



GreenBook

THE FUTURE OF INSIGHTS

Insights Leaders COVID-19 Roundtable

April 21, 2020

Panelists

Christopher Kelley, VP, Analytics Operations, Forrester

Jason Burnham, Founder, Culture Designer, Culture Design

Jonathan “J.D” Deitch, COO, Cint

Monika Wingate, Co-Founder & CEO, Digsite

Sven Arn, Managing Director & Partner, Happy Thinking People

Listen to the full audio recording on the [GreenBook Blog](#).

Signup [here](#) to receive the transcript and recording delivered to your inbox weekly.



Thank you to CiviCom for providing the following roundtable transcript.



Lenny Murphy: Let's dive in. We kick this off every week with the first question of **what is changing in the industry and by the industry, we're going to call it the insights and analytics industry broadly defined as a result of COVID-19.** We mean by what's changing in business levels. Just the methodologies, new client priorities, etc. Monika, why don't we start with you and then we'll go around the room? What do you see, Monika?

Monika Wingate: Absolutely. I think in March, we found quite a few pauses on research studies people were trying to get a grapple on. Should they be doing qualitative research right now? Is that okay? We actually ran a couple of studies that we were able to publicly share to give people a sense of that. I think we've seen that turnaround in April. We're seeing pretty rapid growth on our side. I suspect that that's a couple of things going on in the industry. One is the realization that over the next 18 months, in-person research just may not be ethically the right thing to do and that getting close to customers and understanding them emotionally is really critically important. I suspect we will continue to see a growth in online qualitative as all of that in-person research is shifting.

Lenny Murphy: That goes with the consistent trend from the get-go. I think we saw the Insights Association release a study a week or so ago that said fully a third of our qualitative research shifted to online in March. That is one of those trends now that is pretty firmly defined. JD, **what are you seeing from a sample standpoint in particular as it relates to trying to support the shift to online qualitative as well as any changes in our survey volume?**

Jonathan Deitch: It's a pretty interesting time, Lenny. I mean, I think all of the indications that we're starting to see are most visible from the publically-traded companies in our space that we're expecting a fairly significant shift downward. Speaking for Cint, we had a great first quarter and we were on budget. We are seeing softness in the market right now. I don't think that's a surprise. If you look at Ipsos, this probably one of the more public releases in the space and they're expecting a significant weakness even versus last year and we know that when we used to track that all the way back to the end clients, you see large firms that would have typically spent a lot of money on consumer insights work really sort of shepherding our cash right now



in many respects because they're also doing less advertising and less sort of work that they would have normally tested.

Lenny Murphy: Okay. Now we've heard over the past few weeks that from a variety of brands that research has been being reprioritized. Maybe the best way to think about it, tracking and testing have traditional big drivers. Research volume are potentially becoming less important while more strategic, more urgent research is actually happening as people are trying to get a sense of what is the future. Chris, I wonder if you're in maybe the best position right now within on this panel to have a sense of what you're hearing from all the Forrester clients.

Christopher Kelley: Yes, Lenny, that's a good question. I mean, the questions we are getting from clients have changed very quickly. Earlier in March, it was really should we be doing research and what should we be asking right now? Though the questions have now been more crystallized into what our clients need to know but one area where the tracker is still very important that we're seeing is with our CX index syndicated product because companies are still trying to reach out to their customers in different ways and while it's not going to be really trackable per se year over year as much because the times are so different, they want to still be able to adapt to the changing reality, make sure they're still giving their customers the best experience they can, given everything we're all going through.

Lenny Murphy: It makes good sense. Sven, **being a predominantly strategic consultancy with qualitative as your major approach in Europe and Germany, what's your take on all of this?** Do you hear anything different or is what we're talking about fairly global at this point?

Sven Arn: I think it's pretty global. I mean, I'd like to pick up on some of the things that Monika and then JD had talked about. I think what happened was that from a conducting research points of view, the shift was actually quite easy because there are so many good digital tools now available. We were able to continue the projects and shift projects online straight away and the big problem was what was happening in the client companies because almost as if a lot of people are sort of stuck in the headlights, "What do we do now? How do we move forward?" A lot of insecurity particularly in the first month and I think that's now slowly changing



as people are beginning to realize kind of we need to understand what this new world is going to be like we're moving into because it's probably going to be with us for a little while and also, we need to understand a little bit more about some of the assumptions that we've built our strategies on from before all of this. Are they still right now going into the future? Slowly, but surely, things are picking up again and I think a lot of the work that we're doing now has a very, very strategic perspective.

Lenny Murphy: Jason, I think that's a good logical point to bring you in because arguably, you bring a different macro perspective of things into the work that you do. What's your take?

