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BEST PRACTICE GUIDE

Crisis recovery and business continuity in the next normal

PROFESSIONAL SERVICES

Contents

Executive summary

Overcome familiar challenges and new complexities

The COVID-19 pandemic and related economic turmoil is changing the way we live and work. Business continuity is being threatened at unprecedented levels. Combined with the current complexities organizations are now facing, maintaining business continuity requires new approaches to common problems. In order to deliver differentiated services, professional services organizations must consider methods that may challenge existing systems and operations. Additionally, organizations must not only accept the "next normal" in the industry, but also find innovative ways to tackle novel issues and explore opportunities to enhance their business for the post-pandemic future.

How should organizations in the consulting, advisory, and research services, or staffing and employment services, or business and consumer services respond to these uncertain economic times? How can they respond with consideration for the short term and long term? As organizations recover, reemerge, and look toward the future, several key areas must be evaluated:

- How is digital agility and transformation playing a role as the crises unfold?

- Is it easy to support and empower an immediately remote workforce?

- Are client experiences and service delivery engagements being maintained?

- What level of support is the back office providing as priorities shift?

- Is organizational information and sensitive client data safe across new access points?

This guide discusses how professional service organizations can apply best-in-class steps to manage these evolving complexities and explore opportunities.

Business continuity requires agility and readiness to effectively assess and address the impacts of internal and external operational disruption.

Combined with the current complexities organizations are now facing, maintaining business continuity requires new approaches to common problems.

1. Expand digital agility

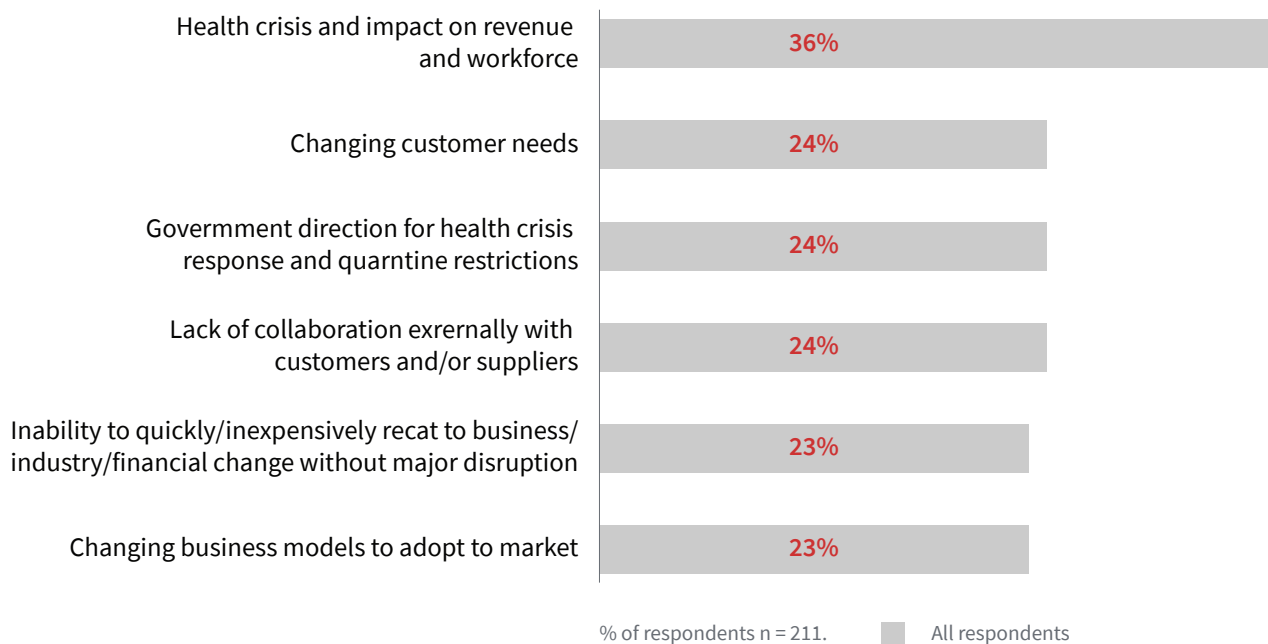### Develop and implement agile operating models for scale and efficiency

Business continuity requires agility and readiness to effectively assess and address the impacts of internal and external operational disruption. Professional services organizations are no strangers to disruption. Provocations such as technological advancements, new competitive entrants, competition for top talent, and new client expectations and consumerization trends in recent years have challenged margins and outdated models—and demanded new digital strategies. The industry has responded by evaluating and implementing transformational initiatives over the last several years.

While digital transformation was underway for many, no one saw the most recent health pandemic coming. The health crisis and related economic downturn shifted everyone's priorities and thrust digital capability and agility into the spotlight. CFO.com observed, "Digital transformation was a line item on many business agendas long before COVID-19 came along. But the pandemic catapulted it to the top of the priority list for virtually every business in the world."[1]

As the events surrounding the pandemic unfolded, it became painfully clear which organizations were ready and those that lacked adaptability.[2] Organizations that did not have some sense of agile strategies and digital technologies in place were at a marked disadvantage compared to those that were prepared and further down the transformational path.

