



# Defining the Human Age: A Reflection on Customer Service in 2030

A Verint® Research Paper

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# Executive Summary

More than 35 million Americans used voice-activated devices at least once a month last year<sup>1</sup>, driverless cars legally took to the streets and Watson won Jeopardy. To say that technology has evolved rapidly might be an understatement. Yet, while consumer technology is driving huge advances in several areas, we are reaching a point where it will be the human touch that businesses will be able to use to differentiate themselves from competition.

In 2016, Verint's 12-country survey, and accompanying white paper [The Digital Tipping Point](#), showed that businesses have to find the balance between providing modern digital engagement and an enhanced omnichannel customer experience. Taking this principle one stage further, we will use this idea as a filter to gaze into the future of what the customer service landscape of 2030 will entail.

**This paper seeks to answer the question: how do businesses best engage with consumers and their workforce when faced with a dizzying array of rapidly developing technologies?**

To do this, more than 36,000 consumers across 18 countries were questioned by Opinium Research LLP, a UK-based research agency. The study explored current consumer wants, demands and concerns around customer service, technology and data. It also captured the opinions of those same consumers on the evolving world of work. This research, combined with expert insights from Professor James Woudhuysen—renowned trends forecaster and visiting Professor at London's Southbank University—will be used as a framework to make an educated prediction about the future of customer service and the future of work in 2030 and what steps organisations need to take to be prepared.

## Key Findings

Businesses should be under no illusions of the challenges they will face to modernise and appeal to the 2030 consumer and workforce. Getting the balance between personal and digital, automated service right will be fundamental to success. The more emotive aspect of customer service will be central to success. Further, consumers want the organisations they interact with to be more ethical and socially conscious. This will need to come through in all interactions.

The research highlights six key considerations for customer engagement in 2030 that will be explored further in this paper:

1. The human element will still be vital to the customer experience to form an emotional bond, or surprise and delight the customer
2. Humans and bots must co-exist in the workplace to create a seamless, end-to-end and unified experience. Technology exists to augment, but not replace human work—reducing the mundane tasks and freeing time to explore more rewarding work
3. Digital and automated service will play a vital role for customers, adding convenience and simplicity. Don't let technology pretend to be something it isn't
4. Businesses must be transparent and responsible in the way they collect and use customer data
5. Customers will keep organisations constantly under the microscope—they must be ethical in every element of their business
6. Business will need to engage the workforce when implementing technology, highlighting the importance of human interaction and emotional intelligence

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<sup>1</sup> Tech Crunch, Amazon to control 70 percent of the voice-controlled speaker market this year, 8th May 2018: <https://techcrunch.com/2017/05/08/amazon-to-control-70-percent-of-the-voice-controlled-speaker-market-this-year/>

# 1: Toward a new, very different agenda

By Professor James Woudhuysen, Futurist and Visiting Professor at London's Southbank University

Back in 1950, the British computer scientist Alan Turing devised his famous [Turing Test](#). Machines, Turing speculated, might one day play what he called the "imitation game," generating text answers to questions in ways indistinguishable from a human being's text answers.

Then, in 1993—25 years before today's furor about "fake news"—The New Yorker magazine took up Turing's theme, publishing its most reproduced cartoon ever: two dogs behind a computer, with the caption 'On the Internet, nobody knows you're a dog.'

Altogether, we can be confident that by 2030 clever chatbots and online channels will generally make it tougher than ever for customers to distinguish online dialogues and machine operators from human ones.<sup>2</sup>

This development will have two consequences. It will make customers even more sceptical about large organisations than they already are. And it will ensure that customers, especially older ones, still value service delivered by real people.

So, even in 2030, with all the new technology, we'll still be in the human age.

As we look ahead, we expect many online "conversations" with customers to be robotic, though you might not know it. However, those exchanges will differ from old Turing's Test. They'll entail not just text responses, as machine voices, machine visuals and developing machine personalities will work more accurately and engagingly than those of today.

Will that be real Artificial Intelligence (AI)? Customer service in 2030 will certainly rely greatly on machine learning, [deep learning](#) and [deep reinforcement learning](#). In retail outlets, it's expected that [augmented reality](#) will convey product information and more to customers. But all this technology will provide the appearance of intelligence, not the real thing. It will still require human programming and intervention to achieve positive outcomes.

