Discover how embedding service at every step of the customer journey generates growth for your business.
When most people think about customer service, they think about fixing something that went wrong: The package that arrived late. A double-billed service. Power and internet outages. It’s true that solving problems is an important role of service. But it should no longer be the sole focus.

For decades, customer service has functioned as a silo and focused on efficiency—solving problems and answering questions at the lowest cost possible. Service has been stuck in a maintenance phase at the end of the customer lifecycle. Reactive and transactional, it has been a cost of doing business, not an engine for growing it.

Most companies have been investing in better digital capabilities, including self-service, artificial intelligence (AI) and automation. Their goal: faster, less expensive and more flexible service. Though important, that goal alone misses the larger opportunity to transform service into a growth driver.
Imagine service as a function so essential to your organization that it engages customers at every step of their journey—from learning and purchase to usage and, ultimately, repurchase. It’s integrated, indispensable, influential and seamlessly embedded into your operations. It’s a driver of continuous innovation. It reduces customer effort, helps customers achieve maximum value from their purchases and provides customer insights into product development.

No longer a traditional cost center, service contributes to business growth, customer loyalty and trust.

This is End-to-Endless Customer Service.
Leading brands are shifting the focus of the traditional service center

Focusing only on the speed, efficiency and cost of reactive customer service is a race to the bottom. It also puts revenue at risk. It’s time to seize larger, more strategic opportunities in service of growth.

Our research has revealed that leading companies are already embracing an end-to-endless customer service mindset. This approach is paying off. These companies have shifted their model and transformed service from a cost center to a value driver.

A small proportion of companies are fully committed to service as a value center that improves customer relationships and drives sustainable growth.

These companies drive more than triple the revenue growth of companies managing service as a cost center.

These high-growth companies are spending an average of only 50 basis points more of their revenue on customer service.²
This transformation starts with a mindset shift around customer service—from treating it as a problem solving function and a cost center to viewing it as value creation function responsible for delivering memorable customer experiences. Our study asked customer service executives how leaders within their company perceive the customer service organization. Leveraging a 5-point scale, we found that only one in five organizations fully views service as a value center. These companies achieve 3.5 times more revenue growth than those perceiving service entirely as a cost center.

Figure 1: When customer service is perceived as a value center, revenue growth is higher

These high-growth companies are not spending a lot more, either. In fact, compared to their peers, they are spending, on average, only 50 basis points more of their revenue on customer service.

Figure 2: High-growth companies are spending an average of only 50 basis points more of their revenue on service

Base: N=2030. Note: Service spend as a percentage of total revenue. High-growth companies vs. other companies based on self-reported revenue growth averages (2018-2020) for top industry quartile vs bottom three quartiles (7% vs 6.5% of total revenue spent on service). ‘BPS’ represents basis points. Source: Accenture End-to-Endless Customer Service Research 2021.
Putting the customer at the center to fuel growth

Service transformation must extend beyond technology investments and process redesign to also focus on re-imagining the service and experience that is delivered to customers. As experience becomes increasingly important to growth, service plays an even more critical role in exceeding expectations for all customers across all channels. Customers want interactions that align with their motivations, desired outcomes and preferences for how to achieve these outcomes. A purely cost-centric approach to managing service will fall short in delivering the experience customers want and value.

Customer service. Customer care. Customer support. No matter what you call it, how can you transform service interactions into an opportunity for shared value creation?

Our research and advanced modeling uncovered three key opportunities to activate customer service as a value center today.

Case study

Polestar revs proactive customer service as key differentiator

As Polestar set out to capture more of the booming electric vehicle market, it eyed a unique opportunity: leverage the car as a customer experience platform. From the ground up, it built its business and technology infrastructure to serve the digital consumer. As Chief Marketing Officer Tim Heldmann explained, “At Polestar, we wanted to replicate a state-of-the-art infotainment that is very similar to what consumers are used to today: their current smartphone. We want to get the car experience closer to how people interact and use their smartphones.”