Business pressures post economic downturn

Business pressure	Percentage
Health crisis and impact on revenue and workforce	36%
Changing customer needs	24%
Govermment direction for health crisis response and quarntine restrictions	24%
Lack of collaboration exernally with customers and/or suppliers	24%
Inability to quickly/inexpensively recat to business/industry/financial change without major disruption	23%
Changing business models to adopt to market	23%

% of respondents n = 211.   ▢ All respondents

Source: Aberdeen, Post Economic Downturn: Professional Services Back Office Improvements.[3]

Now, as productivity, client engagement, and profitability are challenged more than ever, it's crucial to find new ways of accomplishing familiar tasks despite new complexities. Complexities now include empowering a fully remote workforce, better understanding evolving client challenges as they develop, and reacting with appropriate support and experiences—and of course, remaining profitable as business models are disturbed. Aberdeen evaluated shifting business pressures as a result of the pandemic. The findings identified the health crisis and impact on revenue and workers, customer's changing needs, government oversight and restrictions, collaboration, disruption response, and changing business models as their top pressures and priorities.[4]

Professional services organizations must adapt and expand digital agility to thrive in the new digital economy and post-pandemic environment. A digital infrastructure that is fully operational will be key to continuity and competitiveness.

Agile organizations look different and act different. Agile organizations are characterized as a network of teams operating in rapid learning and decision-making cycles. Such organizations use new data to give decision rights to the teams closest to the information—versus traditional hierarchical organizations with vertical organizational structures wherein decisions flow down the hierarchy. Expanding agility across the organization is challenging. It takes commitment from the C-Suite down and involves changes to organizational structure, workforce, processes, and technology.

Professional services organizations must adapt and expand digital agility to thrive in the new digital economy and post-pandemic environment.

Expanding agility yields many benefits, such as increased speed and time-to-market, delivery of higher quality products and services, more collaborative and loyal employees, and higher client satisfaction. Adopting and expanding models addresses the new business pressures and helps ensure both business sustainability and continuity.

Additionally, assessments across the organization are needed to determine which aspects of its operations—sales, client service, project delivery, marketing—must become more agile. Once those assessments are complete, leaders must establish clear and measurable goals that the entire organization can understand and work toward.

Organizations should also review the digital transformation initiatives that were implemented or were on the roadmap prior to the health crisis and compare with those methods that have been adopted during the crisis. These lessons learned will offer a renewed focus on organizational continuity and client priorities. A refocused digital effort should balance recovery and readiness for near, mid, and long-term organizational success.

A key question to ask—do you have the digital infrastructure and technology in place to cope during crisis and to adapt moving forward?

"Companies that can anticipate change, react faster than competitors, and adapt their strategies and processes in light of disruptive events are able to stay ahead of the curve," the World Economic Forum said. "Organizations are becoming more responsive by adopting a flexible workforce, promoting an agile culture, and investing in smart digital infrastructure to encourage productivity and creativity."[5]

Another key area of consideration surrounding agility that organizations should consider involves generating greater informational insight for more informed, data-based decisions. Organizations should develop clearer insights for staff and for clients by building on pre-pandemic data and analytic investments.[6] Data capabilities and responsiveness go hand in hand. However, responsiveness is reliant on quality data. Aberdeen noted, "Responsiveness is dependent on the underlying quality and reliability of the data needed to make a decision, the processes in place to quickly access the information, and real-time visibility to available resources."[7]

The next normal raises questions of readiness around continuity of service, agility, and resilience through crisis and recovery—and beyond.

A key question to ask—do you have the digital infrastructure and technology in place to cope during crisis and to adapt moving forward?

When in crisis and on the rebound, every decision, client interaction, and timeline is critical to sustainability and success. That's why it's important to minimize disruption to clients, staff, partners, and business operations by building and developing greater digital agility.

Accenture characterized the challenges and opportunities of digital readiness and recovery, "Reopening requires more than a return to normal, however, because the unpredictable and long-lasting period that follows this pandemic will feature fundamental changes to economic activity, fast-changing cultural norms, societal values and behaviors. To reopen and to outmaneuver uncertainty also requires a program of reinvention. According to Accenture: "This presents an opportunity—and a need—for many companies to build the competences they wish they'd invested in before: to be more digital, data-driven, and in the cloud; to have more variable cost structures, agile operations and automation; to create stronger capabilities in e-commerce and security. This agility will be core to the long-term capabilities they build."[8]

Now, the pandemic has accelerated workforce trends, likely for the better—many of which are, assumingly, here to stay.
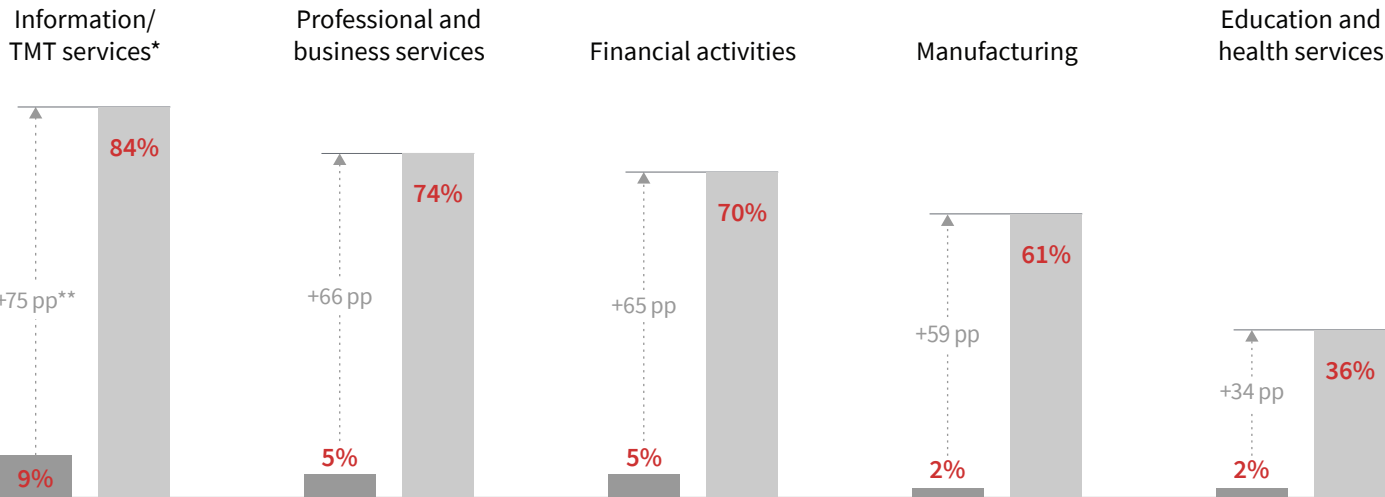
2. Empower remote workers

