

itel

2023 Industry Forecast

Customer Experience
Challenges & Opportunities
Across 12 Industries



WELCOME TO YOUR 2023 INDUSTRY HOROSCOPE

We all want to know what's in store for the upcoming year. What new trends will we see? What breakthroughs? What challenges?

Wouldn't it be nice if the future were written in the Stars, like Your Yearly Horoscope? Just look up and you'd have all the answers?

Well, we've done the next best thing. We have collected the latest Predictions and Industry Forecasts from Top Sources like Forrester, Gartner, and Deloitte, and combined it with **Insights from itel's own CX Experts.**

Bringing you the **top Customer Experience (CX) challenge and opportunity your industry will face in 2023.**

CHECK OUT 12 UNIQUE INDUSTRY FORECASTS...

2023 Industry Predictions

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Earnings, Brand Love, Relationships

The Stars are Shining Bright for many Industries in 2023. However, there are Challenges to Face and Barriers to Overcome if You Wish to Reap the Rewards of the Coming Year.

Here are some Common Trends that Will Affect All Industries

Source: Forrester; 2023; Forrester Predictions 2023;



Earnings Horoscope

You may think you lack abundance this year, with inflation dogging your steps. However, don't despair. You will still make a tidy profit. A healthy bank of savings will allow consumers to keep spending, with Forrester predicting a 5% spending increase across all industries.



Brand Love Horoscope

Brand Obsession is the goal this year. Only the most dedicated and innovative Customer Experience (CX) teams will succeed; 50% will either improve or stagnate. The winners will be the ones who can think creatively and nimbly, focusing on inclusive experience design.



Relationships Horoscope

Beware of chasing only short-term wins (sales). You're playing the long game. Focus on building relationships and how you're going to fulfill rising customer expectations. CMOs should redouble efforts to improve CX and the overall brand experience.

BUT WHAT DO THE STARS HOLD FOR YOUR PARTICULAR INDUSTRY? FIND YOUR 2023 INDUSTRY HOROSCOPE INSIDE...

Energy Sets Its Eye on a Greener Partner, But New Beginnings May See a Setback

TOP CHALLENGE:

Energy markets face myriad uncertainties into next year and beyond. 2023 will be the second consecutive year of sluggish consumption growth for oil and gas. Showing a much brighter outlook are renewables. Solar and wind energy usage will surge by 11% during 2023 as more projects come online, spurred by the Inflation Reduction Act, one of the most significant pieces of renewable energy legislation in U.S. history.

However, the great energy transition may see a delayed start in 2023, as meteorologists anticipate more extreme weather events, including a rare third consecutive year of La Niña. This may cause renewable energy outputs to become less reliable, causing the U.S. to fall back on fossil fuels and nuclear power.

CX OPPORTUNITY:

While the main infrastructure challenge of 2023 will involve adapting energy grids to a more renewable-oriented future, the main CX challenge of 2023 will be to help consumers transition to new energy. Utility companies will need to take on the role of educator. This involves training CX teams to act more like energy advisors, using consumer data and usage patterns to make personalized recommendations and to position relevant products and services.

They could even become sellers of energy-related products, such as smart thermostats and solar panels, or value-add services, such as solar installation and maintenance, beating newer entrants to the market who lack the trust, and selling power, of established consumer relationships.

Sources:

Reuters; Shell Energy; 2022; 3 Renewable Energy Trends for 2023 and beyond; Economist Intelligence; 2022; Energy Outlook 2023: Surviving the Energy Crisis; The Economist Intelligence Unit Limited
Deloitte; 2022; 2023 Oil and Gas Industry Outlook: Investing in the Future of Energy;
S&P Global Market Intelligence; October 2022; The Big Picture: 2023 Electric, Natural Gas and Water Utilities Outlook; S&P Global

Insurance, Your Fortunes Look Steady

But You Will Spend More Trying to Maintain Your Lifestyle

TOP CHALLENGE:

Property & Casualty insurers saw record profits in 2022, but inflation and high replacement costs, up 16.3%, undermined underwriting profitability. This trend is set to continue in 2023, with the situation made worse by broader liability definitions and higher compensatory awards from juries.

Another year of extreme weather events is also expected to drive up claims and loss costs, while a persistent shortage of qualified and licensed P&C agents will result in companies having to pay higher wages to retain talent. If general inflation persists and as a result premiums rise, customers will seek coverage reductions or even allow policies to lapse to manage inflationary pressures.