Polestar captures and analyzes driver information in an instant—enabling proactive service, a much higher degree of personalization in marketing and aftersales, and more value for its customers.
Three key opportunities for end-to-endless service

Grow Trust with proactive, predictive service
- Mitigate the severity and frequency of customer-initiated effort by injecting proactive and predictive capabilities into end-to-endless service.

Grow Usage by helping customers get more value
- Maximize value delivered to customers by providing personalized and contextually relevant strategic advice on how to get the most value from their purchases.

Grow Possibility by activating service insights
- Modify how products and services are developed by integrating insights from the service organization into the product innovation process.

78% B2B and 65% B2C customers indicate proactive service solutions are important but less effectively provided.

#2 value driver
- B2C customers benefit when service helps them get more value from their products.

10X+ higher revenue growth
- When companies involve their service organization in the development of new products.
Grow Trust

Mitigate the severity and frequency of customer-initiated effort by injecting proactive and predictive capabilities into end-to-endless service.
We measured 19 different service experiences to gauge how important they are to B2B and B2C customers. These service experiences ranged from anticipating a potential issue before it becomes one to advising customers on the best products and services based on their history/usage. We also asked how well their providers deliver these experiences.

We discovered customers highly value proactive service experiences and communications.

These are also the experiences underserved by most organizations. By shifting to a more predictive service model, businesses have an opportunity to provide greater value to customers and drive growth for the organization.

Figure 3: Customers value proactive support but are being underserved

B2B
3/4

B2C
2/3

customers reported proactive service as important.

Note: Customers that view proactive service experiences as “important” or “very important”, vs. “effective” or “very effective”. Visualization for B2C Customers, whereas B2B Customer charting shows similar outlier pattern for proactive services. Source: Accenture End-to-Endless Customer Service Research 2021.
Is customer service a functional silo within your organization—only engaging with customers reactively when they have an issue? Or have you created the skills and capabilities to monitor, identify and proactively resolve customers’ problems?

**Figure 4: More effective proactive service solutions can result in greater revenue growth potential**

<table>
<thead>
<tr>
<th>Companies that are not effective</th>
<th>Companies that are very effective</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anticipating issues</td>
<td>5.9%</td>
</tr>
<tr>
<td>Communicating issues</td>
<td>5.6%</td>
</tr>
</tbody>
</table>

**Revenue growth (% 3yr average)**

Base: N=2030. Note: Average company self reported revenue growth % (2018-2020) based on effectiveness of proactive service solutions.


Even with this increased value of service, one-third of customers still view service as a utility—something they need but don’t think much about unless they have an issue.
It’s human nature to try to resolve an issue when it arises. Well-designed self-service tools enable a customer to address their own needs quickly and easily. That’s a good outcome for the customer and the company. An even better approach is to predict and proactively address an issue to further reduce customer effort and avoid negative impacts to customer experience.

Truly proactive support demands a deep understanding of customer needs with predictive capabilities powered by data that anticipates and identifies when you’re at risk of not meeting customers’ expectations or promised product or service performance. When you take responsibility for proactively understanding, anticipating and meeting customers’ needs, your company becomes an “invisible” presence they know they can trust.

Customers don’t just want proactive service; they are also willing to pay for it. Compared to those who do not consider proactive service important, customers who do are 30% more likely to pay a premium for proactive service.

Interestingly, younger generations of B2B and B2C customers are more willing to pay a premium for proactive support.
As you shift your support model to incorporate more predictive and proactive service, it will be important to:

**Identify**
when and where to apply these capabilities to improve customer journeys.

**Define**
triggers for predictive problem identification and proactive customer communication.

**Establish**
analytics processes for consuming and analyzing data in support of proactive trigger identification.

**Invest**
in the technology capabilities required to enable your proactive customer engagement strategy.
Available data sources are vast and ever expanding. They extend beyond “traditional” support channels, making it critical for service to have a scalable data and analytics strategy.

For example, consider data generated via IoT wearables. This data can inform proactive, personalized recommendations to help improve a customer’s product usage. As part of advanced infrastructure monitoring, IoT sensors can also help predict maintenance needs and timing.