Create a better remote workforce strategy to tackle modern challenges

People have always been a critical component of success for service-centric organizations, thriving on skilled talent's ability to connect and collaborate with clients. Many functions within an organization have traditionally seen employees working away from the office and engaging face-to-face with clients on a regular basis to deliver on initiatives. Now, the pandemic has accelerated workforce trends, likely for the better—many of which are, assumingly, here to stay.

The levels of remote working have skyrocketed during lockdowns and are likely to remain higher than precrisis levels for some time

Share of employees working remotely full time, %

Information/ TMT services*	Professional and business services	Financial activities	Manufacturing	Education and health services
84%	74%	70%	61%	36%
+75 pp**	+66 pp	+65 pp	+59 pp	+34 pp
9%	5%	5%	2%	2%

*TMT = technology, media, and telecom, Pre-COVID-19 figures for remote-work frequency in sector sourced from internal survey (unavailable in American Time Use Survey).
**Percentage points.
Source: American Time Use Survey, US Bureau of labour statistics, n=134; expert interviews; press search; McKinsey analysis

Source: McKinsey & Company, The COVID-19 recovery will be digital: A plan for the first 90 days.[9]
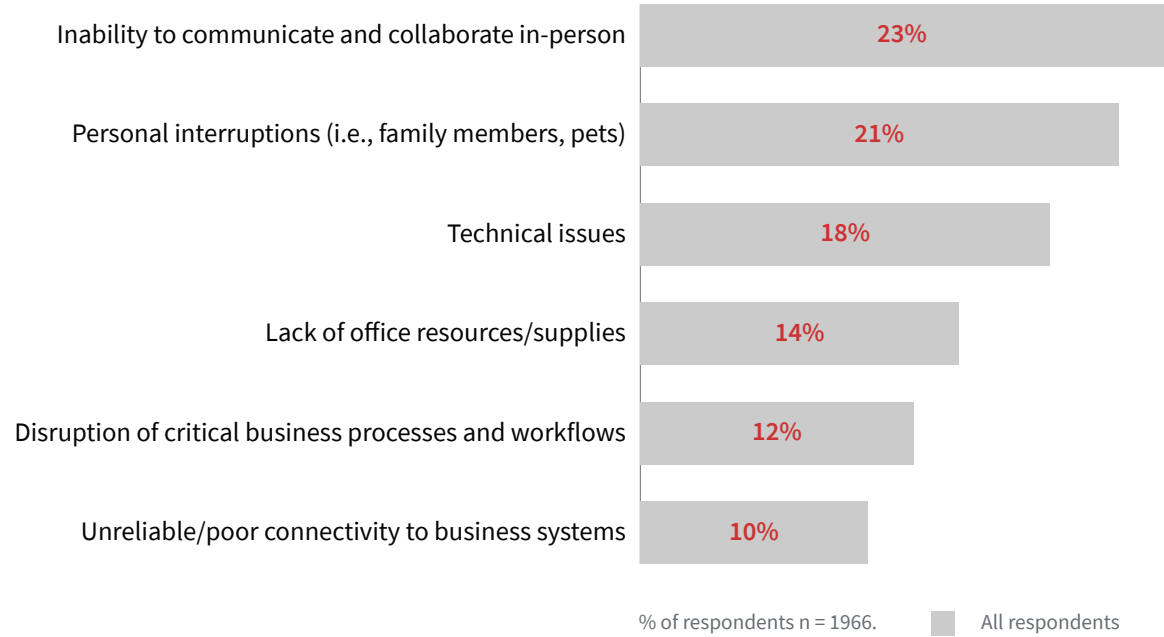
The entire workforce was suddenly working remotely requiring new considerations to fulfill responsibilities and engagement. Organizations immediately started pondering how best to empower a disrupted and remote workforce, the new issues they would face, and continuity of business based on workforce contributions.

While the notion of flexible or hybrid work arrangements has been gaining momentum for years, the pandemic accelerated the need to embrace novel strategies to preserve productivity while preparing for worst-case scenarios—even within the professional services industry. McKinsey & Company quoted a tech CEO on this topic: "We are witnessing what will surely be remembered as a historic deployment of remote work and digital access to services across every domain."[10]

The problem is that most organizations do not possess a well-established, thoughtfully developed remote workforce strategy.

The problem is that most organizations do not possess a well-established, thoughtfully developed remote workforce strategy. They maintain antiquated organizational structures and closed-minded perspectives that prevent them from embracing what may be the largest workplace shift since the start of the Information Age. Yet, the need for a sophisticated remote workforce strategy has never been greater as over 50% of organizations in the industry struggle with their pandemic-induced workforce response[11] while there is also some discussion around establishing the right to work from home as a potential legal worker right.[12]

Impact and new work environment challenges

Challenge	%
Inability to communicate and collaborate in-person	23%
Personal interruptions (i.e., family members, pets)	21%
Technical issues	18%
Lack of office resources/supplies	14%
Disruption of critical business processes and workflows	12%
Unreliable/poor connectivity to business systems	10%

% of respondents n = 1966.   All respondents

Source: Aberdeen, Post Economic Downturn: Professional Services Back Office Improvements.