CX OPPORTUNITY:

For insurers, this is the time to show compassion by offering better pricing options and increased limits. However, if rising premiums are inevitable, the best way to retain customer loyalty is to show the value of doing business with you by providing the best customer experience. Proactively review coverage needs to ensure that customers are adequately insured. To attract younger consumers, consider offering more tailored property and life insurance packages, such as wider-ranging policies that include multiple vehicles.

Insurers can also save on recruiting and training costs by partnering with third-party CX vendors who can tap into established networks of licensed P&C agents. At itel, our agent network runs across 22 U.S. states, and we can use predictive recruiting software to identify right fit candidates much quicker and with less cost.

Sources:

Deloitte Insights; 2022; 2023 Insurance Outlook; Deloitte Development LLC
Phil Schmoyer; July 5, 2022; Four Core Digital Challenges Facing the Insurance Industry;
Kiā Javanmardian, Sebastian Kohls, Gavin McPhail, Fritz Nauck; August 25, 2022; Countering Inflation: How US P&C Insurers Can Build Resilience;
Bill Burns, Lauryn Kothavale; June 14, 2022; What to Do About Rising Inflation;



Automotive, You Will Be Grippled by World Events Beyond Your Control

TOP CHALLENGE:

New vehicle sales are expected to slump in late 2023, as the automotive industry continues to remain vulnerable to global headwinds such as the energy crisis and continued supply-chain disruptions. The ongoing Russia-Ukraine conflict will make the semiconductor chip shortage more dire, as the Ukraine produces 50% of neon gas essential to its production. This also delays the transition to Electric Vehicles (EV) as over 20% of the nickel used in lithium-ion batteries currently comes from Russia. Fewer North American units are forecast for 2023, keeping U.S. inventories lower for longer, which could lead to persistently high prices.

This, in turn, will cause some consumers to delay new vehicle purchases, as households face recessionary pressures.

CX OPPORTUNITY:

Though the rise in prices has managed to offset lower overall sales, once supply returns to pre-pandemic levels, as it is forecasted by the end of 2023, consumers will be able to be more discerning in their choices of automotive brands. Those who offer a superior customer experience will retain consumer loyalty. CX will become the Big Differentiator as customers expect automotive retailers to adopt some of the convenient tools and processes used by online retailers, whose revenue growth surged 100% during the pandemic.

They will expect a hybrid mix of in-store and virtual experiences that streamline and speed up the sales process, with numerous ways to access sales and service teams that don't always involve a visit to a dealership.

Sources:

Economist Intelligence; 2022; Automotive Outlook 2023: Bright Spots Amid Stalling Growth; The Economist Intelligence Unit Limited
Fitch Ratings; Monday Oct 17, 2022; Pent-Up Demand to Balance Softer Pricing for US Autos in 2023;
Joseph Szczesny; May 23, 2022; U-M Warns of Rough Road in 2023-24 for Auto Industry;
Thomas Feltmate; April 20, 2022; US Automotive Outlook: Navigating the Uncertain Road Ahead;

Travel, You Have Lofty Ambitions, But You Might Have Difficulty Delivering on Your Promises



TOP CHALLENGE:

Even rising prices will not deter 2023's traveler. Despite economic uncertainty, 72% still say that travel is worthwhile. However, what will hamper the travel experience is a persistent shortage of labor in hotels, restaurants, and airports. The U.S. will still be 1 million short of 2019 staffing levels and will likely see the same kind of worker shortages that led to airport queues and flight cancellations during 2022's summer peak (and a 35% increase in customer complaints over the May-June period).

With travel and hospitality businesses struggling to rehire, increased spending on wages and contract labor will also elevate per-room costs above 2019 levels.

CX OPPORTUNITY:

Labor shortages could be somewhat mitigated by gearing more of the travel experience towards self-service, with contactless room/airport check-ins, virtual concierges, and 24/7 online customer support. Travel brands could then save time and costs by outsourcing their CX management to 3rd party vendors, who can solve any lingering staffing shortages by leveraging their wider hiring networks. With lower attrition rates, a high level of English proficiency, and young, tech-savvy populations, the nearshore is ideal for sourcing additional customer care and digital support agents. But travel peaks can shift, leading to erratic and unpredictable volumes.

