



WHITEPAPER

During Economic Uncertainty,
Top Brands Turn to Domestic
& Near-Shore Call Centers

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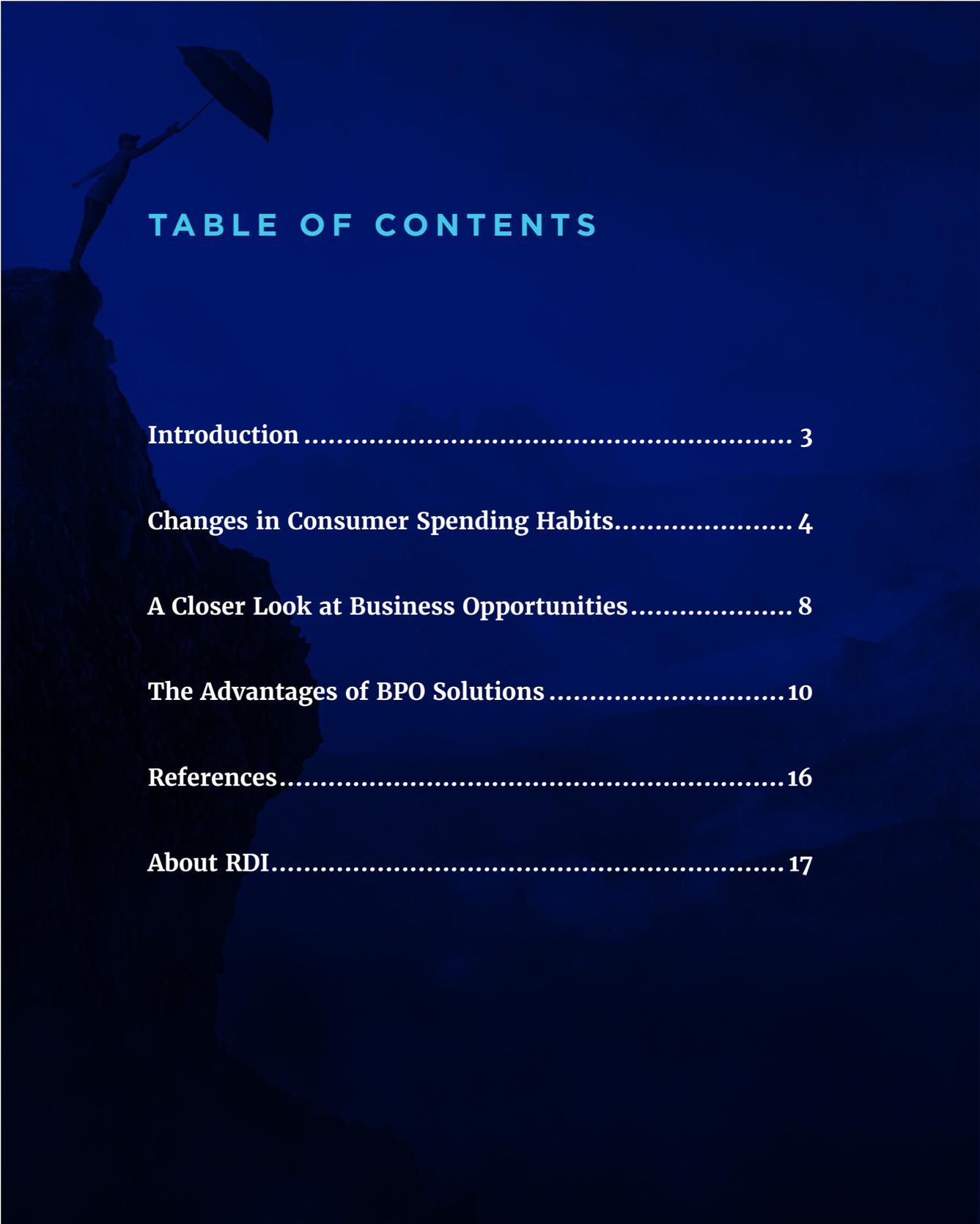