Leaders in the professional services industry must recognize that while it is common to quickly look to technology for answers to modern challenges, it is important to first evaluate existing cultural norms and organizational policies and practices that may obstruct open-mindedness and creative problem-solving—and adaptability. The sequencing of steps can be crucial—hence the need to recognize the appropriate order of activity to create a sustainable remote workforce strategy.

Consider the culture—The traditional beliefs and behaviors that support organizations today simply may not work in the next normal of tomorrow. Leaders must recognize the cultural nuances of their organization and how they should be shaped to survive and thrive in a dynamic or chaotic environment. In the context of the move to remote work, this starts with an open-mindedness about how work is accomplished, including the consideration of alternatives, such as rethinking the traditional workday.

Identify realistic roles—When considering the feasibility of a specific role functioning remotely, it is important to break down the position into its component tasks and responsibilities. Frequently, there are a few elements that would be difficult to perform remotely, but if they were stripped out or moved to a different role, the feasibility increases. In other cases, it may be the business model that should be evaluated.

Select the right people—The behaviors and qualifications required for successful remote work often differ from those conducted in an office setting. In other words, certain people are well-suited for alternative work arrangements, while others will struggle if forced to work remotely. When evaluating skilled talent in the next normal, organizations should consider behavioral and organizational alignment of candidates from an objective talent science-based perspective.

Tap new technology—Once the first three steps are taken, it is important to evaluate new technologies to help enable, empower, and engage the remote workforce in a sustainable manner. Professional services leaders that realize and acknowledge the significance of the shift in workforce expectations and the potential of new technologies will avoid severe ramifications.

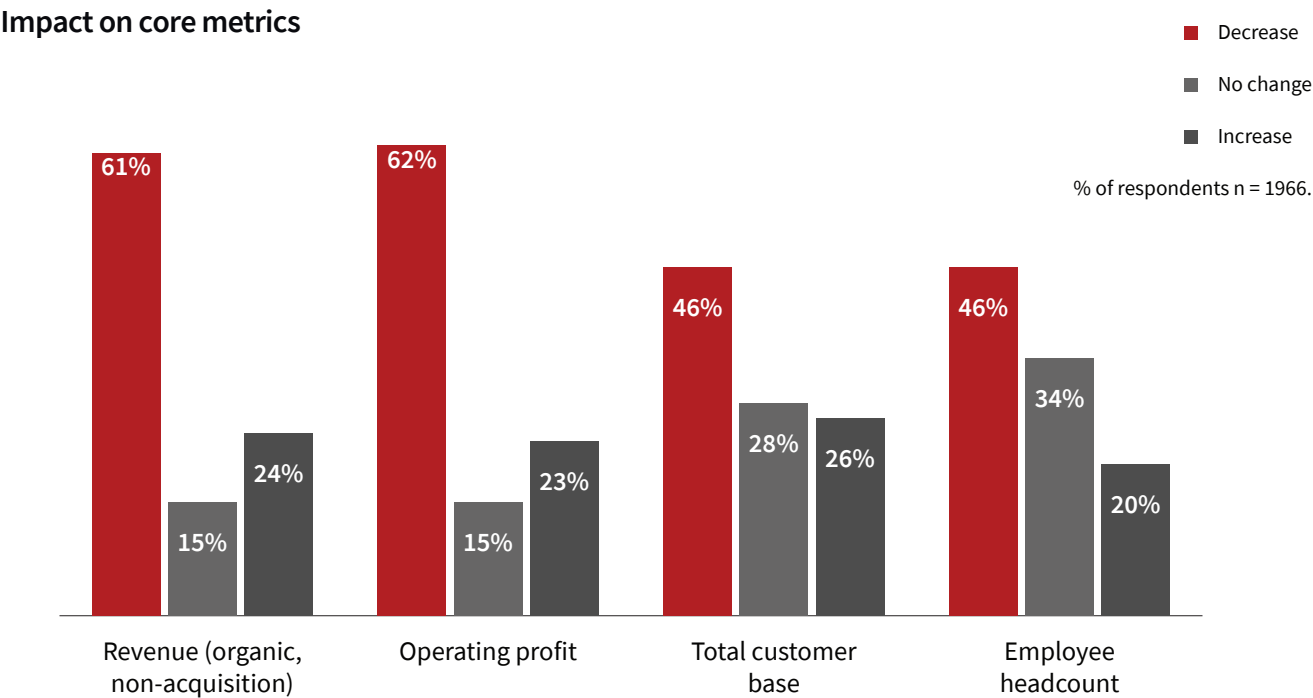**Every crisis presents opportunities for innovation and evolution.**

While the impact of the pandemic will eventually decline and there will be some return to the old normal, other aspects of our work, the workforce, and the workplace will never be the same again. Every crisis presents opportunities for innovation and evolution. By considering the organization's culture, identifying realistic roles, selecting the right people, and embracing new technologies, organizations may discover that, despite the devastating health and economic impacts, the coronavirus pandemic and resulting remote work revolution fostered a positive change for employers, employees, and clients.

3. Evaluate client experiences

Reimagine client needs to consider new priorities and changing expectations

By nature, the success of a professional services organization is dependent on the success of its clients. As clients suddenly face alteration to normal business operations, their priorities and expectations have changed—drastically. With added pressure on the client experience, engagement and service delivery must be reevaluated. Services providers are in the same boat with their clients as each attempt to navigate unfamiliar, choppy waters and maintain business continuity.