You need a flexible CX partner that can ramp up and down as needed. At itel, our agile, geo-diverse delivery model allows our travel clients to ramp in as little as 90 days.

Sources:

Angelique Platas; Business Travel News; November 22, 2022; STR Slightly Cuts 2023 U.S. Hotel Rate, Occupancy Forecast; Debbi Kickham; Forbes.com; November 25, 2022; Virtuoso Reveals Top Travel Trends for 2023; Noreen Kompanik; November 7, 2022; The Trends That Will Transform the Travel Industry in 2023; Economist Intelligence; 2022; Industry Outlook 2023: Challenges, Opportunities and Trends to Watch in Seven Sectors; The Economist Intelligence Unit Limited

Gaming, You Have Much to Offer, But Your Admirers Don't Feel Supported Enough

TOP CHALLENGE:

Gaming had a tough year. Amid global supply-chain disruptions, many third-party publishers delayed game launches. That means in 2023 there will be a tidal wave of new games, many of them "triple-A", considered to be the best. Updated consoles will also be available, with one manufacturer expected to sell around 18 million units by March. Yet, competition among game developers is high and the pressure to retain players is strong. Gaming companies will need to focus on perfecting the end-user experience, as even small glitches will cause 35% of players to abandon a game.

Gamers also talk amongst themselves and 67% will actively discourage their family and friends from doing business with a company if they feel their experience was poor.

CX OPPORTUNITY:

Customer support remains a weak point for the gaming industry. A 2021 Netomi survey found that 76% of companies ignore a simple customer service email and even when they reply, the average response time is 39 hours. With such high competition among industry players, gaming companies should be worried about retention. Player support is one of the crucial aspects that affect the overall gaming experience. When gamers encounter an issue, they want it resolved right away, so they can return to the game.

If you can provide 24/7 in-game support channels that allow players to remain in the game, even better. But this approach will most likely require some AI-driven automation and outsourced customer support to supplement in-house service teams.

Sources:

Google; 2022; Google for Games: 2022 Mobile Insights Report;
ptw; Is Player Support Hurting Your Games;
Alternative Payments; October 23, 2022; 5 Major Challenges the Gaming Industry Faces;
Rebecca Riserbato; June 28, 2021; Why Gaming Companies are Falling Short of Customer Expectations;

Retail, You Will Have to Find New Paths to Success as Changing Headwinds Alter Your Course

TOP CHALLENGE:

Some experts are calling this the year of the retail “e-pocalypse”, as consumers return to pre-pandemic behaviors, and trends shift back towards in-store shopping. In 2023, it is predicted that 3/4 of U.S. retail sales will occur offline, or with buyers preferring BOPIS, which is buy-online, pick up in-store. Mid-level or enterprise-level retailers will need to open physical stores, create shop-in-shop locations, or more partnerships with wholesalers.

But hypermarkets may not be the best distribution choice as inflation will push consumers away from Big Box stores to discount retailers that offer steeper price breaks.

CX OPPORTUNITY:

Retailers who operate exclusive online may miss out. The way to thrive is an omnichannel approach that maximizes consumer engagement, with a hybrid mix of online shopping and in-store options. Of course, with this hybrid retail model, you will need to decide which customer touchpoints require voice or digital support, and where along the buyer’s journey those will be offered. An outsourcer like itel, with experience in retail CX management and customer journey mapping, can help you “map out” the best way to deliver a seamless omnichannel experience to your customers.

We also use the latest data analytics, machine learning, and sentiment analysis to identify trends and capture insights that can lead to new selling opportunities and new and exciting ways to engage with customers both online and in-store.

Sources:

Economist Intelligence; 2022; Industry Outlook 2023: Challenges, Opportunities and Trends to Watch in Seven Sectors; The Economist Intelligence Unit Limited
Forbes; www.forbes.com; November 8, 2022; What Trends Will Differentiate Retailers and Brands in 2023;
Katie Arcieri; November 19, 2022; US retailers Face Slowing Online Growth, Rising Price Competition in 2023; S&P Global;
Nielsen IQ; July 18, 2022; Planning for 2023 in a Shifting Retail Landscape;



Healthcare Will Have to Reinvent Itself to Keep Partners from Straying

TOP CHALLENGE:

Despite a slight 4.9% increase in government spending, healthcare in 2023 will experience higher wages and cost inflation, combined with persistent staffing shortages that will drive healthcare providers to make tough decisions on how to deliver care. This may involve looking at new areas of efficiency and/or the expansion of telehealth services. However, traditional providers will face increasing competition from retail healthcare clinics that offer elevated patient experiences and low-cost quality care, as tech giants like Amazon seek to enter the healthcare space.

