

Call Center Trends: A Glimpse at Developing Issues, Technologies and Trends

Jack Heacock, Jay L. Brand,
and David Fik

HAWORTH®

CHANGING NATURE OF WORK AND TRENDS WHITE PAPER
TECHNOLOGY
WORKSTYLES



Call Center Trends: A Glimpse at Developing Issues, Technologies and Trends

Call centers (an industry term that includes outbound telemarketing, inbound customer service, and other sales related, face-to-the-customer operations) have remained the fastest-growing segment of corporate office environments and operations for almost two decades. They have seen explosive growth not only throughout North America but also in Europe and the Asia-Pacific region—particularly in India.

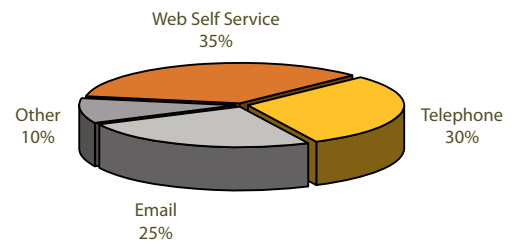
The major headings below to facilitate discussion of important trends in the call center industry include technology, recruitment/retention, infrastructure/operations, site location, remaining opportunities, and extrapolating (predicting) the future.

Technology

There are obviously a number of ways that technology drives the call center industry. Almost as soon as technology provides a new function, the industry implements it. Many of these functions are used to manage the costs of the customer interface. For example, customer-preferred channels such as email can cost over four times as much as a voice call unless systems and processes are put in place to minimize the labor involved. Customer demand for “high tech/high touch” options represents an opportunity for controlling costs with effective self-service alternatives.

Advances in call center technology are being driven by three major forces:

- First and foremost, customer demand for multiple contact channels - a toll-free number is no longer the only (preferred) contact method as shown above.
- Second, increasing customer demand for support in all stages of the sale process: order acquisition/entry, order fulfillment and transaction follow-up.
- Third, developing ways to control, manage and minimize labor-intensive responses to the first two trends



Projected Contact Center Mix 2005
(Dr. Jon Anton, Benchmark Portal 7/2004)

Customer demand is driving major contact centers to actively develop multi-channel environments.

Many traditional call center platforms have a difficult time accommodating any channel other than an inbound voice call. The cost of integration and multiple licenses has created an opportunity for hosted, one-stop contact center services. We anticipate very rapid growth in this sector. Some solutions and their potential benefits are listed below:

Increase in hosted networks

- Scalability – Limited or no capital investments
- Cost control – Budget / pay for only services or ports used
- Sustainability – Real-time back-up for geographically separate sites
- Flexibility – Geographic transparency of agents

Greater use of speech recognition/automation software

- Reduced labor costs
- Increased global flexibility (time zones not an issue)
- Increased productivity

Continued growth in web self-service as customers become more savvy with technology

- Younger generations prefer email self-service

Voice remains king—especially with aging consumers

- Older generations still compose the largest market for customer service relationships

VoIP (Voice over Internet Protocol)

- High cost to keep up-to-date
- Few features – difficult to integrate data
- Scope & ROI limited

SIP (Session Initiation Protocol)

- Equivalent to the OSI open standards layered stack approach that has allowed such dramatic reductions in computing costs, SIP-compatible networks and telephone sets will, over time, provide the primary implementation format for VoIP services.
- Integrates inbound means with processing applications
- Multi-dimensional / multi-functional
- Standardization advantages
- High benefits at modest cost

Event Processing

Scalability – Processes that provide on-demand, incremental, pay-as-you-go, integrated services have advantages over alternatives

Security – Fraud and infiltration by organized crime can have a significant impact on a company's financial status and their bond of trust with customers. Reports from The United Kingdom of organized crime syndicates bribing call center employees in India have been documented during 2003 and early 2004.¹ Policies and procedures must be used to address these issues.