Clients have new, urgent needs and expectations since the pandemic and economic fallout. Aberdeen asked respondents to gauge expected impact on core metrics over the next six to twelve months. Its data demonstrates the client concerns around revenue, operating profit, total customer base, and employee headcount. Most organizations are seeing declines in client revenue spend, but less than half of respondents anticipate losing a portion of their client base.[13]

Impact on core metrics

Legend:
- Decrease
- No change
- Increase

% of respondents n = 1966.

Metric	Decrease	No change	Increase
Revenue (organic, non-acquisition)	61%	15%	24%
Operating profit	62%	15%	23%
Total customer base	46%	28%	26%
Employee headcount	46%	34%	20%

Source: Aberdeen, Post Economic Downturn: Professional Services Back Office Improvements.

Being certain about what clients want has always been important but understanding and staying in step with what they value most, right now, is crucial. Organizations must discover new ways of managing the business which will require engaging clients and building trust as never before and finding creative ways to unlock client- imposed revenue reductions.

Many have been forced into the realization that virtual activities are possible, effective, and sustainable. Virtual collaboration and digital engagements are necessary and so is posing questions about how best to leverage, adopt, and deliver services and experiences going forward. Virtual services with no one in the field is clearly a different approach, and organizations should look for opportunities to offer clients new access, new ideas, and new service options.

The next normal also requires a new look at the customer journey. McKinsey & Company said, "Now is also the time for customer experience (CX) leaders to position themselves at the forefront of the longer-term shifts in consumer behavior that result from this crisis. Keeping a real-time pulse on changing customer preferences and rapidly innovating to redesign journeys that matter to a very different context will be key."[14]

Organizations should consider fresh ways of deploying technology to help deliver on service. While reconstructing customer experiences around evolving client needs, leaders should invest in artificial intelligence (AI) and other client-centric technology dealing with client behavior and interaction analytics. Accenture has observed that these tools will help generate deeper insights and data visibility for those responsible for client engagement. Most importantly, this will help personalize client experiences.[15]

Clients now want to know that their collaborators understand their new concerns, shifting priorities, and even their humanity. EY pointed out, "In times of crisis, humans want to know they matter and they are being cared for. For customers, this means listening, understanding and adapting to shifting behaviors, values and needs. It means higher degrees of personalization, predictability and authenticity."[16]

How professional services organizations respond during this uncertainty will have immense effect on client relationships in the post-pandemic reality.

How professional services organizations respond during this uncertainty will have immense effect on client relationships in the post-pandemic reality. Organizations that intentionally engage clients with care and empathy will surely lead the pack on the other side of recovery.

Accenture remarked on client experiences, "Seek to understand and empathize with customers, putting them at the heart of how you design—and constantly evolve—your customer experiences. Build more personal and less transactional experiences."[17]

Ultimately, the professional services industry needs to understand and respond to shifting client expectations because those experiences impact the bottom line. To stabilize and thrive, professional services organizations must avoid client inconvenience, lack of trust, and poor service—even in times of uncertainty. Winners will look to digital engagement models while accepting technology as a driver of the business, not merely a cost.[18]
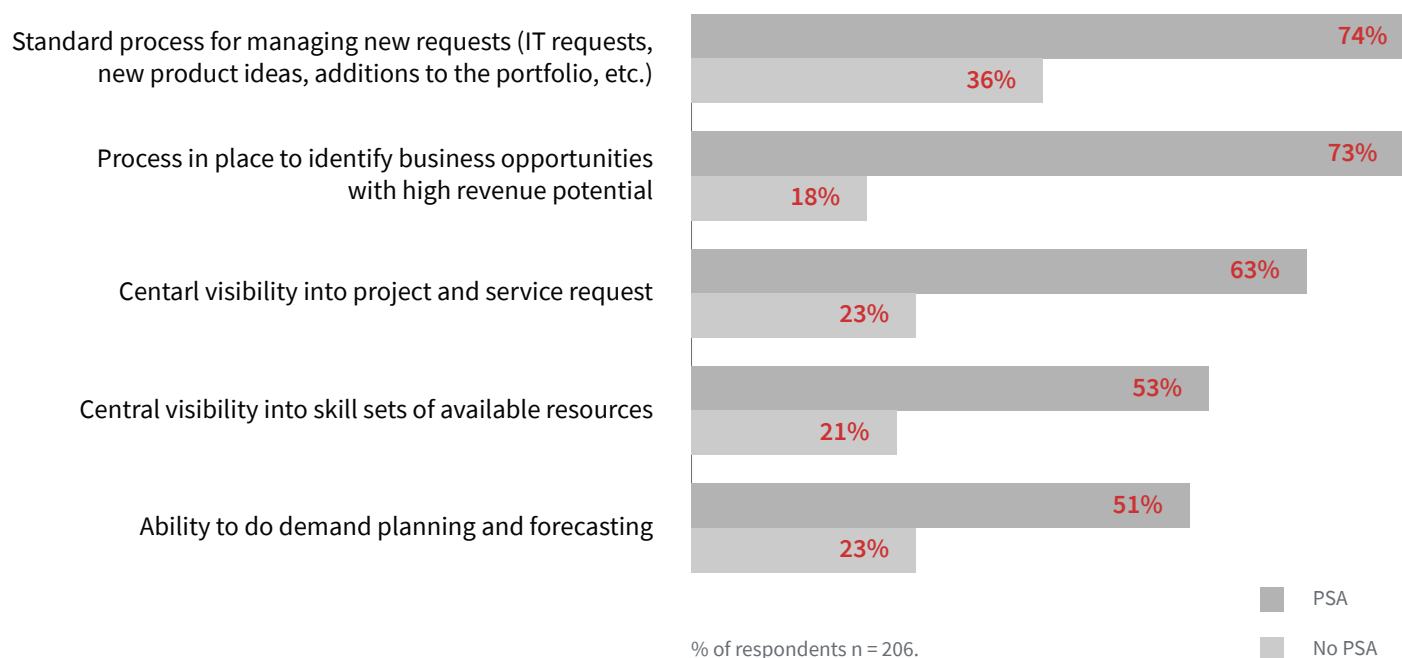
4. Enhance back office efficiencies