Health insurers will also be forced to accelerate their digitization plans and data analytics capabilities as consumers continue to show a preference for virtual interactions.

CX OPPORTUNITY:

More healthcare will need to be delivered virtually to keep costs low and access high. In this future, tech companies and large online retailers could hold the advantage. To remain competitive, healthcare groups and insurers will need to focus on optimizing the patient experience within a digital model. This will involve increased digital channels to schedule appointments, manage health, handle claims, and pay bills. In this new, digital-based ecosystem, partnering with external CX vendors will become essential to ensure staffing levels and to recruit when needed beyond state borders, sourcing talent with the right combination of skills, licences, and language requirements.

Additionally, cost-saving automations, or data analytics, could help drive efficiency in patient care delivery.

Sources:

Economist Intelligence; 2022; Industry Outlook 2023: Challenges, Opportunities and Trends to Watch in Seven Sectors; The Economist Intelligence Unit Limited
Natalie Schibell; Forrester; November 11, 2022; Predictions 2023: Retail Health, Decentralized Trials and Wellness Are on The Front Lines
BDO; 2022; Healthcare Stability Outlook Report 2022 and 2023; BDO USA LLP;
Fitch Ratings; November 18, 2022; U.S. Insurers to Navigate a More Precarious Economy in 2023;

Telecom, Your Ambitious 5G Fantasies May Not Match Reality



TOP CHALLENGE:

Last year, telco revenues were battered by inflation and increasing competition, especially from private fiber networks and mobile virtual network operators. This year will not fare much better, with the long-heralded 5G revolution failing to materialize, despite 2023 being the first year that 5G phones will be offered under \$100 USD. According to a study by Nokia, only 11% of global 5G providers have the business systems in place to even monetize 5G effectively. Many have also been slow to roll out 5G infrastructure upgrades, citing high cost and uncertain ROI.

Though 2023 was to be hailed as the emergence of true “5G”, 4G LTE will continue to act as the coverage backbone until providers can guarantee that results will justify the investment.

CX OPPORTUNITY:

Providers can boost 5G adoption with another product segment that is growing, home broadband subscriptions. Some companies have already seen subscriber growth by offering discounted bundles that combine smartphone plans with broadband service. By offering customers the best available deal, it may offset the price sensitivity that makes 5G adoption less attractive. Of course, for customers to invest in 5G, they will need to trust it. Any network issues need to be troubleshooted right away. If multiple customers are affected, tech support volumes could erratically spike, and decisions will need to be made fast.

In cases like these, it helps to have a nearshore CX partner, like itel, who operates in the same time zone and is only a short flight from major cities in the U.S., in case site visits and in-person consultations are needed.

Sources:

S&P Global Market Intelligence; October 2022; The Big Picture: 2023 Technology, Media, and Telecommunications Industry Outlook; S&P Global
Deloitte; Deloitte's TMT Predictions for 2023;
Jeff Johnston; August 11, 2022; 5 Timely Trends Shaping Telecommunications into 2023;
Telecomlead.com; November 20, 2022; Predictions for Global Telecom Industry in 2023; TBR;
OMDIA; October 2022; What Will 2023 Look Like for Telecoms;

FinTech Will Wed Retail

But Will Cast Its Eye at Other Industries

TOP CHALLENGE:

Embedded finance will be one of the biggest Fintech trends in the coming year. It allows businesses to offer their own financial products without resorting to a bank or external financial provider. Though it is not a new concept, in 2023 the true revolution will take place as more software companies partner with financial providers to integrate financial products into seamless digital interfaces such as digital wallets, customer loyalty apps, and shopping cart platforms. However, risk will be a major constraint to market growth. Financial providers will still need to rely on case-by-case assessments for certain products.

Regulatory requirements, such as mandated waiting periods for mortgages and certain loans, will also make end to end digitization difficult.

CX OPPORTUNITY:

Embedded financing offers a way for businesses to create new revenue streams without incurring the overhead of operating a physical bank. It also offers the kind of seamless digital experience that younger consumers want, where they can purchase a product and access financial products all in the same platform. This is when providers can integrate cost-saving automations that speed up and streamline processes, such as chatbots that can answer simple inquiries, automated pre-approval processes and AI-driven credit scoring. They can then make strategic choices about how to manage complex cases.