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During Economic Uncertainty, Top Brands Turn to Domestic & Near-Shore Call Centers

The COVID-19 pandemic has taken its toll in significant ways, affecting everything from public health policy to social interactions with loved ones to daily business operations. One area that remains a concern is the weakening economy, which continues to spiral despite government efforts to slow inflation with higher interest rates and other fiscal policies¹ to cut costs and reduce the national deficit. Inflation has increased more than 7%² over the past year, which is particularly worrisome considering that 2021 experienced the highest inflation rate since the 1980s.³

What does that mean for businesses? It is an obvious question without a simple answer and overlooks a key variable that should drive every business decision—the consumer. The real question, before businesses can determine how they should respond, examines the customer's response. Too often, moments of economic decline create panic and lead companies to make knee-jerk decisions that might temporarily cut spending but do not lead to long-term success⁴ because they are not focused on larger business goals or customer experiences.

This report provides insight into the consumer response to inflation, tracing people's feelings and attitudes and how these sentiments have changed spending habits. While reduced spending power creates significant barriers for businesses to overcome, more consumer awareness and discernment about product value also create opportunities for companies to strengthen their brand and enhance customer service, thereby garnering trust and customer loyalty.

In particular, many companies are strategically outsourcing their business solutions to streamline operations, reduce operating costs, and create more positive customer experiences. This paper outlines the significant benefits of nearshore and domestic call centers, especially as businesses look for intelligent ways to cut spending and facilitate stronger connections with their customers.

A hand holding a US dollar bill over a pile of coins. The background is dark and textured, suggesting a pile of coins or small objects. The dollar bill is the central focus, with the text 'THE UNITED STATES OF AMERICA' and 'FEDERAL RESERVE NOTE' visible. The serial number 'B 51637442D' is also visible. The hand is holding the bill from the right side, and the coins are scattered on the left side.

Changes in Consumer Spending Habits

...it is not just the reality of inflation that is changing consumer spending; it is also the consumer's perception of the economy, which is often direr than inflation itself and is the primary driving force behind purchasing decisions.

Inflation has had a significant impact on the way that consumers spend money. One obvious effect of higher prices is that people have less spending power, which limits their ability to purchase products and services. "In an inflationary environment, unevenly rising prices inevitably reduce the purchasing power of some consumers, and this erosion of real income is the single biggest cost of inflation," says Ceyda Öner, an economist with the International Monetary Fund.⁵ Since most people have not experienced an increase in income, the rising costs have made it more difficult for most consumers to maintain their regular spending habits.

Another critical consequence relates to consumer sentiment—their attitudes and feelings about the economy and their own financial future. Not surprisingly, consumers are not feeling very optimistic. According to the Consumer Sentiment Survey⁶ released by the Alvarez & Marsal Consumer and Retail Group in November 2022, public sentiment is "weak" as people grow increasingly concerned about the economy and what they need to do to make ends meet. The survey emphasizes a decline in consumer confidence, with more than half of the respondents expecting to have less money in the next six months. In other words, it is not just the reality of inflation that is changing consumer spending; it is also the consumer's perception of the economy⁷, which is often direr than inflation itself and is the primary driving force behind purchasing decisions.

It is no wonder people are concerned based on their experiences at the gas pump⁸ or the grocery store,⁹ where they are confronted with significantly higher prices. Most people have also experienced firsthand the supply chain problems,¹⁰ transportation costs and delays,¹¹ and labor shortages.¹² While there have been improvements in these areas, consumer confidence remains low.

In a nutshell, lower purchasing power and consumer confidence have led people to spend less, budget more carefully, and be savvier in their search for the best deals. However, as studies like the Alvarez & Marsal Consumer Sentiment Survey tease out consumers' specific priorities and thought patterns, some interesting trends emerge that can help guide business strategies.