Sophisticated software will augment the intelligence of customers and customer service representatives alike,

making interactions faster and richer. Technology will allow staff to take customer service tasks on whenever and wherever they are—and technology will automate some tasks completely, while helping to grow jobs in contact centres by 50 percent, perhaps.<sup>3</sup> But algorithms won't be able to make judgements the way humans do.

In the world of work, ethical and overall policy judgements already show signs of becoming more charged. This is true in several areas, including the use of technology at work. By 2030, it's expected that organisations will have to offer staff, as much as customers, clear guarantees about privacy, cyber-security and ethics.<sup>4</sup>

Technology, robots and artificial intelligence will remain a human creation, not just technical magic. For technical reasons alone, each will advance at its own pace. For instance, among companies, data visualisation has made great progress, while speech may turn out to be "[the dominant user interface for the Internet of Things](#)." But in both work and consumer contexts, technologies such as [virtual reality](#) still have a long way to go.

While a lot of technological advances are coming from the western world, Asia will also do much to define the future of customer service. In Japan, where language translation is ever more vital to business, big efforts are being made to glean the meaning of [facial expressions](#). In Cochin, Kerala, the government-owned State Bank of India has launched a [giant financial services shop](#) for the country's diaspora, at 16 million, the world's largest. As for China, its global position in consumer mobile payments and travel booking is complemented by ambitious plans to [lead the world in AI by 2030](#).

Back in the West, management orthodoxies about [lifelong learning](#) and the [war for talent](#) at work, like those about [customer loyalty](#), [customer experience](#) and [personalised marketing](#), are already 20 years old or more. Therefore, by 2030, the world can look forward to a new, very different agenda in customer service. Businesses will have to think again, and human beings, not robots, can expect to initiate the necessary reappraisal.

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<sup>2</sup> By design, human beings already treat chatbots 'as if they were social beings and living entities'. See the useful discussion by Gina Neff and Peter Nagy, 'Talking to Bots: Symbiotic Agency and the Case of Tay', International Journal of Communication 10 (2016), pp4915–4931, <http://comprop.oii.ox.ac.uk/wp-content/uploads/sites/89/2016/10/NeffNagy.pdf>

<sup>3</sup> US government statisticians suggest an increase in employment at contact centres of 36%, 2020-2026. Bureau of Labor Statistics, 'Customer Service Representatives: Job Outlook', Occupational Outlook Handbook, 24 October 2017, <https://www.bls.gov/OOH/office-and-administrative-support/customer-service-representatives.htm#tab-6>.

<sup>4</sup> After all, in Natural Language Processing (NLP) for text and speech, ethics is already a hot issue: see Jochen L Leidner and Vassilis Plachouras, 'Ethical by design: ethics best practices for Natural Language Processing', Proceedings of the First Workshop on Ethics in Natural Language Processing, pp8-18, Valencia, Spain, 4 April 2017, <http://www.aclweb.org/anthology/W17-16#page=20>

## 2: Profiling Today's Consumer for the demands of Tomorrow

Before we can look to the future, we must first understand the past and present. To accurately project an image of the 2030 consumer, we also must first look back at the customers of 2015/16 and the customer of today.

### The decline of global customer retention

Globally, customer retention is declining. Across all the sectors surveyed, 51% of consumers have been with their product/service providers for more than three years. Looking at the Verint research conducted in 2015, customer retention has dropped from 61%—a 16% percent decline in just three years. The biggest falls were seen in France (from 72% to 50%), Germany (from 66% to 38%), the US (from 60% to 46%) and South Africa (from 57% to 49%).

Banks continued to have the highest level of customer retention in 2018 (71%), however it has fallen from 80% in 2015. Pronounced drops were also seen in the insurance sector (down from 58% to 43%), and among brick and mortar retailers (down from 71% to 61%). In stark contrast, online retailers saw a modest drop in retention, from 41% to 39%. The latter, however, remains one of the lowest retentions rates across the industries surveyed.