For instance, difficult loan/credit assessments are directed to live agents, who have the expertise and knowledge to make the necessary judgements and approvals.

Sources:

Andy Dresner, Albion Murati, Brian Pike, and Jonathan Zell; McKinsey & Company; October 13, 2022; Embedded Finance: Who Will Lead the Next Payments Revolution; Business News Wales; November 15, 2022; Experts Predict the Biggest Fintech Trends for 2023; Andrea Craig; September 15, 2022; Watch for These Fintech Trends in 2023; Bernard Marr; forbes.com; November 10, 2022; The Top 5 Technology Challenges in 2023;

Technology, You Have Undiscovered Potential, But Fear of Change Makes Others Overlook You

TOP CHALLENGE:

Artificial Intelligence (AI) technologies will be in the spotlight in 2023, with 86% of tech providers saying it is now critical for businesses interested in gaining market share or building customer loyalty. AI will offer the potential to deliver more personalized and productive customer experiences, while tracking engagement across the entire customer journey. It will introduce new efficiencies by automating functions such as customer segmentation, and will also be applied to data analysis, permitting companies to quickly identify and respond to shifts in consumer needs.

Yet, only 20% of companies will maximize this transformational technology in 2023 – leading it to be more hype than reality.

CX OPPORTUNITY:

Technology companies selling AI-based solutions often encounter a two-pronged challenge. On the residential consumer side, there's the adoption of new tech and getting customers on board. At the enterprise level, execs often cite concerns over the large investments in legacy systems and the cost of new system migration or AI integration. The solution for both is often the same. It often starts by winning "lighthouse" customers first – existing buyers willing to try new products. As success stories are shared, more are open to the switch. For enterprise customers, sales teams need to highlight that AI is the path to customer-centricity.

For instance, itel currently uses AI to collect and analyze contact center data, monitor call quality, assist in agent coaching, as well as help sales agents to position relevant products and services.

Sources:

S&P Global Market Intelligence; October 2022; The Big Picture: 2023 Technology, Media, and Telecommunications Industry Outlook; S&P Global Economist Intelligence; 2022; Industry Outlook 2023: Challenges, Opportunities and Trends to Watch in Seven Sectors; The Economist Intelligence Unit Limited Venture Beat; 2022; Report: 13% Fewer Companies Expect Technology Budgets to Stay Level or Increase in 2023 vs. 2022; Bain & Company; 2022; Technology Report 2022;

Education, You Need to Embrace Transformation, and Be as Engaging Online as You Are In-Person

TOP CHALLENGE:

Online learning became essential during the pandemic. It's a trend that some thought might disappear once schools reopened. However, in 2023, new technologies in the U.S. will accelerate market expansion, such as AI, virtual reality, and better videoconferencing tools. Yet, as we are finding out now, learning outcomes for virtual learning have been less than ideal. Nationally, kids who learned via virtual classrooms during COVID, performed 13 percentage points lower in math and 8% lower in reading.

What remains a challenge for educators is how to reach the same level of engagement and learning comprehension as in-classroom teaching, while also providing students with the technical literacy skills required in the new economy.

CX OPPORTUNITY:

The secret to greater student engagement may be new teaching techniques that adapt well to online learning. Gamification is an interactive approach that makes education fun by incorporating video game design into the learning process. As well, micro learning breaks complex ideas and concepts into easy digestible "bite-sized" modules that students can learn at their own pace. That's where there's an exciting opportunity to partner with CX vendors who already have the expertise and experience rolling out virtual learning at scale, across their geo-diverse workforce.

And companies like itel that already utilize techniques like gamification, micro learning, and virtual 3D models to train their work-at-home agents, can share best practices, new tools, and ways to enhance the overall online learning experience.

Sources:

Karl Montgomery; March 1, 2022; The Biggest Challenges Facing the Education Sector; Wiley University; November 2, 2021; Top Challenges Facing U.S. Higher Education; Finances Online; 2022; 19 Higher Education Trends for 2022/2023: Latest Forecasts to Watch Out For; Moonpreneur; September 5, 2022; Top 13 Education Trends in 2023; Bianca Vazquez-Toness, Jocelyn Gecker; AP News; October 21, 2022; Online School Put US Kids Behind. Some Adults Have Regrets;



Our Constellation of Industry Predictions Would Be Incomplete Without Mentioning These 2 Emerging Markets...