Sentiments

- Consumers believe that the worst part of inflation is still to come.
- Compared to the spring 2022 survey results,¹³ consumers now expect to have less money and to spend more on basic necessities in the next six months.
- High prices are the most significant obstacle to consumer spending, as many people (59%) believe that products and services are overpriced.
- Other barriers to spending include lack of availability (26%), poor customer service (19%), and concerns over health (20%).
- Demographics factor into how people feel about inflation and their financial outlook. Older consumers (ages 56-80) are more concerned about prices than younger age groups. Similarly, while all ethnic groups are worried about finances, Black communities report higher levels of concern, followed by Latine respondents. In terms of socioeconomic status, even people in higher income brackets are beginning to slow spending due to rising prices.



Consumers believe that the worst part of inflation is still to come.

Consumer Spending Down

jewelry & accessories
-33%

alcohol
-28%

skincare products & fragrances
-24%

outdoor activities
-23%

electronics
-22%

entertainment
-21%

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Spending Habits

- As people monitor spending, they plan to be more conservative across the board in all categories. However, they are more likely to prioritize basic needs, such as groceries, rent, utilities, pet supplies, and transportation costs, over experience (down 20% from the spring) and indulgences (down 18%).
- While consumers realize they will have to spend more on fresh food, packaged food, and personal hygiene products, they are planning to spend less money in a variety of other categories, including jewelry and accessories (-33%), alcohol (-28%), skincare products and fragrances (-24%), outdoor activities (-23%), electronics (-22%), and entertainment (-21%).
- In some cases, consumers are going without basic needs to reduce spending. A Dunnhumby survey¹⁴ found that many people are not eating the foods they would like (55%), while some say they are not getting enough to eat at all (18%). Many respondents reported skipping meals or reducing portions to reduce expenses (as cited in Winsight Grocery Business¹⁵).
- The Dunnhumby survey also found that people are looking for cheaper alternatives to name-brand items and are making smaller shopping trips, opting to get just a few necessities at once.

Looking for the Best Bargain

- Shoppers are utilizing several strategies to find the best deals to offset increasing prices. These include switching to generic brands (43%), actively searching for coupons and promotionals (37%), researching competitor prices (35%), postponing certain purchases (30%), and avoiding shipping fees (30%).

- Consumers are also influenced by things like return policies, BOPIS (buy online, pick up in-store) fees, return fees, and BNPL (buy now, pay later) options. In fact, according to the Consumer Sentiment Survey, two of the most significant “deal breakers” for consumers are a limited or absent return policy and a fee for BOPIS.
- Shoppers are increasing their in-store purchases to avoid shipping and BOPIS fees.
- As consumers focus more on basic needs, they are more likely to use retailer apps that offer indispensable products and services. That includes retailers like Amazon and Walmart, for instance, as opposed to Grubhub. Social commerce experienced the most significant drop since the spring at -24%.

Values

- Many consumers are still willing to spend a little more money for company practices that align with their values. For instance, the Consumer Sentiment Report noted that 2/3 of respondents “are willing to pay at least slightly more for a product that is environmentally friendly.”
- Similarly, the Dunnhumby survey reported consumer concerns regarding food waste. According to Winsight Grocery Business, “91% of consumers said they would prefer to purchase food from companies that are taking steps to reduce waste, and 58% said that in the past year, they had increased spending with companies that focus on reducing waste.”
- Amidst increasing prices, consumers are placing a higher value on customer service. According to Owen Ray, “[C]ustomer experience is nearly as important as price, as 37% [of consumers] reported that they will do more research than they did last year to find the company that will provide the best customer experience.”¹⁶ He says that many respondents (63%) would pay more for a positive buying experience and that even just one bad experience would prevent them from buying from a company in the future (76%).



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A Closer Look at Business Opportunities

While the current economic landscape has created barriers to consumer spending and financial challenges for businesses, there are also new opportunities for companies ready to make strategic decisions focused on customer service and long-term success.

For one thing, the economic downturn has created a sharper focus on consumer experiences, values, and decisions. All of the above data, with details about spending habits and thought processes, is invaluable to businesses ready to meet consumer expectations, strengthen their brand, and garner customer loyalty.