Beyond your own data, consider external events that could trigger a need for proactive communications or issue prevention. With their vast physical infrastructures, communications and utility companies need to track environmental and weather concerns. This monitoring is key not only to protecting assets but also to proactively communicating with customers about potential disruptions and offering tips for preparing or recovering from a weather event.

In our study, companies reported lack of adequate technology as the top barrier hindering their customer service organization’s ability to deliver growth outcomes.

Only 13% of service organizations operate heavily in the cloud (>60% of workloads). The companies they support are realizing higher revenue growth compared to those that have not started or just started migrating to the cloud.
Case study

State agency grows trust with more personalized and proactive service

Filing for unemployment benefits can be fraught with emotion and complexity. When people are counting on these benefits they need clarity on their responsibilities and want transparency into the status of their claim.

The COVID-19 pandemic created unusual demands on state unemployment agencies. One state was overwhelmed with claims volume 40 times higher than the norm with more than 100,000 people applying for benefits each week. And many claimants were navigating this process for the first time. The call center was inundated with questions, service issues and requests for status updates.

The state launched a solution focused on personalized engagement and more intuitive service using data-driven triggers and an AI-powered engine to gain contextual awareness. It continuously tracked responses and sentiment to adjust conversations and improve outcomes. The agency crafted proactive citizen conversations to address anticipated needs—making it possible to engage thousands of people via automated SMS text messages (with live agent escalation available to handle unique cases).5
Our survey affirms that proactive service solutions are important to both B2B and B2C customers.

Meeting the expectations of today’s customers requires investment—both to increase efficiency and to drive continual innovation in how you deliver proactive support.
Grow Usage

Maximize value delivered to customers by providing personalized and contextually relevant strategic advice on how to get the most value from their purchases.
Does your customer service team focus on both solving customers’ problems and increasing their return on investment? Our research reveals customers’ strong desire for service interactions with a trusted advisor. Instead of solely focusing on issue resolution, an advisor is committed to maximizing the value customers realize and helping them achieve their targeted outcomes.

When customers experience greater value throughout their experience, they consider you and your product indispensable. That, in turn, can improve both product adoption and loyalty.

We have long asserted that what people experience as B2C customers flows into their expectations as B2B customers. Now we are observing a flow in the other direction. B2C customers increasingly want more B2B-style experiences in their service interactions.

Popular in B2B software and other high-tech companies, customer success is a dedicated organization focused on helping customers get the most out of a company’s products and services. In B2B relationships, customer success managers help educate customers and drive adoption by empowering them to maximize the value of their investment.

By focusing on aiding customers to achieve their desired outcomes, customer success managers highly influence the customer relationship and value realized. When it comes time to repurchase or renew, the decision is an easy one for customers.

Our research found that businesses with leadership that perceive service entirely as a value center have an 80% higher adoption rate of customer success functions within their organization.

They see the value in service, and service helps their customers see the value in what the company provides. Those products and services then become indispensable—driving loyalty, satisfaction and referrals.
Businesses that see service as a value center have an 80% higher adoption rate of customer success functions in their organization.
95% of B2B customers have some kind of dedicated support, as opposed to 46% of B2C customers.

A trusted advisor approach is not new in the B2B world. Assigning a dedicated sales or account rep or even a customer success manager is standard practice when serving business customers. In fact, our research found that 95% of B2B customers have some kind of dedicated support working on their behalf. In B2C, only 46% reported access to that kind of support—but more than half (54%) would like that option.

Enabling dedicated support relationships for B2C customers has historically been too complex to architect or costly to scale. Today, technology advancements and AI have created the opportunity to implement dedicated support teams, or the choice to repeat to the same customer support agent, unlocking more dedicated relationships at scale.
For B2C customers, helping to get the maximum value out of their purchases emerged as the second-most substantial value driver. Indeed, when a company does this well, a customer is more than twice as likely to stay with that company, purchase more and recommend.