The Internet of Things

TOP CHALLENGE:

There are two emerging industries that deserve to be on the 2023 “Watch List” and they both have their challenges in the upcoming year. IoT or the Internet of Things is the interconnection of computing devices embedded in everyday objects. Often hyped as a futuristic technology, it is already used in artificial intelligence and data analytics software and is paving the way for smart technologies in almost every sector, from phones to smart appliances, cars, even smart cities. The top challenge facing IoT is long-term health and security. IoT devices will require continuous monitoring to ensure they are generating and processing data accurately and safely.

As the number of devices grow, this will become a more complex task, as it only takes one weak point to compromise interconnected systems.

CX OPPORTUNITY:

As IoT devices proliferate, there will need to be more back-end support and end-user tech support to ensure that cyberthreats are controlled and mitigated, devices aren’t hacked, and that data collection and transmission remains efficient and accurate. IoT support teams would be specially trained to monitor and troubleshoot the vast array of interconnected devices and systems. The most exciting opportunity, though, lies in the potential to detect customer issues and inform companies about them in real-time, sending issue resolution tickets straight to customer support desks without customer intervention.

This could enhance engagement and retention as issues would be proactively solved before they cause problems.

Virtual Reality Technology

TOP CHALLENGE:

Many have heard of the Metaverse. But there would be no Metaverse without the essential technology it relies upon, Virtual Reality (VR). So much potential exists for VR application in 2023. Beyond gaming, VR can be used for medical training, virtual tourism, and retail. More importantly, VR technology represents the next level of consumer engagement, an extension of what we already know as omnichannel experiences. The U.S. is already one of the leading VR adopters and the market is predicted to grow to \$5.1 billion by 2023. Yet, adoption will be slower than expected because the technology remains problematic.

Despite the introduction of some mid-range models, the cost of VR headsets will still be prohibitive to most households, and users still suffer unpleasant side effects after prolonged VR use, such as eye strain, headaches, dizziness, and sound disorientation.

CX OPPORTUNITY:

VR could revolutionize the online shopping experience, making it more streamlined and interactive. It could lead to new ways to engage with consumers and for brands to communicate new offerings and promotions. But businesses need to plan now for how they are going to use VR in their customer support or sales channels. Will there be virtual agents? What skills and training will they need? What resources will be needed to support it? This is when companies should find CX vendors with whom they can build entire VR ecosystems that interconnect with other touchpoints and channels, to craft a truly seamless omnichannel experience from end to end.

At itel, we can help you envision and build that Metaverse future, with our world-class Data Science & Innovation team.

Sources:

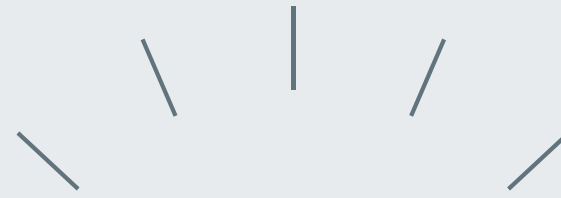
Finanças Online; 2022; 10 IoT Trends for 2022/2023: Latest Predictions According to Experts; Ben Pietrabella; September 223, 2022; Prepare Your Organization for These 3 IoT Challenges; Comptia; November 2022; IT Industry Outlook 2023; Same Dale; 2022; Virtual Reality & Augmented Reality Headsets 2023-2033: Technologies, Players, and Markets; Christy Pettey; Gartner.com; September 6, 2018; 3 Reasons Why VR and AR are Slow to Take Off; Software Testing Help; December 5, 2022; Future of Virtual Reality – Market Trends and Challenges;



We Hope You Enjoyed Your
2023 Industry Horoscope!

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New Year?

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itel is the Caribbean's largest homegrown, award-winning Business Process Outsourcer and Customer Experience Provider. We supply end-to-end, bilingual Customer Support Services via Voice, Email and Chat. Spanning 7 countries and 15 facilities across the nearshore, our geo-diverse footprint and flexible CX approach gives companies the agility to respond to rapid changes in consumer habits and to ensure business continuity in an uncertain and changing world.

Our perfect combination of technology, data insights and human touch allows us to make lasting connections with your customers and to deliver memorable experiences that help your brand stand out in a noisy marketplace.

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