According to Joe Fuca,¹⁷ a Forbes Councils member, we are in a feedback economy, marked by digital communication tools that provide a platform for customers to post reviews and describe their experiences with specific companies, which can have a significant influence—either positive or negative—on a company's public image. Consequently, “savvy businesses” are increasingly adopting business models that utilize an “outside-in approach,” which prioritizes the customer experience.

“Decisions are made based on what's best for the customer and how to best meet the customer's needs,” says Fuca. “Outside-in organizations are laser-focused on the customer journey, making for happy customers, a successful business, and, ultimately, higher shareholder value.”

During this time of inflation, in which consumers are actively searching for the best value for their money and a seamless customer experience,¹⁸ is the perfect time for businesses to strengthen operations with a focus on those key areas, which will bolster customer retention and generate new leads. In fact, in its recent customer engagement survey review, Business Wire reported that 88% of consumers would





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- Joe Fuca, Forbes
Councils Member

continue to shop with a particular company if they had a positive customer experience. Similarly, 82% said they would refer their friends and family, and 63% said they would post positive feedback on social media.

In addition to strengthening customer service, other opportunities come with inflation:

- More effective communication with customers about the value of your products and services, your appreciation of their continued business, your understanding of their needs and expectations, and your business’s plans to put those needs first. Showing empathy can go a long way to building trust and customer engagement.¹⁹
- Creative thinking about product offerings and services. As the above Forbes article discusses, customer reward programs and product packages can be a great way to grow your customer base. This is a chance to think about customer-focused initiatives that your competitors have not.
- Streamline business operations by cutting unnecessary costs.²⁰ You may not think much about workflow and maximum efficiency when the economy is stable; however, when times are lean, it is crucial that you take the opportunity to reevaluate your operations and consider ways to increase productivity and lower costs. This might include strategies like reducing labor and production to match demand, automating more repetitive back-office tasks, and outsourcing select business solutions to increase flexibility and leverage expertise from professionals outside your field.



The Advantages of BPO Solutions

Outsourcing is an important survival strategy that many businesses are taking advantage of during this time of financial instability. While you might not want to outsource your core competencies, getting help from outside companies to manage strategic or support operations—like IT support or customer service—provides flexibility and resilience to increasing costs.

Forbes lists several advantages of outsourcing that relate directly to the opportunities listed above, including reduced overhead.²¹ BPO solutions save on the steep expenses of in-house employee wages and benefits and reduce the need for office space and management personnel. The trend toward outsourcing is expected to increase dramatically over the next decade, primarily because of cost savings²²—estimated to be between 30-50%.²³

Another significant benefit of outsourcing is the ability to scale up or down as needed, which puts businesses in a position to respond quickly and effectively to customer demands. “Because businesses of all sizes . . . now operate in a global environment, agility is a top priority,” says Mark Thacker.²⁴ “When they quickly locate and engage a variety of service providers, businesses can make it easier to respond to changing market needs.”

Other advantages of outsourcing include access to industry experts with specialized training, reduced liability, and increased attention and accuracy to daily operations, resulting in tangible effects on key performance indicators. Additionally, outsourcing certain tasks increases a business’s ability to focus on strategies and core competencies that set it apart from competitors.



Leveraging the Benefits of Nearshore and Domestic Call Centers

Increasingly, successful businesses are outsourcing their call centers²⁵ to attend to high customer demand while maintaining optimum efficiency. As noted above, customer service has become even more crucial to consumers looking for the most value for their money, which puts a greater burden on businesses trying to address these demands in-house. Not only do these businesses have to worry about employee turnover and the expense of hiring employees, but the process of training call center agents and performing the data analysis necessary to increase customer satisfaction is beyond the scope of what most businesses can do.

Of course, not all call center solutions are the same. There are some essential differences between offshore call centers and more proximal domestic or nearshore call centers that can significantly impact a business's success.