In many cases, existing written procedures and policies are just as effective in the home office environment as they are in the premise-based work place. Here's one example for ensuring physical security. If a contract requires any printing or physical note-taking by an at-home agent, a brightly colored bag can be used to accumulate such customer-centric papers. Those documents can be made available for certified destruction during period training or other face-to-face meetings if a paper shredder is not provided.

Voice Initiated Virtual Agents - Professional Voices

Integrated communications

Recruitment/Retention

As the need for highly educated, qualified operators for specialized customer service applications increases, what can be done to reposition call center jobs as legitimate career options? Would creating office environments more similar to other knowledge worker headquarters provide one cue that working at a call center represents an enviable position? How can retired workers (or other part-time employee constituencies) best be catered to for meeting the growing employee needs in this segment?

How do different generations of workers react to different operational models? While families with children might prefer to work at home, would young, single workers prefer the buzz of being co-located with other workers? Are there advantages to workers addressing customer issues as a team, learning to avoid each others' mistakes and sharing best practices? Would different strategies be best for different age groups?

Infrastructure / Operations

What role will wireless data/communications/telephony play in the near future? What will be the mix of operations and technological links among large, co-located call centers; smaller, distributed-location centers; and telework (home-based) operators? What are the best strategies for forecasting such operational mixes?

Site Selection

In weighing off-shoring vs. near-shoring, (In "Smart Outsourcing" by T. Purdum & J. Teresko, IndustryWeek, 253(10) October, 2004) IBM found that most of the savings in direct labor costs were offset by quality assurance concerns in customer service.

Also, more attention may be paid to distributed sites closer to employees' homes; these are less vulnerable as targets, are easily linked through technology, and remote supervisory technologies allow such distributed facilities strategies.

The President's directive that all U.S. households have access to broadband communications by 2007 and local community/ county initiatives to provide wireless broadband (Wi-Fi) in non-urban areas of the United States² with Allegany County in Western Maryland leading the way, was designed to encourage economic growth in small towns. "We want everyone to have an equal opportunity to compete in the digital age," says Philadelphia's chief information officer, Diana Heff.

Remaining Opportunities

Occupant-centered Design – Resources have only recently been directed toward creating more ideal environments for call center operators to reduce recruitment and retention costs. This offers an interesting opportunity for employer differentiation. For example, would standardizing on 8x8 workstations increase operators' environmental satisfaction and sense of personal control over their work—at least in North America?

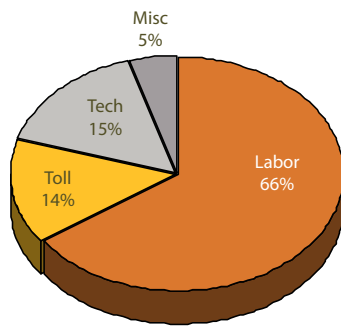
Hybrid Operational Models

Management and deployment strategies for optimizing the mix of near-shore, off-shore, and US locations will become more important for call center companies. Business intelligence to inform this location mix is still largely in development, but it involves determining what kinds of customer service operations can be safely moved near-shore or off-shore without jeopardizing any aspect of quality assurance.

A related issue involves balancing co-located and remote (telework) strategies—for which customers or functions should operators work collaboratively, and for which can they be safely linked through technology in remote locations?

What issues most affect every call center's operating budget, or where are the greatest opportunities for bottom-line improvements? Here are the best possibilities:

- Direct labor costs (wages, recruiting, training, retention, compliance)
- Technology
- Sales, marketing, and miscellaneous



Are virtual agents the next wave? How many of these companies/ remote agent programs existed ten years ago? The following represents a small sample of virtual/ at-home agent companies:³