Improve back office efficiencies to drive best-in-class performance and agility

Organizational agility, productivity, and success heavily rely on the efficiencies of back-office operations.[19] Now, back office functions are more important than ever. When a shift happens, organizational processes, strategies, and tools must morph to remain operationally healthy, efficient, profitable, and relevant to clients.[20]

The efficiency of back office operations has been challenged across numerous areas of the business amid growing complexity. These new situations require new consideration. Despite problematic issues, it is important to prioritize back office performance as it directly influences financial results.

Clients now want to know that their collaborators understand their new concerns, shifting priorities, and even their humanity.

Standardization and centralized visibility improves planning and forecasting efficiency and consistency

Standard process for managing new requests (IT requests, new product ideas, additions to the portfolio, etc.)
- 74%
- 36%

Process in place to identify business opportunities with high revenue potential
- 73%
- 18%

Centarl visibility into project and service request
- 63%
- 23%

Central visibility into skill sets of available resources
- 53%
- 21%

Ability to do demand planning and forecasting
- 51%
- 23%

PSA

No PSA

% of respondents n = 206.

Source: Aberdeen, Post Economic Downturn: Professional Services Back Office Improvements.

Managing a newly remote workforce, evolving client needs, and evolving government mandates and regulations are all examples of issues impacting organizations. To meet these challenges—and achieve success in such a chaotic environment—professional services organizations must operate more efficiently—and think more innovatively. With the right planning and technology, organizations can integrate all their tools and processes together to improve work and optimize new practices that help sustain the business.
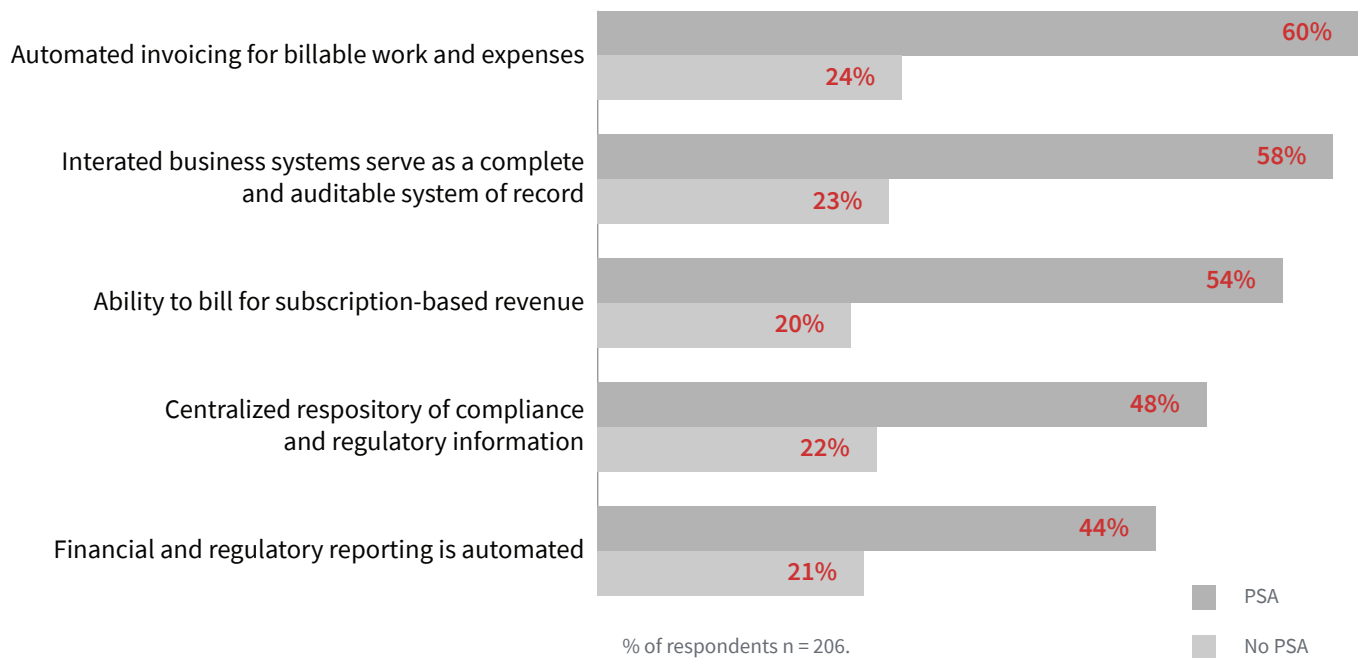
Technology plays a significant, if not serious, role in the back office. There is clear delineation between professional services businesses that use innovative software and technology and those that are lacking.

In its report, *Post economic downturn: Professional services back office improvements,* Aberdeen listed three specific back office areas to consider: business planning, back office accounting, and project management infrastructure.[21]

Business planning—Organizations can improve planning and forecasting with standard processes for activities like approvals and holistic visibility across teams. Aberdeen said, "The first area for back office review is the ability to run the business— are there processes in place to manage demand and fundamentally plan the business consistently?"[22] The report goes on to spotlight that professional services automation (PSA) software users versus non-users are more than twice as likely to have standardized processes for new requests for products and services across all lines of business. Additionally, PSA users are "4x as likely to identify business opportunities with high revenue potential."[23]

Business continuity and competitiveness depend, in large part, on improving efficiencies in the back office.