That could be great news to consumer goods companies as many expand focus from serving retailers (B2B) to engaging directly with consumers (B2C). As they think about service in new ways, they can lean into previous experience supporting the success of business customers.
Maximizing value by leveraging customer data insights

Desired outcomes and support needed to achieve them will vary by customer. Data gathered throughout the life cycle of interactions with a customer is invaluable to customer support and customer success teams as they help customers achieve their objectives. By leveraging data with AI, you can increase your impact as a trusted advisor supporting customer success.

You are gathering essential data from a customer’s first interactions with your company through every point of their journey. Along the way, you gather a wealth of data providing valuable insights about a customer’s behavior, preferences and goals. For example, which marketing channels or campaigns has a customer interacted with? More importantly, which of those prompted that customer to purchase or upgrade?

Understanding the customer’s objectives at point of purchase or sales pitch that led to a purchase may speak volumes about how a customer intends to use your product or service—in other words, the outcome they want to achieve.

These insights are also important in more traditional, reactive service interactions. To understand what a customer is experiencing and what they need for success, you need context. Such insights are essential to fully understanding and truly resolving a customer’s situation. Even customers with the same issue at the same time may have very different ideas of what constitutes an appropriate service response.

To understand what a customer is experiencing and what they need for success, you need context.
A tale of two customers

Consider, for example, two customers from the same street contacting their telecommunications provider with the same issue: “My internet is out!” For one of the customers, the outage is mostly an inconvenience. That customer feels frustrated to be paying for a service that isn’t functioning as promised. But the other customer is preparing to host a webinar for work. The timing is critical, making the outage more than an inconvenience. If connectivity isn’t restored by morning, it could be a professional disaster.

If the company offers to overnight a hotspot to the first inconvenienced customer, they may feel like the provider misunderstood the issue. A bill credit would do more to satisfy them. But if the company offers the other customer an invoice credit—rather than taking every measure possible to restore connectivity in alignment with the service promise—that person is likely to grow angry and more open to switching providers.

By understanding context, it becomes possible to personalize responses and facilitate quick corrective actions. It also enables predictive recommendations for how a customer can derive greater value from what they’ve already bought.
Case study

Siam Commercial Bank invests in customer success

Every day, banks generate terabytes of data—information from transactions, loan applications and more. Even a simple customer action, such as making a deposit at a local branch, creates a data point a bank can use to better understand customer needs and identify marketplace trends. Siam Commercial Bank (SCB) wanted to unlock the value of its customer service data to enhance experiences for customers, optimize operations and fuel future growth. SCB developed and delivered an award-winning digital transformation strategy that combines advanced data and analytics capabilities with people-focused processes and tools.

The bank generates highly detailed insights for crafting personalized marketing messages for customers based on their lifestyles, interests and financial needs. It also uses automated tools to improve the accuracy of application documents as well as automated underwriting risk tools to reduce turnaround for processing loan applications. Together, these capabilities enable highly personalized sales and service experiences that demonstrate the bank’s commitment to customer success.
When comparing generations, younger generations of B2C customers believe virtual agents are 35% more capable of explaining and providing relevant recommendations than older generations. The same holds true for B2B customers. In other words, serving as the “trusted advisor” is what makes a product indispensable. The key is for companies to use a combination of automation, AI and human advisors to help customers grow value from their products and services.

Artificial intelligence makes it scalable

Savvy service organizations are already using AI to deliver personalized experiences at scale. For example, one AI solution identifies and predicts subtle patterns of behavior to better match customers and employees. This behavioral pairing results in higher-quality interactions that drive transformative, measurable increases in customer satisfaction and revenue.

Of course, value-added service does not always require interactions with a live agent. Sometimes the service need or question is sensitive, and customers will feel more comfortable interacting with a machine than a human.
Grow Possibility

Modify how products and services are developed by integrating insights from the service organization into the product innovation process.
No function is closer to your customers than service. Every day service channels collect feedback and input from customers. How are you capturing, analyzing, distributing and leveraging this information? How are you using it to inform product development?

Our research suggests that service should be highly influential in creating and improving products. In a world where 95% of new products fail, service can help you identify—and solve for—unmet product needs.