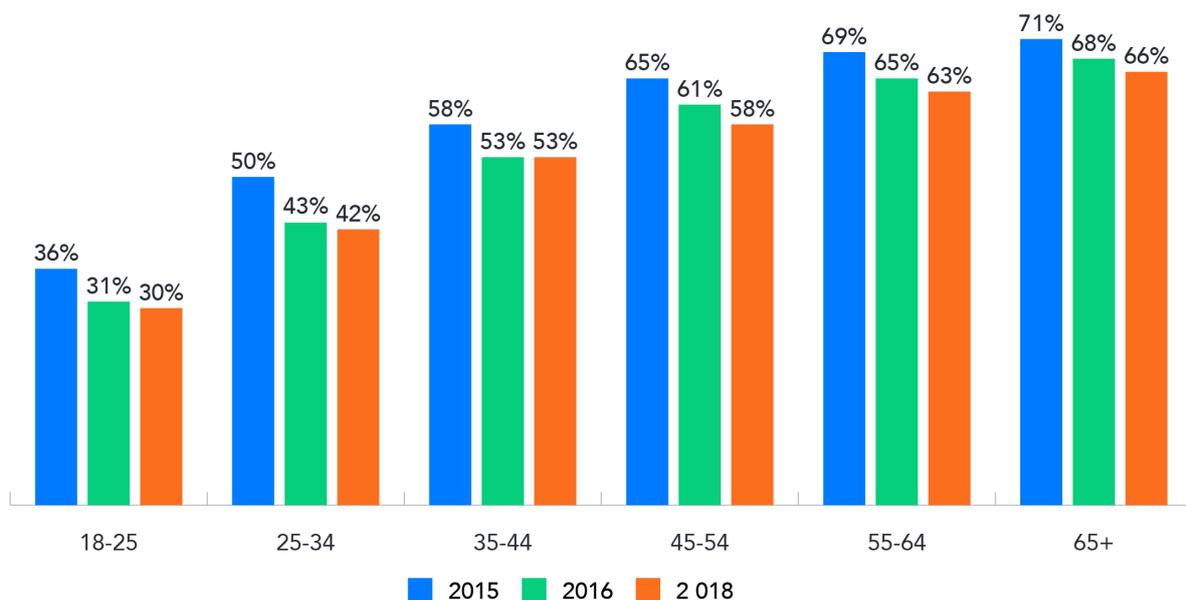
While every sector has experienced a drop in retention, it is more pronounced in established industries, such as banking, insurance and utilities. These sectors must adjust quickly to a consumer landscape where customer loyalty can no longer be relied on.

In the context of loyalty and retention in 2030, the data indicates that this is set to become even more difficult for organisations. Looking at those aged 18-24—who will likely cover much of the purchasing power—retention drops to just 30%. That's less than half of the oldest consumers aged over 65 (at 66%). Organisations will have to work harder to attain new customers and will no longer be able to rely on the loyalty they once did.

### What Customers Want

There has been much hype around the rise of AI, video chat and other digital engagement methods. However, in Verint's 2016 "Digital Tipping Point" study, consumers stated their overwhelming preference to retain human contact.

Customer Retention by Generation



Two years later, consumers' have emphasised this desire even more. Across all sectors, speaking to someone on the phone rose from 24% in 2016 to 30%, representing a 20% increase. Likewise, speaking to someone in person rose from 23% to 28%. When the inquiry is urgent, the desire for human contact increases, with 44% turning to the phone and 25% doing so in person. Further, when consumers were asked what contact methods they wanted organisations to implement in 5-10 years' time, two of the three most popular answers were "speak to someone in person" (28%) and "speak to someone on the phone" (28%).

However, the 2018 research shows that despite the demand for interpersonal interactions, when the situation is right, consumers are happy to use digital channels. For example, the third preference for registering complaints is email or SMS (22%).

And people are far more likely to turn to digital channels such as their online account for day-to-day service provider engagement—for example, when making a payment or transferring money (46%), making a change to account details (41%) and making a purchase or signing up for a service (32%). These interactions are also where we see the highest use of other digital channels, like mobile apps (making a payment or transfer of money, 10%; making a change to account details, 5%; giving positive feedback, 5%; making a purchase or signing up for a service, 7%).

Digital contact channels—like online accounts, social media, webchat, web self-service and mobile apps—were most commonly used by consumers to contact mobile phone providers, banks and online retailers.