The term “offshore” implies that the call center is far away from the home base of an organization—probably overseas in another time zone. Countries like India and the Philippines offer call center outsourcing along with money-saving opportunities that might seem attractive at first glance.²⁶ However, offshore call centers also come with major challenges that can quickly undermine growth potential:

- Language barriers that make it difficult for customers to understand call center agents and feel that they are understood in return.²⁷
- Cultural disconnect related to values, expectations, and even subtle communication nuances. These differences can create frustration and missed opportunities to make customers feel valued.²⁸
- Unreliable technology, particularly in third-world countries that do not have the infrastructure or support to provide consistent service.
- Less oversight of personal data and privacy regulations,²⁹ which can put customers in a vulnerable position.
- Adverse reactions from customers who consider offshore outsourcing as a sellout to the local economy.
- Lack of transparency related to key metrics, like analytics and customer satisfaction data. Additionally, different time zones and distances make it difficult to communicate with or travel to these call centers, which hinders an organization’s ability to monitor the quality of customer service or get critical feedback about the customer experience that should guide other vital processes like product development and marketing.

Obviously, for businesses seeking to strengthen their brand and the customer service experience, these are significant obstacles that would make them think twice about outsourcing such an important branch of their business to an offshore call center.

Alternatively, domestic and nearshore call centers are much closer to a company’s home base, offering higher levels of compatibility and collaboration. They provide the same benefits of cost savings and the flexibility to scale a business quickly, but they are much more likely to fit with the ethos of an organization and provide the attention and expertise required to facilitate a positive customer experience. Working with a domestic or nearshore call center can offer significant advantages for businesses looking for innovative ways to thrive.

Reduced Costs

For an in-house agent, the company pays 100% of that employee's wages, including non-productive time like coffee and bathroom breaks. In contrast, an outsourced call center does not charge for non-work time. "Most external call agents are only paid for their productive time, and on average, they're productive 85% of each hour," says Swetha Amaresan with Hubspot.³⁰ That is a 15% savings off the top and does not begin to calculate other cost savings, such as payroll taxes, human resources, health and retirement benefits, training, IT support, sick pay, office supplies and equipment, and overhead.

The cost savings go up even more for nearshore call centers in places like Mexico, where the overall cost of living is much lower. According to RDI, the difference in wages for a nearshore call center can be up to 60%.³¹

Efficiency

Domestic or nearshore call centers are equipped to handle higher call volumes and are trained to resolve customer concerns quickly—whether on the phone or through other modes like email or online chat services; this improves efficiency dramatically. Some top-tier call centers have speech analytics software, which makes it possible to quickly and automatically monitor every call for quality assurance and to promptly follow up on conversations that do not meet customer satisfaction standards.³²

Further, businesses do not have to spend the time and money to train call agents, which can be time-consuming and expensive in this high-turnover industry.³³ By working with a call center that handles these personnel logistics and customer services, an organization can focus more fully on core business strategies and daily operations.

Compatibility

Domestic and nearshore call centers are much more likely to complement and strengthen the existing company brand as they interact with customers. There are no language barriers, time zone differences, or cultural gaps that make it difficult for agents and customers to understand each other. The flow of a conversation is much more natural, and agents are more likely to demonstrate the type of understanding and empathy that will put customers at ease.³⁴ This is also true for a company's Spanish-speaking customers, who are a growing segment of the population.³⁵ Domestic and nearshore call centers—particularly those housed in Mexico—have bilingual agents who can easily connect with Hispanic and Latine customers and make them feel valued.³⁶

Also, there is more synergy between the call center and the parent organization because they are more likely to share fundamental values related to quality standards, work ethic, and integrity. They are also more likely to comply with federal regulations related to customer data and privacy,³⁷ and they are more transparent about pricing, processes, and performance metrics.

Expertise

Because call centers specialize in customer service, they can provide higher levels of agent training, personnel infrastructure, and advanced technology to meet customer demands effectively. Forbes mentions tools like data management software and tracking systems that are crucial to customer satisfaction.³⁸ Fortunately, these systems are built into the daily workflow at most domestic and nearshore call centers, where agents are trained to use them effectively.