Jason Burnham: Yes. I think it's important to recognize that right now, we're in the middle of this bigger macro cultural paradigm shift, right? This is the first time you're really experiencing global collective action and when [Laughter] you're conducting research, I mean, the whole point of research is to make sure that the insights that come out of it are actionable, but when you have changing variables, when you're in the middle of a paradigm shift, it makes it very challenging to be able to define what the best course of action is when you have a future that's kind of unfolding before you. So, I think from a research standpoint, I think that we're starting to see some shift in terms of priorities and what the research needs are. There's going to be a greater focus around understanding the changing mindsets, behavior change, shifting in values and purchase patterns. What are the cultural transformations that are happening from one market to the next and companies now, I mean, I'm seeing it in my business where companies are starting to take a greater focus on really understanding like how do we build a more sustainable and resilient business amidst all of this change that's happening and all of the uncertainty that we're confronted with?

Lenny Murphy: Yes. I've been hearing that word "resiliency" an awful, awful lot.

Jason Burnham: It's going to be the buzzword of 2020 for sure.

Jonathan Deitch: That's true.



Lenny Murphy: That's the transition. Greg, I want to bring you in actually to kick off this next conversation that we're into resiliency. **How are you, as leaders, adapting personally? I'm going to do a double-barreled question here and then how are your businesses adapting?** Let's frame it around this area of resiliency both personally and professionally. Greg, what's your take for Gen2 and what are you hearing with Gen2 task force?

Gregg Archibald: Wow. I wish I have those answers. I really do. I think that we're all kind of trying to figure out what the right questions are. Chris and Sven both kind of alluded to that as well as Jason. In this ever-changing day-to-day, week-to-week kind of world that we're living in trying to understand what the right questions are, what those variables are that are going to be impacting us two weeks from now or two months from now and how that's going to settle out? From the Gen2 side, it's really trying to get in front of understanding what that might look like and we're reading a lot and doing a lot of work around that, but on the personal side, it's making sure that I get out of my house slippers in the morning and actually put on shoes. That's number one in that list of adaptations [Laughter] to save right there in the mix and do the things that each day that need to be done. I've actually started doing some very basic things like making a list the day before so I don't get too buried and kind of the isolation of working the way that we are now.

Lenny Murphy: That's a good tip. Right before this, my wife and I were actually having a conversation in our scenario of - work-life balance has never been my strong suit, right, even though I've worked from home forever and it's probably even more of an issue now. I found myself being into structure my day in a different way than I ever had to, to actually be present and be a dad, too, right? A teacher. So, we're definitely trying to restructure my own personal time. That's a really good point. Rather than just picking up people, I'd love to just open it up of again, how are you adapting personally and how are your businesses adapting? Anybody want to jump in?

Monika Wingate: I can jump in.

Lenny Murphy: Please.



Monika Wingate: I think like everybody else, the first thing that I kind of had to do from a business standpoint is dive into contingency planning, my absolute favorite thing. A few years ago, actually, this is at the Quantrix event that they had a speaker who did a free solo, the free solo guy. He climbed. He hooked up in a gear and he said in order to prepare for that, he had to visualize falling off a cliff and each body part falling because he said when the time came, he didn't want to have to actually be panicked in the moment and I think that that's something that was really weird for me personally because in the process of things, what's the worst thing that could happen to my business? What's the worst thing that could happen to my team? I kind of went to a different place than the rest of my team right away, right like I was in the throes of all the stages of having to get through the denial stage really fast. So, it was kind of a little bit disconcerting, but then once I have that kind of, "Okay. Here is what I'm going to do. Here is the plan. Here is the process. Here is the contingency," I did kind of pull out of that and felt like I was able to make some really good decisions.

We actually happened to be fortunate enough to be able to cancel our lease which I did like, immediately. That's kind of a weird thing, but if you're thinking that you're going to be remote for the next 18 months which is what I'm feeling for my entire team and that there's going to be plenty of options to find a place when we're ready to get back to an office. That was one business decision that we took. It wasn't a tough one to figure out how to communicate that to my team and when to communicate that to my team. We actually kind of waited a few weeks to have a conversation with the team about what things were going to be like at the end of this, but for us, I think we are a virtual company in every sense now and I think that was not a difficult transition for my team to make. So, from a business standpoint, that afforded us the ability to keep hires, right, and I think that that's number one priority. Otherwise, I think we've been in the fortunate situation where business is growing. I've had to learn how to hire through this. We're hiring two people right now. I can't fly them in for in-person interviews and all that. That's been definitely an interesting challenge and I'm thinking about training and onboarding without having that in-person is going to be the next hurdle that we have to jump over as we're bringing on these folks in the coming weeks.