## Exploring Digital Contact Preferences

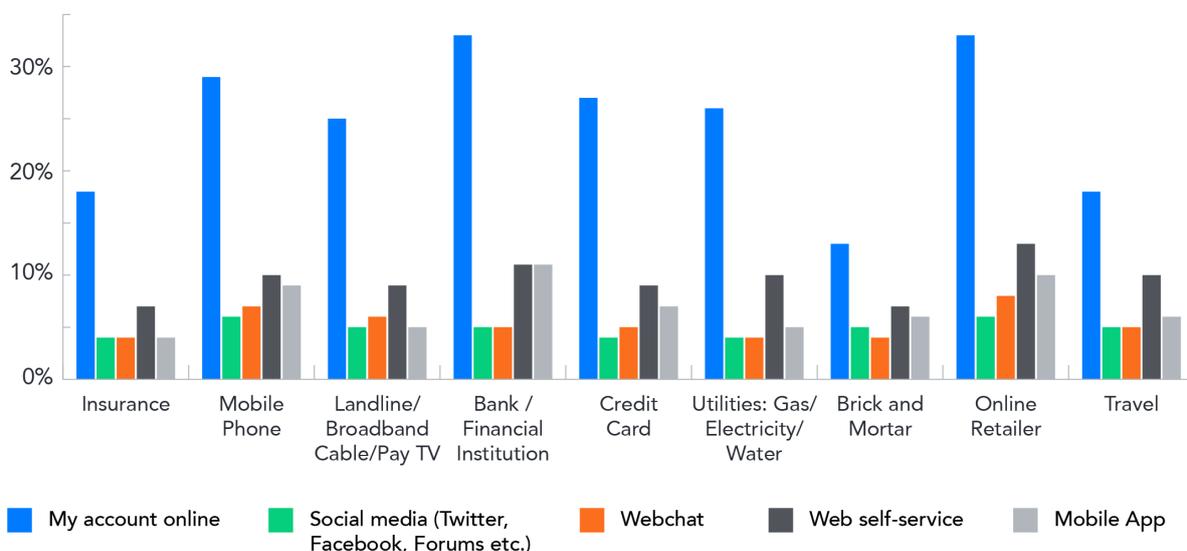
More than a quarter (29%) of consumers want their organisations to ensure they provide online account options in the next five to ten years. Further almost half (47%) of all consumers say they won't engage with an organisation that doesn't have a good website or mobile app.

While human interaction is clearly important, organisations must continue to invest in their digital experiences. More than two thirds (68%) said organisations need to make it easier for them to resolve a query without having to call someone or go in-store. This confirms that a shift towards digital is taking hold. Consumers are moving much of their routine day-to-day contact requirements online, making this the most in-demand channel.

## Implications for Engagement in 2030

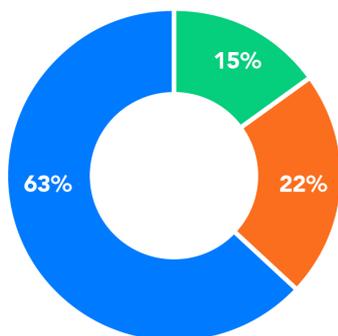
The rise of digital technologies is undeniable, particularly online accounts for day-to-day activities, like making a payment or transfer, updating account details, making purchases or signing up for a new service. For organisations in looking to modernise, this represents an opportunity to provide a lower-cost, but more rewarding customer experience, and one that enables customers to self-serve using the channel and time that's most convenient for them. However, it's clearly important that the human element remains possible. The need for both digital and human touch will challenge organisations to be ready and make the necessary investments now to offer an even more seamless experience across all channels in the future.