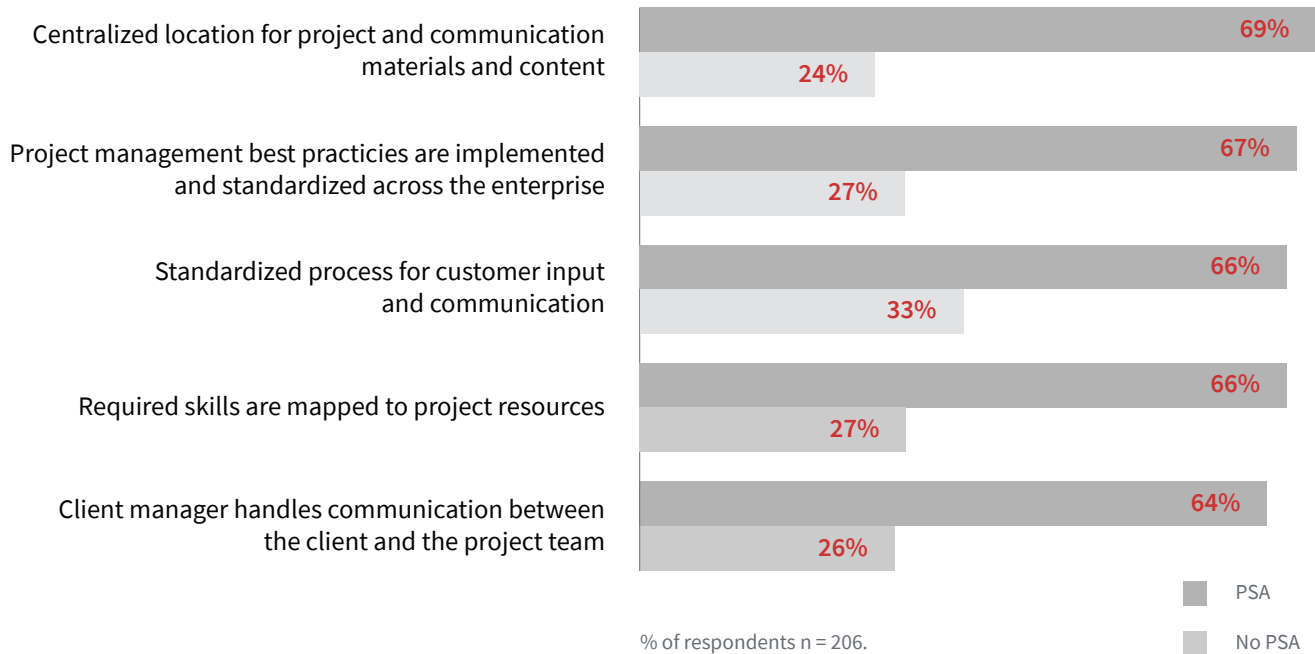## Automation, integration, and centralization drive accounting productivity

	PSA	No PSA
Automated invoicing for billable work and expenses	60%	24%
Interated business systems serve as a complete and auditable system of record	58%	23%
Ability to bill for subscription-based revenue	54%	20%
Centralized respository of compliance and regulatory information	48%	22%
Financial and regulatory reporting is automated	44%	21%

% of respondents n = 206.

Source: Aberdeen, Post Economic Downturn: Professional Services Back Office Improvements.

Back office accounting—Automation across reporting, billing, auditing, and compliance yields more efficient back-office accounting. Again, the differentiation between PSA users and non-users is clear. "PSA Users are 2.5x as likely to have automated invoicing for billable work and expenses. For many organizations, this entails several worksheets and time-consuming manual handoffs, especially if this type of billing is coming from multiple sources. Automation of standardized processes at the back-office level is key to improving efficiency metrics." Aberdeen observed.[24]

Project management infrastructure—To drive elevated project management productivity and efficiencies, organizations should look to improving the back office. In the same report, Aberdeen once again validated technology and automation as a key difference maker. "PSA Users are 2.9x as likely to have a centralized location for project and communications materials and content, which eliminates data silos. For project management, silos of information in regard to a project can be costly. This is extremely critical during the economic shutdowns while delivery for project management teams is performed remotely. Having a centralized location for project communication, materials, and content is essential for synchronous communication."[25]

Business continuity and competitiveness depend, in large part, on improving efficiencies in the back office.

Improved project management for PSA users

Centralized location for project and communication materials and content
- PSA: 69%
- No PSA: 24%

Project management best practicies are implemented and standardized across the enterprise
- PSA: 67%
- No PSA: 27%

Standardized process for customer input and communication
- PSA: 66%
- No PSA: 33%

Required skills are mapped to project resources
- PSA: 66%
- No PSA: 27%

Client manager handles communication between the client and the project team
- PSA: 64%
- No PSA: 26%

% of respondents n = 206.

■ PSA
■ No PSA

Source: Aberdeen, Post Economic Downturn: Professional Services Back Office Improvements.

When considering back office efficiencies, artificial intelligence (AI) also makes a very persuasive case. Even in this very human-centric industry, AI is ushering in more automation.[26] It's anticipated that AI will be mainstream by 2025 for white collar jobs, reported Deloitte.[27] AI makes sense for many roles in the professional services industry and the segment has been dabbling with the emerging technology. But there is still room for expansion in functions such as accountancy and law, for example.