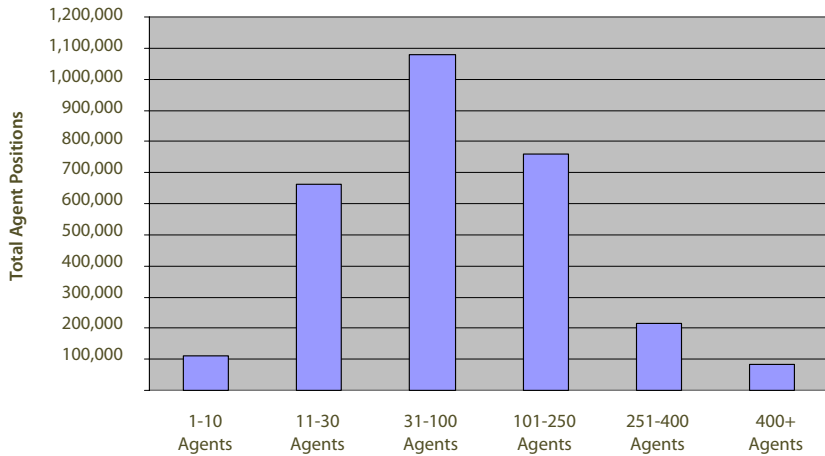
- ARO, Kansas City, Missouri – 200 remote agents
- AlpineAccess, Golden, Colorado – 4,200 remote agents
- West, Inc., Omaha, Nebraska – 3,800 remote agents
- WillowCSN, Miramar, Florida – 1,650 remote agents
- Working Solutions, Plano, Texas - 22,000 remote agents

Many other companies are moving forward with remote agent programs. Those that will attract the employees who desire this workplace alternative will be the most profitable.

Demographics

- Aging Populations (United States, Europe, Japan)
 - » “The best of times...” Large numbers of skilled people, semi-

2004 U.S. Call Center Agent Positions by Size⁴



retired from other industries or particularly disabled working past age 65, willing to work part-time, without benefits to supplement their incomes

» “The worst of times...” Traditional transportation-based models to bring workers to work are not effective to bring older workers to traditional premise-based call centers

- Call centers requiring higher skill levels, especially for telecommunications, technical and software related help desk contracts
- Programs that will attract the employees who desire this workplace alternative will be the most profitable.

Facilities

For the most part, present day outsourced call center operations are static and fixed to a geographic entity or physical location. This premise based operating style/preference is often a sign of organizational laziness, a failure to effectively evaluate the New Ways of Working, and the source of considerable difficulties when contracts end:

- Penalties for early withdrawal from a location where incentives were provided

- Bad Press and Poor Government Relations when taking jobs elsewhere
- The loss of highly trained employees with a history of good work
- Credibility problems with new customers, communities and clients (Poor C³)

The future for facilities includes:

- Fewer quality workers want to work in centralized mega-facilities
- Increasing risk management and workers compensation costs
- Smaller, dispersed premise-based centers (75-100 agents per site)
- Improved ergonomics contributing to improved productivity
- Balancing and transferring contracted work:
 - » On shore
 - » Near shore
 - » Off shore
 - » Virtual home agents

Compartmentalized work units with greater reliance on automation and technology. For example: **Quality Assurance** (QA) does not usually need

to be a real-time event. Most call centers are required by contract or service level agreement (SLA) to monitor, record, and discuss performance with each agent a certain number of times each month. Most call centers have a dedicated cadre of QA specialists at each site for monitoring, coaching, and counseling.

Significant flexibility, cost improvements, and workforce stability/career path development can be established through a centralized yet virtual QA function. The QA function can be centralized with respect to a recording and reporting point-of-view—essentially database management. This function can also be virtual with respect to how and when the QA personnel access relevant information from the database; they can be at-home, working via the Internet and VoIP (later SIP). This arrangement has multiple advantages:

- Highly skilled QA professionals are not jettisoned at the end of a contract or during the closing of a particular physical plant
- Supervisors can take a more direct role in supervising, helping reduce a duplication of overhead effort and cost
- At-home QA staff can handle a greater number of calls and analysis than their premise-based counterparts
- The cost of transporting QA overseas remains very expensive in some applications with a large number of screen pops

A key ingredient to managing the people, hoteling, remote property account, and other assets is scheduling and tracking software that should be considered for use in concert with the work force management system (WFM). There are four key components necessary to measure and manage for effective utilization and cost containment of both the premise and at-home work environments:

- Work space for the individual worker

- Conferencing and training spaces for groups
- Services: projectors, telecom, food, parking, etc.
- Equipment: PC's, headsets, furnishings, etc.