From a personal standpoint, one change I did make, like I said, this isn't really a business thing but I feel like it's a personal thing was just to tell the team, "Hey, we are all calls. We need to be video calls and we all need to turn on the camera." As Lenny was saying, early on we hear about everybody hearing their dogs barking and the truck coming down the street. Just be okay. Just be okay with wherever you're at and whatever the situation is, but let's be there for one another. Let's show our faces and let's make sure that we have that in addition to probably a lot of what other people are doing in terms of new happy hours, lunches, and thinking about ways to keep the team together. That's been really important to me and my personal affinity is this is my family. I mean, my company is my family in many ways and I wanted to make sure that I felt close to them.

Lenny Murphy: That's great, Monika. Thank you. Who else wants to talk about business and personal issues?

Jason Burnham: Yes, I'd like to jump in here. It's kind of built on some of Monika's points. I think from a logistical standpoint, from business management, it hasn't really affected our business too much because we are a decentralized network of independent consultants who work from home. In terms of managing day-to-day operations, nothing has really changed, but I think for us and for me personally, I mean, one is we have to – I'm being very sensitive to just what we're all going through right now and not feeling rushed to doing any one particular task. I'm really trying to take in the moment and being present. I mean, this is the first time we've really kind of experienced this common purpose at this scale which is also proving what we're ultimately capable of which in that process is going to change the global consciousness for what is possible which opens up new spaces for new ways of thinking which is ultimately going and I think it's really up to each one of us to then decide like what do we want to do with that space? I'm really kind of using this time right now to just observe what's happening thinking about how innovating my business to adapt to the future that's unfolding and then really making sure that I'm evolving towards whatever that unknown future state actually is, but I think we need to allow the time to grieve for the losses that we're all going to experience but then really thinking about how do we now start to come together in order for each one of us to build our individual and collective resilience. From a personal standpoint, I think it's really important to one, stay



present and then two, making sure that you're staying mentally and physically fit, right? I'm exercising every day, right? I'm practicing mindfulness. I'm making sure that I'm staying connected to my purpose and my value to every day and appreciating the shared vulnerability and experiences that we're all going through right now and just being much more empathetic to what we're all experiencing.

Lenny Murphy: That's great, Jason. Thank you. This idea of empathy is something that really jumps out in last week's session and it's great to hear that continuing on this as well. Who else wants to share?

Jonathan Deitch: I'll jump in.

Christopher Kelley: Yes. This is – oh, go ahead.

Jonathan Deitch: I'll jump in, Lenny. I completely agree with the previous point of view about humanity. I kind of want to bring it back down to some practicality in some ways particularly as its business-related. There's a vast amount of uncertainty in the market right now and those of us, too, who are responsible for these many mouths to feed, what are the essentials and all of this has to be coming up with the small set of indicators that allow you to read the landscape at least a couple of times a week to try to figure out where you are as a company. There are some of us here that are small business people who are probably even affected more greatly than that, but even at a corporate level and Cint is over 300 people, I mean, we spend a lot of time every week looking at our indicators, trying to understand where our business is, trying to understand where each one of our markets is or where our clients are. I think there's a lot of connections that are being made with people because our clients have the same level of uncertainty in all of this. I think the most interesting thing that will happen over the next coming months or however long it is, is as we continue to look at these metrics, it's being able to rebound whenever we're ready to rebound as well. It's important to make sure that we are tracking on a daily basis how our business is doing and making sure that we're able to reduce our expenses as needed, but also take new initiatives as needed as well. There are plenty of – one of the very interesting things that's happened to us would be we've seen a decent amount of work that we're winning now that are COVID-19 related studies and that compensates for some of the weakness from



some of the broader agencies. I mean, this is definitely one of those times where we should remain hopeful in all of this because I think it's the right perspective, but we should also make sure that we've got our feet on the ground and are trying to make sure that our businesses continue to function because the people who work for them need them to function well.

Lenny Murphy: Yes. That's a great point. It's responsibility that's important. Chris, I think you were going to talk. Sven, I'll give you time too. Let's go to Chris first and then Sven.

Christopher Kelley: Thanks, Lenny. To go back to the idea of empathy here, we're all processing what we're going through in so many different levels and at the intersection of business and personal, one thing that my team here in the States and our team in India have done is before every meeting that we have, we allow ourselves five or even 10 minutes just to talk as people, as what we're going through, as what our families are going through, as what is now teachers a lot of us are going through and then we go to the business. We're accountable to the business, but at the same time, we're trying to make sure that we relate to each other as people because we can't lose that as we get through this. The pressure is too great.

Lenny Murphy: I think every call starts that way anyway, doesn't it, Chris? I don't think I've ever been on in a single call over the last month for the first five minutes isn't that way.

Christopher Kelley: Yes. Now Sven, I think you're up.