One tech publication said it this way: "The Autonomous Back Office will enable previously unthinkable efficiencies by using AI models for image processing, natural language process, predictive analytics, and anomaly detection for various uses along an enterprise's value chain."[28] As the evolution of AI in professional services continues, adapting new technology will open wide the doors to greater efficiency.

It's simple—enhancing back-office efficiency must be a priority now and in the next normal. Not only are best-in-class organizations in the professional service industry investing in technology and automation, but they are succeeding by comparison to those organizations not doing the same. Business continuity and competitiveness depend, in large part, on improving efficiencies in the back office.

It's simple—enhancing back-office efficiency must be a priority now and in the next normal.

5. Elevate digital protection

Protect digital assets and sensitive client information by prioritizing cybersecurity

Much of the industry is accustomed to working regularly with proprietary internal information and interacting with the intellectual property of clients. Now, just as cybersecurity was reaching epidemic proportions,[29] new complexities associated with the health and economic crisis are elevating the critical nature of managing digital assets and alleviating cyber threats.

There is new pressure on security leadership to step up and proactively help stabilize operations while navigating uncharted waters. "The overarching challenge for chief information-security officers (CISOs) and cybersecurity teams will be protecting their institutions while enabling operations to go on without interruption," noted McKinsey & Company.[30]

One glaring security issue that demands heightened scrutiny is a quickly activated, remote workforce which is accessing systems from home, in some cases, with personal devices. This demands new consideration around security. Cyber resilience is needed as the workforce accesses internal information, client-related data, and potentially new technology. As one example, the popularity of the video conferencing application Zoom has gone through the roof during the crisis despite known security concerns.[31]

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There is new pressure on security leadership to step up and proactively help stabilize operations while navigating uncharted waters.

SecurityMagazine.com quoted Mike Weber, VP of Coalfire Labs: "Organizations that weren't positioned to quickly pivot to an all-remote workforce or to solutions that promote business operations beyond their brick-and-mortar facilities have struggled to adapt to this 'new normal'. Migrating systems from a 'legacy' on-prem solution to a highly available remote-access-friendly solution can be loaded with changes and nuance that are not immediately apparent. These can create security issues that could require expensive and time-consuming re-engineering to mitigate. Those organizations that had to scramble are likely coming up short on cybersecurity controls like monitoring and analytics…"[32]

Building corporate cultural awareness in an organization around data security and the nature of cybercrime is a vital mandate to ensuring the integrity of organizational data and the reputation of the brand. The challenges around cybersecurity affect the entire culture of an organization. Investing in better cybersecurity must involve the time and resources spent in educating staff at every level on the realities of cybercrime and ways to deter and defend against it. 70% of organizations are expected to increase cybersecurity spending following the pandemic.[33]

Some key initiatives organizations can conduct to increase data security and cultural awareness include:

- Make a cybersecurity information session part of the onboarding process, from employees to freelancers. Craft each session according to the kinds of attacks staff are most likely to encounter in their area of expertise. Create a contingency session to address immediate interactions for remote workers.

- Regularly communicate with staff about the importance of cybersecurity throughout the year in company newsletters, intranet posts, emails, and memos from company leadership to keep it fresh for everyone in the organization. Initiate discussions more often during times of shifting processes and crisis.

- Work with cybersecurity companies to regularly brief staff about threats to business and client data and how each employee can help to keep it safe from cybercrime. Partner with trusted technology leaders that offer industry-specific support.

- Test staff knowledge of cybersecurity and cybercrime issues and challenges regularly through courses and review materials.

- Foster an open-door policy around data security to empower staff to report errors without the threat of punitive measures against themselves or others.

Protecting valuable data, now and in the next normal, is best addressed by company leadership at the highest levels, well before any incidents occur.

Considerations of the day-to-day operations at every level are important. An organization's data assets are tied to the life and health of the organization as a whole. It's vital to encourage staff at all levels to view their relationship to organizational and client data as a key responsibility, especially in times of flux like the pandemic. Creating an environment where security is a top priority is necessary to reduce the chances of a breach.

Leaders should not forget that security is found in the cloud. While cloud migration has been steady for quite a while, there are still organizations that can find opportunities to expand capabilities and shed the limitations of on-premises technology. When professional services organizations gain holistic flexibility and the capacity to collaborate all across the business, they're able to more swiftly respond to changing market conditions and grow and expand the business—even during times of crisis—to take advantage of the most impactful new opportunities, ideally, ahead of competitors.

Navigate the next normal

The next normal is here as a new post-pandemic era begins to solidify. Professional services industry leaders must respond to the current crisis and simultaneously plan through recovery while considering the future. That means acting now, but also establishing better preparations for the next disruption by strengthening business continuity and readiness plans.

The health and correlated economic challenges that businesses are now facing is unprecedented. No one knows exactly what will happen next, nor will they have a perfected response to new complications. No one knows how long a recovery will even take. Yet, organizations can choose to be more intentional by learning new lessons quickly, identifying opportunities, accelerating existing digital initiatives, and shifting plans for the next era.

How organizations respond now to client needs and other opportunities across their business, however challenging or differed from previous approaches, will determine agility, longevity, and competitiveness.

Organizations can navigate uncertain times by following best practices to help drive more informed business decisions. In the face of crisis, growing competition, and expanding technology, leaders should ask themselves:

- Do we have the strategies and processes necessary to weather drastic shifts in the business?
- Are we giving the workforce the access and tools they need to overcome new challenges?
- How will we align with new client pain points and needs while maintaining service excellence?
- Is the back office equipped to help drive agility and performance through automation?
- At what level of security is the business operating and protecting organizational and client data?

Ultimately, success will be determined by organizational response, adaptability, and disruption readiness in the next digital normal.

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