AgilQuest, Inc. of Richmond, Virginia [www.agilquest.com] should be considered when ramping up for at-home agents.

At-home agent program facility cost avoidances can be a major competitive cost benefit when managed effectively. Needless to say, those benefits are only realized when existing facilities are reduced or eliminated. Particular attention needs to be paid to lease and contract expiration dates. In the future, through an at-home agent program, company-owned facility requirements can be greatly reduced. New contracts and clients may be won due to the reduced operating costs inherent in at-home agent programs. Smaller (by number of agent) and seasonal contracts may become profitable when one-time startup costs are marginalized.

Extrapolating Into the Future

Technology – Will virtual reality eventually have an impact on the delivery of customer service experiences? Will that be through physical (e. g., retail) locations or home-based (e. g., web-enabled) technologies?

Growth Areas

- University integrated connectivity and services for facility, staff, services, students, alumni
- Health related services
- Debt collection
- Gaming (interactive, multiple players, gambling)
- Insurance
- Financial services/ banking
- Technology sales and supporting services

- Email, web self-serve, multi-media information exchange

Call Center Management

- Cultural changes
 - » Success and reward factors
 - » Environment (premise and virtual)
 - » Team work - individual work
- Deliver service and value to customers
- Managers understanding queues
- Using the tools of automation for fine-tuning
- Mobility is happening – like it or not
- Addressing the challenges of terrorism for consumers
- Global standardization
- Who do you need to satisfy? How are our customer needs changing?

Management Considerations for Growth and Success

A majority of information-based jobs are performed and managed remotely today. General sales, technical sales, set-up, and support (especially for telecommunications, wireless, warranty registration and service, electronic games/gaming industry, help desk, human resources, customer service, up-selling to existing customer base, and back office work predominates telecommuting today.

Many organizations are transitioning away from management by process, physical observation (such as reporting time, dress code, mood, personality, etc.), and other workforce habit monitoring techniques (management by wandering around) to a focus on management by results, quality, and direct output. This change, amplified by a robust (at-home agent) telework program, can yield excellent increases in productivity, lower turnover (churn) cost, real estate cost avoidances, and lower risk management

cost, while providing an inherent disaster avoidance capability.

During the period 1998 to 2004 there had been substantial growth in the number of public and private employers with formal telework/at-home agent programs, including:

- American Express
- HP / Compaq
- AT&T
- M&M Mars, Inc.
- CIGNA
- Merrill Lynch
- CISCO Systems
- Nortel
- Disney
- Putman Securities
- Dow Chemical
- Siemens
- FreddieMac
- U. S. Federal Government
- Fidelity Mutual Funds
- Most state, county, and local governments

Between 1997 and 2002, the number of call centers had doubled, with nearly 20 percent of the new call center agents working from home as telecommuters.⁵ Public organizations and private companies that established call center at-home agent programs, either in whole or in part: America West Airlines, CIGNA, Intuit, JetBlue Airlines, J.C. Penney, JPMorganChase, Hilton Hotels, Virginia Power, the U.S. Federal Government, and most state governments.

Evolving global economic conditions will affect future call center and customer center growth. We are already seeing a backlash to offshore solutions, while at the same time clients are

demanding more services with smaller profit margins. More important, the mainstream integration of at-home agents into premise-based organizations can ensure not only flexibility to provide high-quality low-cost solutions, but permit an agile foundation for whatever challenges develop in the future.

