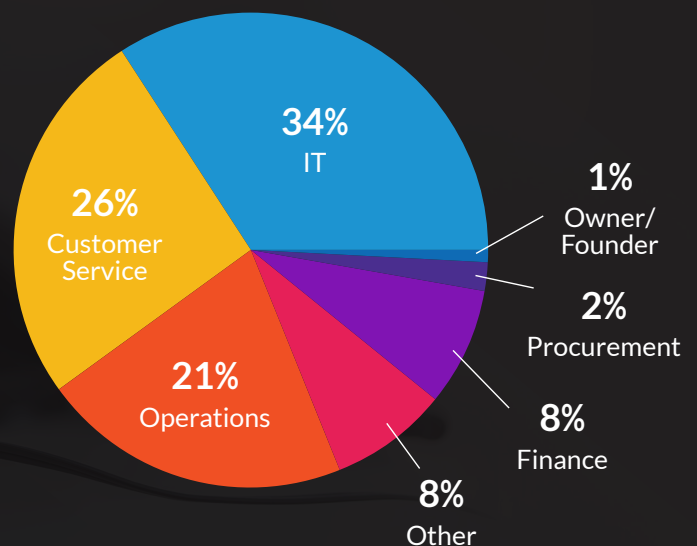- Consumer services
- Agriculture
- Commercial services
- Health & Hospitals

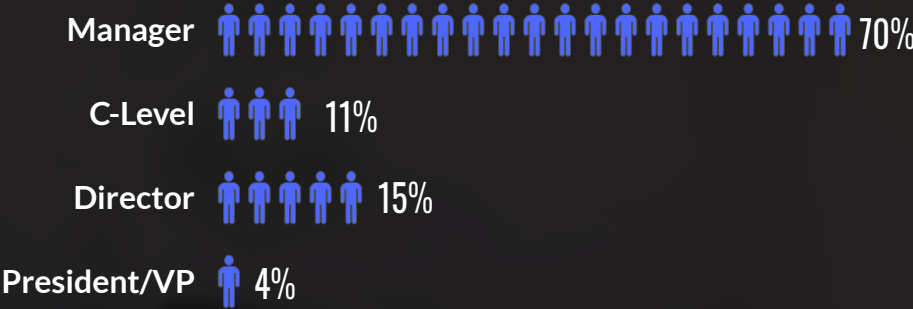## Company Size by Number of Employees

- **27.6%** <1000
- **25.7%** 50k+
- **29.5%** 1k-10k
- **17.1%** 10k-50k

Department

- **34%** IT
- **26%** Customer Service
- **21%** Operations
- **1%** Owner/Founder
- **2%** Procurement
- **8%** Finance
- **8%** Other

SURVEY/RESPONDENT OVERVIEW CONT.

Number of Calls/Contacts Per Month

Less than 2,000   💬💬💬💬💬 15%

2,001-3,000   💬💬💬💬💬💬 19%

3,001-5,000   💬💬💬💬💬💬💬💬💬 29%

5,001-10,000   💬💬💬💬💬 14%

10,000+   💬💬💬💬💬💬💬 23%

Seniority

Manager   70%

C-Level   11%

Director   15%

President/VP   4%

ABOUT CGS

As a leading global provider, CGS is proud to offer outsourcing services, business applications, and enterprise learning that support your business's fundamental activities.

Our call center approach uses a hybrid of live agents and automation, creating streamlined solutions for global clients. Multilingual call center agents, combined with RPA technologies and AI-enriched chatbots, provide a full-service approach. CGS has contact centers located in North America, South America, Asia, Europe, and the Middle East.

At CGS, we are proud to support some of the leading brands worldwide in the highest demand industries: healthcare, hospitality, retail, technology, and telecom. We offer business process outsourcing (BPO) that is flexible, scalable, and innovative, with solutions for customer and technical support, as well as back-office support and channel enablement.

Our ongoing innovations make it possible to handle over 65 million customer interactions each year, with an unwavering effort to exceed client goals and enhance ROI at the same time.

If you'd like to learn more about the ways your team can benefit from these services, **visit CGSINC.COM**.

REPORT SOURCES

[1] https://www.business2community.com/strategy/7-reasons-to-outsource-services-during-covid-19-02320590

[2] https://www.cgsinc.com/en/resources/customer-service-in-crisis

[3] https://www.zdnet.com/article/the-pandemic-is-a-watershed-moment-for-digital-transformation-in-customer-service/

[4] https://techhq.com/2020/11/conversational-ai-3-ways-its-benefiting-the-business/

[5] https://www.cgsinc.com/en/resources/thank-you-downloading-augmented-reality-report

[6] https://www.freshworks.com/the-new-cx-mandate/?tactic_id=4130390&utm_source=Contributors&utm_medium=Social&utm_campaign=The-New-CX-Mandate

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