For instance, competitive call centers have business intelligence teams dedicated to customer service that can leverage tools like voice analytics software and performance data to continually improve agent training and daily operations.³⁹

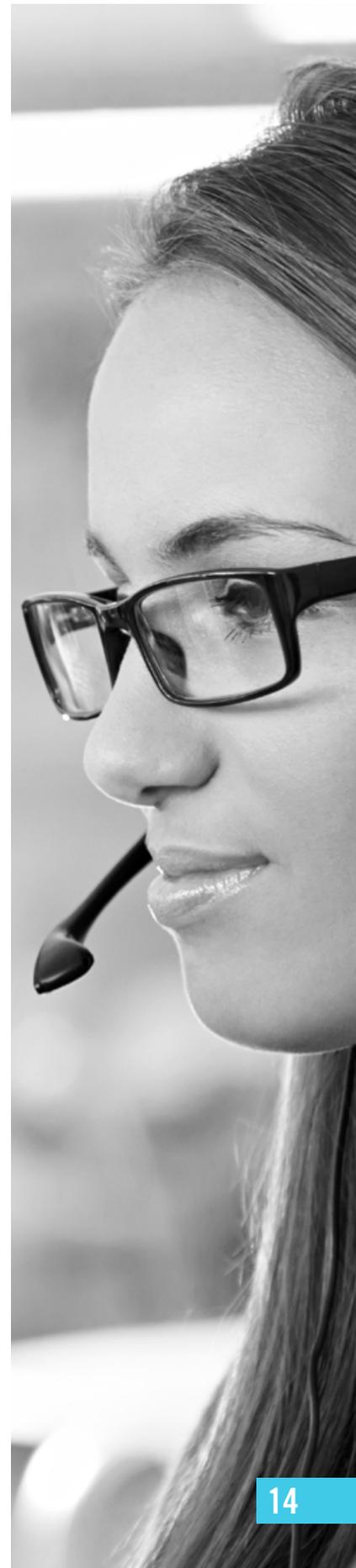
Flexibility

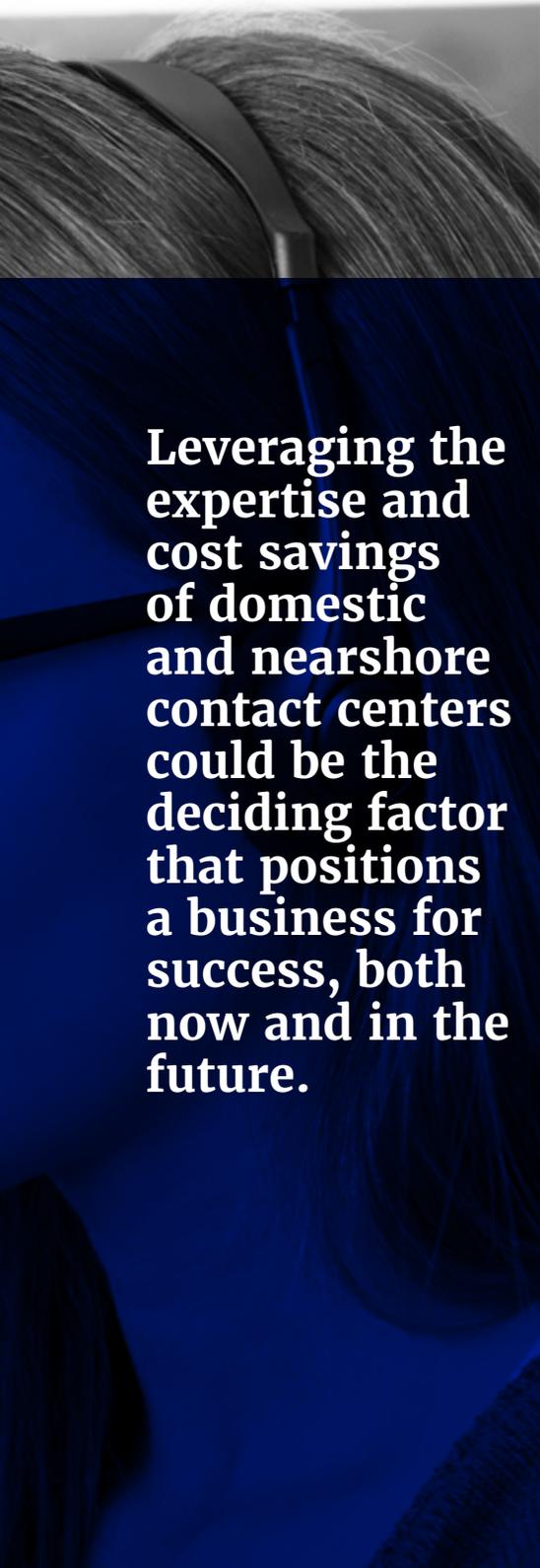
Another key advantage of working with domestic or nearshore call centers is its flexibility, which is especially important during economic uncertainty. Businesses need to make quick transitions that align with customer demands.⁴⁰ Organizations can scale up or down by working with a call center, depending on call volume. This saves businesses money during slower periods and enables them to increase operations during busier seasons.