Per Telework America® Research circa 1999 and 2003, ITAC's 2000 eWork Guide, The Home Workplace Book by Brendan Read, June 2004, typical benefits included:

- Productivity increased by 22 percent per individual full-time teleworker
- Turnover (churn) reductions averaging 20 percent (when measured against a 40 percent annual turnover norm)
- Training: refocused, streamlined, and/or reduced
- Absenteeism reduced by 60 percent
- Real estate savings at least \$5,000 per year per teleworker (capital build-out cost for approximately \$15,000 per work station)⁶ coupled with approximately \$5,000 of annual operating costs.
- Regulatory compliance. Clean Air Act, Americans with Disabilities (ADA), Family and Medical Leave Act (FMLA), etc.
- Government grants and contracting set-asides
- Opportunity to adopt newer centralized/ integrated network and non-premise based hardware and software:
 - » Distribute calls to any at-home Agent – nearly a 20 percent staffing cost avoidance possible
 - » Monitor those at-home agent calls per contract specs
 - » Cut technology maintenance and administrative overhead by approximately 50 percent

- » Reduce ACD costs/ licensing fees

"...HR will have to work in concert with IT to ensure ongoing protection against cyber-terrorism to ward off electronic viruses and attacks against company web sites. Equipment usage policies and confidentiality agreements also may need restructuring in light of greater monitoring measurements...one of the constants heard from U.S. Government⁷ leaders (post September 11, 2001) is that (the War on Terrorism) may require structural changes in the way Americans live. The situation for the workplace will be no different."

Agent Compensation Issues

Telework provides an indirect pay raise that has been estimated at \$4,000 for each employee in the program through reduced needs for business clothing, food, and commuting expenses (gasoline, car insurance, accidents, and aggravation).

While we do not recommend reducing an existing employee's rate of pay when making the transition to an at-home agent status (both for legal reasons and perceptions), it is another matter entirely to consider a two-tiered compensation, with new agents signing on for a smaller hourly wage in recognition of the many direct benefits that they enjoy while working from their homes. In addition to contemplating a future two-tier pay system, another way of leveraging the New Ways of Working can be to obtain new contracts that otherwise would not have been available.

Previously, smaller contracts may have been ignored because of their one-time start-up cost, seasonal nature, or because they did not warrant the necessary overhead investment or technology ramp-up. This can all change for the better through at-home agents, especially when hosted network services are the mainstream means of receiving, routing, and processing calls.

What is HP's Position on Mobility/ Home Workplace?

Competitive imperative - Telework is used in organizations that rely on technological interconnections between people and information as a competitive advantage, to maximize speed and consistency of response to business and customer needs. The consideration of a telework strategy should be based on the outcomes the option is capable of producing for the enterprise. Telework involves the relocation or duplication of a set of tools, enabling staff to perform all or some of their tasks from a location remote from the traditional office.

- "Most employees adapt to the new realities of mobility and would not want to go back to the traditional workplace."
- Just because people sit together doesn't mean:
 - » They are a successful team
 - » They are well managed
 - » They communicate with each other
 - » They maximize the benefits of familiarity

What Does AT&T Have to Say about Their At-Home Employees?⁸

- More efficient
- More effective
- More creative
- More self-reliant
- Happier

What are Accenture's Top Executive Level Issues?

- Attracting and retaining skilled staff
- Improving workforce performance
- Changing premise-based workplace culture and employee attitudes

What has IBM Achieved via e-Learning, e-Work, and Remote Work Strategies?

"IBM has quantified the savings resulting from its e-learning initiative as \$350 million. Giving staff the tools to work offsite, or virtually, means work can be carried out from one or several locations, including a home office, a client's office, another government site, or on the road."

Telework Growth and Savings

Telework is growing at an annual rate of more than 20 percent.⁹ In an effort to simplify and quantify benefits to the employer per teleworker, the following has been developed for an employee teleworking only 1.5 days per week and an annual salary of \$26,000:¹⁰

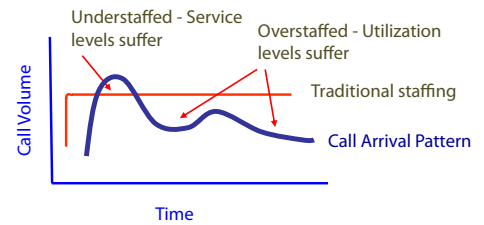
For a full-time teleworker, the annualized benefits would be greater.