**By undervaluing service insights, companies leave revenue on the table.**

For this research, we gathered 200+ data points to identify the role of service in driving higher revenue growth. When we verified their correlation with revenue growth, we narrowed those to 20+ relevant data points. These data points fall within four service competency areas: Technology, Product, Emotional Responsiveness and Organizational.

We wanted to understand: **Which of these service competencies has the greatest impact on revenue growth?**

**Technology**

How well are companies maximizing digital capabilities to support customer interactions?

**Emotional Responsiveness**

How well do companies understand and respond to customer needs and behaviors?

**Product**

How are companies using service to influence product development?

**Organizational**

How adaptive and effective are companies’ operating models and talent to drive a collaborative approach to service across the organization?
Product prevails

Our econometric models suggest that companies can improve revenue growth the most by strengthening service’s influence on product development and new offerings.

About 60% of businesses surveyed often or always involve service in product development. These same companies also experience higher revenue growth.

Companies that report always involving their service organization in new product development are achieving up to 10X+ revenue growth than companies that keep these functions separate.

Figure 8: The more often service is involved in product development, the greater the potential for revenue growth

Activating service insights grows the possibility to create value beyond traditional functional boundaries. Customers who offer feedback want to feel heard and acknowledged. They notice who pays attention. In fact, B2C customers are twice as likely and B2B customers are 37% more likely to spend more with companies they perceive as actively listening to their feedback on improving the product.

**Figure 9:** Customers are likely to purchase more from companies that listen and incorporate service feedback

<table>
<thead>
<tr>
<th></th>
<th>B2C</th>
<th>B2B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doesn’t listen</td>
<td></td>
<td></td>
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<tr>
<td>Actively listens</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2x more likely to purchase more</td>
<td></td>
<td></td>
</tr>
<tr>
<td>37% more likely to purchase more</td>
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Our findings suggest that every customer interaction should be an input into richer insights. You can use these insights not only to improve an individual customer’s future experience but also evolve overall customer product and service experiences.

For many companies, this is no easy feat. In our survey, only 59% of companies enable customers to provide feedback on product and service functionalities. Nearly one-third (31%) reported that addressing feedback in a timely manner is a challenge.

To activate service insights in product development and management, leading companies are getting disciplined about listening and learning from the voice of service.
Modifying product and service development

Many companies have already established Voice of the Customer (VOC) programs to provide a formal mechanism for capturing and understanding customer feedback.

To drive greater revenue growth, consider listening to the voice of service. In other words, focus on gathering and analyzing structured and unstructured data from across all service channels and, more importantly, elevating and activating these insights for the rest of the organization.

Collect
Gather information from all service interactions and channels.

Act
**Short term:** Empower customer-facing employees to follow up with customers and fix issues in real time.  
**Long term:** Activate service-generated insights to build and improve product experience.

Analyze
Translate data into opportunities to improve marketing information communicated at point of sale, customer onboarding, product improvements... and more!

Govern
Implement continuous learning and processes to react to and address issues affecting the customer experience and product development.
Among the customer service leaders we surveyed, 29% cited collecting data in real time as a barrier. Automated agent assist and customer analytics tools can help break through that barrier, capturing opinions and sentiments across the entire customer journey.

And don’t forget the channels you don’t own. When comparing generations, Gen Z and Millennial B2B customers are 21% more confident than older generations that brands are tuning in to these external sources.

Case study

PEXA uses service insights to shape product development

PEXA (Property Exchange Australia), Australia’s online property exchange network, took a customer-centric approach to developing PEXA Key. As the organization’s core B2C product, the PEXA Key app enables an easy, safe and more-than-certain property settlement experience for buyers and sellers in Australia. Through research, including interviews with key stakeholders, modeling, testing and optimization, the team developed PEXA Key around end-users’ unique needs.