Preferred methods currently used to interact with service providers

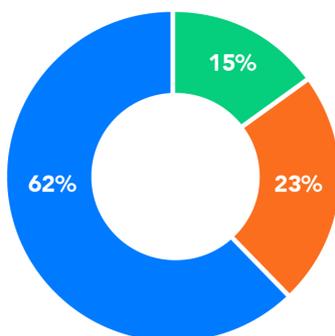


### 3: The More Conscious Customer

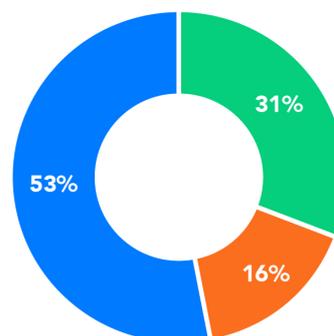
My customer experience



The company is an organisation that I trust



The company's ethics



Primary deciding factor in my purchasing decision

Major factor in my purchasing decision

Other

The things that influence a consumer's decision to choose one brand or service provider is changing, rapidly. With more choice and competition, customers are becoming more discerning. While price and quality of a product or service is still of key importance, three key factors are playing a more prominent role.

These are:

1. The customer experience
2. Trust and security vulnerabilities
3. Concerns over the management, ethical use and application of customer data

#### The Customer Experience

Customers demand to engage with organisations that provide the best levels of customer service, are trustworthy and perceived to be ethical in the way they do business. The research shows that these are crucial to the business bottom line. For example, the customer experience could be the primary factor in 22% of buying decisions. And, the reduction in retention explored in chapter two has shown that if consumers don't see these traits in the organisations they deal with, they will shop around and look to the nearest competitor. As Professor Woudhuysen has discussed, this is only set to continue and will be a key consideration to meet the demands of the customer of the future.

Chapter two showed the range of customer contact channels that organisations need to deliver and how

vital that human element will be in meeting their expectations. When asked to assess the level of performance on customer service, 48% of consumers said that their service provider's digital or self-service channels provided a better overall experience—this was up from 45% in 2016. While that is a slight improvement in digital service, there is still a majority that believes their best experience lies in human interaction. Organisations will need to be able to demonstrate their values and ethics through the customer experience and every interaction with customers—whether human or digital. Crucial to achieving this is employee engagement and training.

#### Trust and Data Security

Data is an important underlying factor in all three of these key issues raised—customer experience, security and ethics. It has become a central legislative issue in 2018—often dubbed 'the year of regulation', particularly with the activation of the General Data Protection Regulation (GDPR) and the EU's second Payment Service Directive (PSD2). Consumer concerns over data security are extremely high and has a crucial impact on their trust in an organisation. This is particularly pertinent to financial organisations. When asked what the most important factor was when choosing a Bank or Credit card company, 26% and 20% respectively said "the company is an organisation I trust"—the most common answer for both industries. And it's the rise in emphasis on trust that will become more important in the future.

This creates a significant challenge—organisations need customer data to provide a customer experience that meets their expectations. However, consumers are becoming more aware of the extent of data mining—71% of respondents worry about how much data organisations have about them. They are also more aware of the value of their personal data. Only 37% of consumers said they were happy to provide their personal information in exchange for a discount or special offer and this dropped to 29% if their information would be passed on to third parties for a discount.

It is not just the amount of data that concerns consumers, 83% said they want to know how secure their information is. Further, only 59% of consumers trust organisations to keep their data secure; only 51% trust organisations to use their data ethically, and only 39% believe organisations do enough to protect their data. Perhaps one of the biggest contributors to these concerns is the various large-scale data breaches in recent years. Many consumers have almost become resigned to this—more than half (54%) believe data breaches to be a fact of everyday life and are hard for organisations to avoid. But perhaps the most worrying for organisations is that over half (58%) say that they would never knowingly engage with a brand that had experienced a data breach. This is a sobering thought for companies challenged to deliver a broad range of digital contact channels.

Clearly, organisations must do more to demonstrate to consumers how they are using customer data and ensure they do everything possible to keep personal information secure.

## Ethical Customer Service

Consumers are not only becoming more concerned around the ethical priorities of an organisation, they're also becoming more sceptical of those they interact with. Customer service will continue to play a vital role—66% of consumers are more likely to switch to organisations that provide what they deem to be a better customer experience. However, looking to the potential consumer landscape of 2030 and the demands that will be placed on customer service, those concepts of trust and ethics will also continue to shape success. This is where the human element of customer service can play a further role, engaging consumers on a human level to build trust.

By 2030, trust, transparency and an organisation's ethics or values must be clear in all elements of customer engagement. How an organisation chooses to modernise by deploying new automated technologies, such as chatbots or AI, over human engagement methods becomes even more important.