- Increased employee effectiveness \$3,900
- Decreased sick leave \$226
- Increased organizational effectiveness \$520
- Decreased turnover rate \$1,300
- Reduced parking requirements \$360
- Office space savings \$1,620

TOTAL SAVINGS (at-home 1.5 Days per Week) \$7,926

Yet another benefit found in an at-home agent strategy is that a zero commute enables staffing in microshifts:

Having at-home/part-time agents available to bring online when call volume spikes (those otherwise understaffed times) enables the operator to better match supply and demand – in effect having agent availability nearly match call arrival.¹¹



At-Home Agent Agreement¹²

Telework is a privilege and not a right. While TeleTech may wish to issue a statement to its at-home employees indicating they are working at home for the convenience of the company—a necessary pronouncement for the employee to qualify for a home office deduction on the federal income tax—at-home agent status remains a privilege and is granted solely at the pleasure of the company and can be revoked at any time for any reason the company determines without recourse.

The essential elements of an At-Home Agent Agreement include, but are not limited to, existing TeleTech requirements, augmented with at-home agent specifics such as:

- Contract considerations
- Terms of employment
- Duties and responsibilities
- Worksite location
- Dates/ reporting/ scheduling
- Overtime/ billable time
- Policy reviews
- Evaluations
- Equipment/ services/ support
- Insurance/ maintenance/ supplies
- Premise based meetings
- Physical and information security (confidential information)
- Ergonomics

CHANGING NATURE OF WORK AND TRENDS WHITE PAPER

- Access to company lines of communications – internet and email
- Communications monitoring and quality assurance
- Utilities
- Split-shift and part-time work and scheduling
- Non-competing agreements
- Death or disability during employment
- Returning equipment – access to premises to obtain company owned materials
- Terminations
- Resolving disputes – most likely through arbitrations

Numerous sample agent agreements and more general teleworker agreements are readily available from both government and private sources. The eWork Guide's Sample Agreement seems to be the most comprehensive document with which to begin customization process leading to an agreement which all TeleTech departments can integrate their functional responsibilities and items that need to be addressed to protect the corporate and clients interest.

Yet another sample teleworker framework worth considering is the European Standard approved by the European Trade Union Confederation and adopted in Brussels, July 18, 2002.¹³

Essential elements are:

- General considerations
- Definition and scope
- Voluntary Ccharacter
- Employment conditions
- Data protection
- Privacy
- Equipment

- Health and safety
- Organization of work
- Training
- Collective rights issue
- Implementation and follow-up

When managing people, hoteling, remote property account, and other telework-centric scheduling and tracking beyond a small pilot program, there are four key components necessary to measure and manage for effective utilization and cost containment of both the premise and at-home work environments:

- Work space for the individual worker
- Conferencing and training spaces for groups
- Services projectors, telecom, food, parking, etc.
- Equipment PC's, headsets, furnishings, etc.

An early survey completed by AT&T¹⁴ during the mid-1990s and more recently reconfirmed by the American Management Association's research in support of the October 2000 eWork Guide¹⁵, many workers would like to work from their residences but are afraid to for fear of future liability claims.

Six out of ten said they would like to be virtual/remote workers, but hadn't approached their bosses. They were worried that their companies might think they were less committed to hard work and had concerns that supervisors did not want to deal with people at home and that they would risk their benefits and promotion potential.

There have also been concerns for worker safety and potential OSHA home office inspections. In fact, OSHA once suggested that it was legally entitled and could at any time inspect a home office and that an employer was liable for any violations just as they were in the traditional premise-based work

environment. However, in January 2000, then Secretary of Labor Herman directly and publicly rebuked OSHA for such an invasive and overly zealous suggestion.

The White House and key members of the House and Senate supported the Secretary of Labor and not only has the issue not again come up, it is not likely to any time soon, especially when corporate programs fully support and provide home workplace safety training, high-quality ergonomic furnishings, and periodic reviews of the home office.

However, the possibility of legal and liability issues associated with the home workplace do require specific definitions within the parameters of the Teleworker/ At-Home Agent Agreement. Noted worker's compensation attorney and telework expert, Robert Blackstone, Esq., of Davis, Wright & Tremaine's Seattle, Washington office has suggested that "...the law lags reality by about 15 years. And that...there simply is not sufficient case law to make any determinations about who bears responsibility for safety in the home office."