By releasing it in phases, PEXA could fine-tune the app to meet individual states’ regulations while addressing customers’ expectations. Since PEXA Key’s launch in 2019, more than 75,000 Australian home buyers and sellers have used the app. To date, it has supported property settlements worth more than AUD$48 billion and won PEXA the 2020 Australian Financial Review Most Innovative Companies—Best Service Innovation Award.6
One of the greatest challenges in using service to grow possibility is infusing service-generated insights throughout the front office and into product design. Success hinges on learning from people, processes and insights enabled by technology. In most organizations, culture needs to adapt—committing to service as a growth driver from the C-suite to every level of the front office and beyond.

From a process perspective, consider using “service connectors”—specialized talent that will bridge, translate, innovate, ideate and deploy feedback from service. Service connectors help route insights to the team best suited to make the needed product or experience improvements.

For many organizations, advanced analytics and AI will be a crucial tool in monitoring and continually improving customer interactions. It is also vitally important to getting the most out of both structured and unstructured information.

Learn from the voice of service

Advanced analytics are ideal for identifying patterns of customer confusion and product complication. They help separate the signal from the noise so you can understand where and how your product or experience needs to be simplified or otherwise improved.
Generate more customer value by using service to shape product

In both B2B and B2C, half of an existing customer’s value can be attributed to two factors: product quality and service. Our study proves that service can have a significant impact on improving product quality—positioning it as a significant lever for revenue growth.

To drive higher revenue growth, view service as a value creator—and use it to generate better products and experiences. Nurture an organizational culture that values not only what you sell but also the service you wrap around it.

Shape the future of End-to-Endless Customer Service

Our research illuminates the untapped potential of service as a growth driver. Our analysis points to three key opportunities for growing trust, usage and possibility. What does it take to transform?

**Think differently**

Transforming service from cost center to value creator starts with a different mindset about how you deliver value to customers.

**Shift to value**

Assess how current capabilities support the journey to realign service around proactive, predictive support, customer success and service-informed product development.

**Make an impact**

Build—and then pursue—a roadmap for turning service into a driver of value for your customers and your organization.
About the research

We set out to understand how businesses can turn service delivery into an opportunity for shared value creation for both customers and the company. We surveyed company service leaders, B2B customers and B2C customers. Our research team used logistic regression analysis to understand the relationship between customer value and their service experiences. To understand the relationship between company revenue growth and its service organization capabilities, we developed a unified scoring algorithm to comprehensively assess companies’ customer service organizations.

From March–June 2021, Accenture Research surveyed:

- **2,030** Service leaders
- **13,327** B2C customers
- **3,428** B2B customers
- **13** Countries of origin
- **14** Industry categories

Who we engaged with:

- **29%** B2B customers
- **71%** B2C customers

Countries

- Australia
- Brazil
- Canada
- China
- France
- Germany
- Italy
- Japan
- Netherlands
- Singapore
- Spain
- United Kingdom
- United States

Industries

- Automotive
- Banking/FS
- Chemicals
- Consumer Goods
- Digital Entertainment
- Fixed Service
- Gas & Electricity Utility
- Healthcare
- High-Tech
- Life Insurance
- P&C Insurance
- Retail
- Software & Platforms
- Wireless Comms

End-to-Endless Customer Service
Erika Simpson partners with clients across industries to design and implement large scale customer engagement and transformation programs that result in new customer experiences, cost savings and growth. Erika is based in Colorado.

Edwin Van der Ouderaa partners with clients to design and activate digital customer experiences at scale and advance growth agendas through insights and innovation. He is based in Belgium.

John Zealley partners with clients to create brand relevance at all touchpoints of the customer journey by connecting human and business insights with the possibilities of technology. John is based in London.

Michelle McGlynn is passionate about helping clients accelerate growth by reimagining and transforming customer experiences that bring value to employees, customers and communities. Michelle is based in California.
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Accenture Research shapes trends and creates data driven insights about the most pressing issues global organizations face. Combining the power of innovative research techniques with a deep understanding of our clients’ industries, our team of 300 researchers and analysts spans 20 countries and publishes hundreds of reports, articles and points of view every year. Our thought-provoking research—supported by proprietary data and partnerships with leading organizations, such as MIT and Harvard—guides our innovations and allows us to transform theories and fresh ideas into real-world solutions for our clients.

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