Almost half of consumers (46%) are happy to be served by chatbots but only if they're made aware that they are not speaking with a human. However, 41% say they struggle to tell the difference between a chatbot and a human when it comes to engagements on digital channels. Another challenge for organisations is that 68% of consumers are concerned their query will get lost or misunderstood by these fully automated services. This is slightly lower in the 18-25-year-old age group at 63%.

### The ethical and sceptical consumer



Openness and transparency will be crucial to building trust with consumers as organisations seek to deliver a better digital experience to their customers. While digital technology will play a role, the human touch and added value is what can deliver the X-factor in customer service. For example, 63% of consumers said that they were happy to be served by a chatbot, but always wanted the flexibility to shift the conversation to a human when they want.

Looking closer at the customer of the future, the emergence of the ethical consumer is even stronger within the 18-25-year-old age bracket. They are less loyal, shop around, are the most likely to use mobile apps for transactions and to place a premium on a company's ethics. But there is also a sceptical element to this; a consumer base that has seen the "dark side" of data and technology may be less trusting, more cautious but equally as demanding.

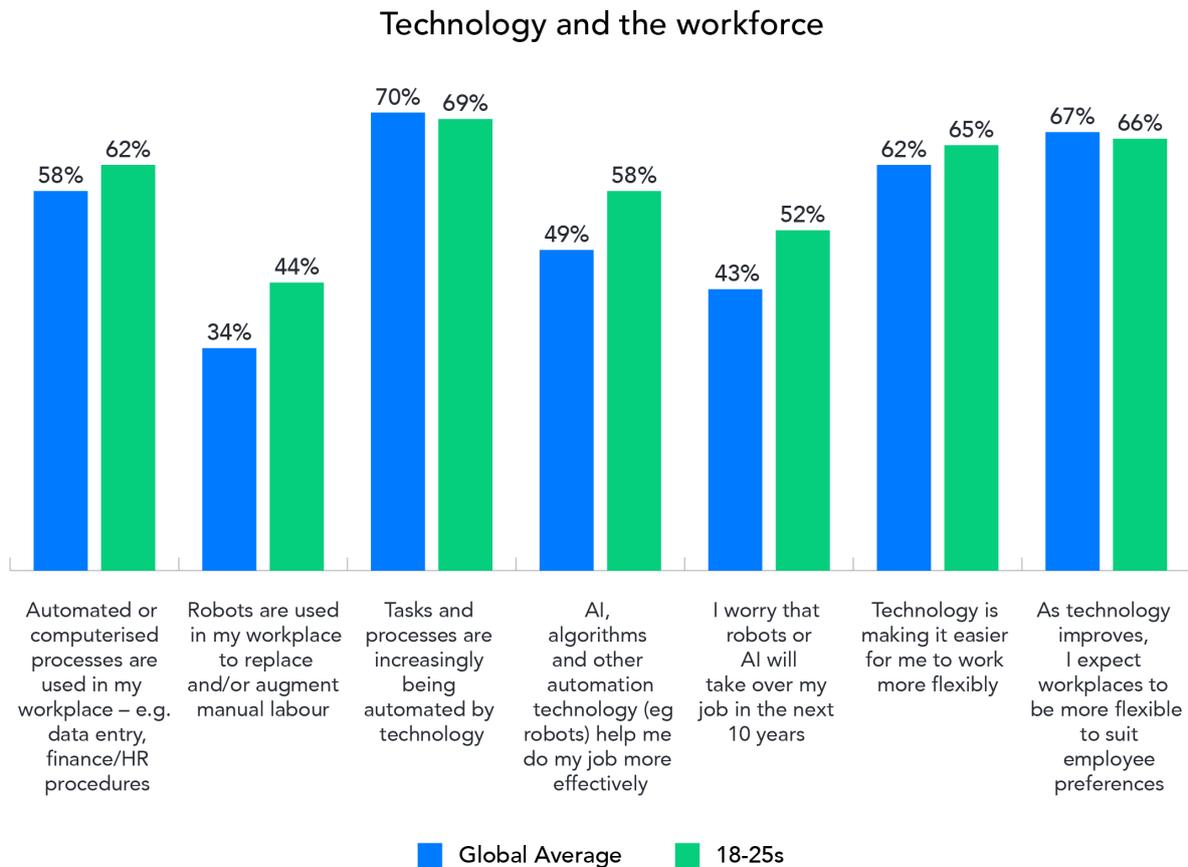
In light of this, Professor James Woudhuysen is right to question the future of loyalty and whether the concept as we know it will really be relevant in 2030. He notes that organisations should focus more on building trust, align with customers' values and deliver a fantastic customer experience to retain customers. This is not true loyalty—nor loyalty as we understand and define it today—as the support or allegiance can easily be broken.