Denver attorney John Paddock, Esq.¹⁶ of Hale, Hackstaff & Friesen, LLP, author of the 800-page Colorado Employment Law and Practice (West Publications), and creator of the Legal and Employment Section of the "eWork Guide" pp. 39-49 suggests as a recommended practice, "Even if no law, regulation, union contract, or insurance policy requires an employer to ensure teleworkers' safety on their remote worksites, employers should discuss safety and ergonomics with their teleworkers."

The consensus is that an employer is in the best possible position, from a risk management point of view, when their at-home agents are provided the same degree of ergonomic seating and workstation furnishings, instructions on use and correct posture, etc., as that which is provided the premise-based agents performing similar work.

The “reasonable man approach” places TeleTech in the best legal position. Numerous studies by major furniture manufacturers and the medical community confirm the contributions that a high-quality adjustable chair provides for information worker productivity.¹⁷ If an employer only provides one item, it should be the highest-quality seating possible. For some agents, their work chair will become the best seat in the house and a source of pride. McKesson Health Solutions, Broomfield, Colorado provides a very high-quality ergonomic chair to each of its at-home agents, recognizing the positive effects of the chair on agent productivity, as well as for the betterment of the agent.

The best protection a company can provide itself is to recognize the potential negative aspects of telework and formulate an effective plan for virtual employee selection, performance expectations, home office worksite configuration, training, and communications.

Notes

1. ‘India Call Centre Staff Bribed’ Pet Warren, Evening Standard, London, U.K., 9 February 2004
2. Business Week Magazine, “Wireless - Welcome to Broadband City” page 40, October 4, 2004 issue
3. Todd Tanner, www.tannergroup.com The Tanner Group’s Presentation at the Annual Call Center Expo (ACCE) Seattle, Washington, September 14, 2004
4. DataMonitor - NAR Contact Centers
5. Gartner Group, Call Center Industry Analysis and Projections 2002
6. “Designing the Best Call Center for Your Business” Brendan Read, CMP Books, ISBN1-57820-063-6, October 2000
7. HR Magazine (Society for Human Resource Management) December

- 2001, Volume 46, №12, page 128 “What Now?” By Dave Patel - Manager of workplace trends and forecasting at SHRM.
8. Joe Roitz, AT&T Director of Mobility and Advisory Board Member The Telework Coalition, Washington, D.C. [www.telcoa.org] Summer 2004 (Joe himself works from his Arkansas home, managing a global program)
9. Cherry Anderson, Gartner Group Analyst, Spring 2000 and 2004 ITAC Research
10. “Managing Telework” Strategies for Managing the Virtual Workforce, Jack M. Nilles, John Wiley & Sons, Inc.⁹ 1998, Table 7.5 pp. 166-67
11. Annual Call Center Expo (ACCE), Seattle, WA - The Tanner Group [www.tannergroup.com], September 14, 2004
12. A recommended At-Home Agent Agreement can in large part be based upon the comprehensive ‘sample policy’ of the “Telework Employment Agreement” Appendix E to ITAC’s 2000 eWork Guide prepared by Denver based attorney John R. Paddock of Hale, Hackstaff and Friesen, L.L.P. Also see: Call Center Magazine, May 2004 Issue, Vol. 17, № 5, Page 25 highlighted ‘Legal Issues’ by John R Paddock and ‘Home Workplace’ by Brendan Read, Appendix I: Telework Employment Agreement by John R. Paddock, courtesy the 2004 Colorado Employment Law and Practice Handbook © 2004 (West Publications) John R Paddock can be contacted at hrlawcolo@aol.com
13. Implementing and Managing Telework, Bill Fenson & Sharon Hill, Praeger Publishing, ISBN 1-56720-614, December 2003, pp. 224 through 229
14. “The Telecommuter’s Advisor”, June Langhoff, Aegis Publishing Group, Ltd., 1996

15. “eWork Guide” © ITAC and published by the Consumer Electronics Association, October 2000