Supply Chain Integrity

While it might not seem like customer service has anything to do with the supply chain, the truth is that the two things are intricately intertwined. The supply chain is only complete when the customer receives the product or service, which has become incredibly challenging in the current climate of high demand and regular shipping delays.⁴¹ Further adding to the strain are customer expectations of receiving the products they order quickly and receiving accurate tracking information.

The benefit of a call center comes from the in-depth knowledge it has about customer expectations and experiences, which can be used to improve the supply chain. For instance, in the Supply and Demand Chain Executive, Wesley Burger suggests that, based on ongoing information about the customer experience, “businesses adapt the supply chain to customer needs right from the time of purchase until the product arrives at the customer’s doorstep.”⁴² Domestic and nearshore call centers more easily integrate with order entry and shipment tracking systems, making it possible for an agent to quickly provide real-time information about an order and resolve potential supply chain issues.





Leveraging the expertise and cost savings of domestic and nearshore contact centers could be the deciding factor that positions a business for success, both now and in the future.

Ethics

Lastly, domestic and nearshore call center business practices are more ethical. As the Dunhumbly report demonstrates, consumers are becoming increasingly conscious about business processes that align with their values.⁴³ For instance, they are likely to have more positive feelings about and continue to engage with companies that provide American jobs and a positive work environment for their employees.

While offshore contact centers are notorious for exploiting workers for grossly inadequate pay,⁴⁴ domestic and nearshore call centers comply with Fair Labor Standards that require things like minimum wage pay, overtime pay, recordkeeping of job-related activities and work hours, rest and meal periods, and protections for minors.⁴⁵ These are all things that protect the integrity of a business, ensure fair employment practices, and resonate with the values that customers hold dear.

Smart Businesses Put Customers First

While this climate of inflation and economic uncertainty can create anxiety and doubt for businesses looking for ways to weather the storm, the number-one rule of business has not changed. Successful companies put their customers first, starting with a focus on the challenges, values, and attitudes that influence spending decisions.

Most importantly, as customers shift their priorities and make financial adjustments, businesses must follow suit to meet consumer expectations and add value to their products and services. Leveraging the expertise and cost savings of domestic and nearshore contact centers could be the deciding factor that positions a business for success, both now and in the future.

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RDI

RDI is a privately held contact center and IT firm committed to elevating the Customer Experience in its dedicated outsourced environment. Founded in 1978 as a research analytics company, RDI’s expertise has grown to include full-service Business Process Outsourcing (BPO) solutions for Contact Center support, Data Analytics, and Managed IT & Helpdesk Services. With 12 domestic and near-shore locations and over 5,000 in-house and work-from-home employees, RDI focuses on the Customer Experience and delivers value-driven results for multiple industries, including leading Fortune 500 client partners.

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