## Other Technologies That May Dominate in 2030

Clearly, data security and ethics is of high importance to consumers. Being able to trust organisations with data is going to be a crucial success factor for customer service delivery in 2030. Yet despite these data security and ethical concerns, consumers still want their service to be intelligent. Almost seven out of every 10 consumers (68%) want their service experience to be personalised to them and their interests—but they don't want it to be creepy and over-personalised. Only 46% of consumers said they want technology to predict their preferences and deliver an experience to match interests and buying patterns.

It's expected that in 2030, businesses will face the challenge of providing a customer experience that is safe and ethical, whilst meeting consumer demand for access to the latest technologies and services. Verification technology is an example of a tool that organisations can use to bring their customer experience into the modern age, while building trust and demonstrating that protecting customer identity is vitally important. The 2018 survey data revealed 38% of consumers would be happy to verify a payment or their identity using voice recognition—and that rises to 44% for facial recognition and 57% for fingerprints.

## 4: Evolution of Work and Service



It's not just the consumer world that is being transformed by technological development and challenged by the conversations of man vs. machine—the world of work is too. We know that engaged, motivated and informed staff are the key to providing the best customer experience and creating true engagement.

The 2018 survey data revealed that just as there are fears and concerns around the application of technology from a consumer standpoint, there is a similar nervousness amongst the workforce. If customers crave human experiences that are supported by the latest technology, with more ethical and trustworthy brands, then organisations need to look at how they empower their teams to communicate that this is what they stand for.

The nature of the workplace is completely changing. People hot desk, work remotely and have seen an explosion of more fluid working structures through the rise of the gig economy. Customer engagement teams are no different. They must also be able to evolve with technology. The contact centre is no longer a physical building for some—and this trend will surely continue further, but the role of the human agent will be alive and well. Some 62% of consumers said they are making the most of technology to work more flexibly, and another 67% said that as technology continues to evolve, they expect their employers to be more flexible. We can see that tasks and processes are increasingly automated by technology, but the rise of automation doesn't mean the end of the worker; far from it.



## Machines for the Mundane; Humans to Delight

Consumers across the globe have already shown us that this will be the human age of customer service, particularly when the matter is important or if they want to make a complaint. That level of customer engagement requires a degree of empathy that only a human can bring. As Professor James Woudhuysen says, “algorithms won’t be able to make judgements the way humans do.” Take autonomous cars, for example. They need precise three-dimensional maps to operate and a rules-based environment to ensure they account for every factor or eventuality. For a robot to replace a human in any role today, a similar framework is needed that details everything in front of it, every eventuality and outcome. The fact is, technology can do some but not all of this. Yet.

What does exist is the real AI that can make customer service employees’ job more enjoyable and engaging. It’s the more complex and challenging queries that are the most rewarding. If technology can be harnessed to automate the basics, then employees can focus on what they do best, delighting the customer to go above and beyond, solving urgent enquiries and complaints.

This is in a business’ interest. Not only do consumers want the human touch to remain an essential part of their customer experience, but they are more likely to reward an organisation when they interact with a human rather than a robot. They are more likely to talk about a positive customer experience on social media (20% for human vs 15% for digital), more likely to write a positive review (29% for human vs 22% for digital), more likely to give positive feedback to the company (35% for human vs 27% for digital), and more likely to renew or upgrade a product or service (18% for human vs 15% for digital). When properly applied, technology will enhance, not replace the human age of customer service.

## Modernising Work in Customer Service

Our learnings on the consumer and customer service of the future must equally be applied to the world of work. Technology is not just shaping how consumers interact with companies, but how they expect to be able to use this technology when they go to work, wherever and whenever that might be.

Looking at the younger generations who will shape much of both the consumer sphere and the world of work in 2030, there is a greater awareness and appreciation of technology and automation. But with this knowledge comes a greater fear of the implications for the future. Some 43% of respondents said they worry that robots or artificial technology will take their jobs in the next 10 years. However, a 2018 study by the OECD found that only 14% of jobs in OECD countries are highly automatable. An additional 32% of roles in OECD countries are likely to change as a result of technology—but the human element cannot be replaced<sup>5</sup>. However, looking at the younger generation in Verint’s study, concern that robots or artificial technology will take jobs in the next 10 years increased to 52% of those aged 18-25. The OECD’s report echoes these results, finding that the risk of automation is highest among teenage jobs. It states that the relationship between automation and age is U-shaped, but the peak in automatability among youth jobs is far more pronounced than the peak among senior workers.

Businesses need to ensure they are communicating the benefits and ethical use of technology within their organisations as well as to their customers. The same concerns around trust and ethics apply here too. When used effectively, technology can empower teams to perform better and be more engaged and empowered in their functions.

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<sup>5</sup> Nedelkoska and Quintini (2018). *Automation, Skills use and training* published by the Organisation for Economic Co-operation and Development (OECD)

## 5: Six Key Considerations for Customer Engagement in 2030

With the evolution of technologies and AI, algorithms and robots, many might suppose that the age of customer service in 2030 would be less human than ever before. But this research reveals that while technology will continue to play a vital role, it is the human touch and how companies manage the modern interplay of human and digital engagement that will define the customer experience and workplace of the future.

Here are six key considerations for customer engagement in the next decade:

- 1 Only humans can provide the human touch**  
The human element will still be vital to the customer experience; forming an emotional bond, or to surprise and delight the customer.
- 2 Co-bot not robot**  
Humans and bots must co-exist in the workplace to create a seamless, end-to-end and unified experience. Technology exists to augment, but not replace humans work.
- 3 Full disclosure**  
Digital and Automated service will play a vital role for customers, adding convenience and simplicity. Don't let technology pretend to be something it isn't.
- 4 Personalisation that's not creepy**  
Businesses must be transparent and responsible in the way they collect and use customer data.
- 5 Trust hard to earn, and easy to lose**  
Organisations will constantly be under the microscope. They must be ethical in every element of their business.
- 6 Engage the Workforce**  
When implementing robotics, AI and machine learning, engage the workforce to highlight the ongoing importance of human interaction, intelligence and emotion.



## Conclusion

Organisations should be under no illusions of the challenges they will face in responding to the consumer of 2030. Striking the right balance between personal and digital service will be fundamental to success.

Consumers want the organisations they do business with to be ethical and socially conscious. This will need to be apparent in all interactions.

Employee engagement and training becomes equally—or even more—important as organisations modernise. Only happy and engaged employees, with the right tools for the job, will be able to deliver the exceptional experiences that today's customers demand. As the organisation changes and new technologies are added, honest communication and engagement with both employees and customers will set your organisation apart from the competition.

“Between now and 2030, it looks like businesses will need to make a major reappraisal of concepts such as customer loyalty, and of the IT dynamics around them. That can only be a good thing. And we can be sure that it will be human beings, not robots, who initiate the necessary reappraisal.”

**Professor James Woudhuysen, Leading Trends Forecaster and Visiting Professor at London's Southbank University**

# Appendix

## Definitions

N.B. Where the text refers to “personal assistants”, this implies technologies like Alexa, Siri, Cortana, and Google Home.

## About the Research

This research was commissioned by Verint from December 2017 into January 2018 in association with Opinium Research LLP, a UK-based research company. Interviews were conducted amongst 36,014 consumers in the following countries: Australia, Belgium, Brazil, Canada, Denmark, France, Germany, Hong Kong, India, Japan, Mexico, Netherlands, Singapore, South Africa, Spain, Sweden, UK and US. The research was conducted online in the local language for each country, and respondents were incentivised to participate.

This white paper explores the different responses of consumers across a wide range of demographics. Unless otherwise specified, the figures quoted herein are the average across these groups. These respondents were polled across 18 different countries—more than 2,000 consumers in each nation—and unless otherwise noted, figures quoted are a global average of all the countries.

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