Sven Arn: Yes. I think, I mean I agree with everything everybody has said. I think from us from a business point of view, this was a massive, massive accelerator with regards to digitalization. We had a digitalization strategy all planned out and we were well on our way, but this coming up just really, really moved us forward massively. From the point of view of innovation within the company, we've done things that we would have never thought we could have done in such a short space of time which is really good. I agree also, it's really important to keep people seeing each other, be that consumers or employees. All of this screen to screen stuff you can do, all the video stuff you can with employees, also doing in research context, I think that's really also changed the game particularly for qualitative. On a personal level, I'm actually really enjoying not going to the airport every day.



[Laughter] I'm actually discovering my lovely apartment. I'm enjoying being here, enjoying having time. I'm in a very, very fortunate position, I should say, very personal but nothing too with all the difficult things happening out there and all the horrible things happening out there. There is a moment also to just take time to think which is actually quite nice.

Lenny Murphy: Sven, that's a good segue and what may be even one of the more interesting parts of these weeks of roundtables. It feels as if we're moving into a different phase. I understand that's not happening every place, but in general, if I had to characterize it, we've gone through the "Oh, crap" phase moving through the, "Okay, let's adapt getting our sea legs," if you will, phase for the past two weeks. Now, just by the nature of the cycle that we're in, of the situation that's unfolding, moving into something that's a little more forward-looking. I understand that this is going to go on for a while. As Jason said, it has profound applications across the board, if there are any part of our lives or the world that isn't going to be touched by this. Now, we're going to play it with the futurist. What does come next? What does that look like? What are the opportunities specifically for the insights and analytics industry but also anything else? Actually, Greg, I started with you last time. So, Sven, let's just go back to you. What's your take on what comes next?

Sven Arn: I think as you say, a lot of this is going to be here for a while. I think just from a point of view of interacting with consumers, I think this digital shift is here to stay. I think we're going to go back at some point to phase-to-phase work for certain projects because for certain tasks, that's still going to be important. I think it's going to be slow. I think a lot more of the things that we didn't think we could do in the digital space, we're going to realize we can do in the digital space and that will stay. Also, just because it helps everyone. It helps budgets. It helps timing. It helps CO2. It does so many things. I'm looking forward to taking my first flight after this, don't get me wrong. I love travelling. I love seeing my colleagues and partners around the world, but I think that's going to be with us to stay. I think building on what some of the discussions with one of the earlier questions, I think there is going to be a big need that makes sense of the world. That makes sense of what's going on because we are moving into a world that will be quite different. I think some behaviors will go back to where they were before. I don't know if you heard, but the Guangzhou Hermes store sold something like \$2.5 million of product



on the first day it opened. People are yearning to go back to some of the old behaviors, but some of the behaviors will obviously change and I think research will be needed to make sense of that, to make sense of what that means for brands or for retail channels, for online versus bricks and mortar. All of that, there is a new world that we're entering.

Lenny Murphy: I have a follow-up question, Sven. **From a facility standpoint, what do you think?** We talked to folks in the US, my sense is it's going to be massive retro-fitting of any type of brick and mortar facility particularly for research, just from a sanitation perspective, social distancing, and etc. **What does that look like, again, from your perspective and in Europe do you think?**

Sven Arn: I think the best place to look is towards China. From what I gather from our partners in China, that is, in phase-to-phase, beginning again slowly. The facilities have to be set up to have all the hygiene things in place. I think it's going to be a while before people are happy, for researchers to come to their homes because people's idea of privacy and space has changed through all of this so I think there are going to be some things that take longer to get back to where they were before and maybe people never quite get there either. As I said, I think that with the screen-to-screen technology, online focus groups on screen as opposed to people talking into messaging boards, they can actually do a lot of the things that we've been doing in face-to-face focus groups. So, I think some of that business is going to shift to digital and stay there.

Lenny Murphy: Chris, I'd like for you to chime in. I expect you guys are hearing an awful lot of this from your own perspective and research on the Forrester and as well as all of the brands that you work with.

Christopher Kelley: Yes, Lenny, thanks. Basically, the questions are going to continue to change and evolve and those are questions about consumer behavior. It's questions about business and business behavior, business spending going through the economic crisis that we're currently in as well as employee expectations of their companies. We all, in the professional world, had to suddenly work remotely all the time even if we weren't accustomed to that. What do employees expect of their employers? Those questions in the connection of the micro as a person to the macro, what



we're going through is a global society right now is something that I think it's going to continue to be how the questions we are answering both for our surveys and our online communities continue to change as we move forward.

Lenny Murphy: It's maybe an unfair question, but I'll ask anyway. **You guys work for a lot of different brands and different categories, is there anything that you're beginning to get a sense of that some things are more important to some categories than others just by the nature of the questions that they're looking at?**

Christopher Kelley: The questions, Lenny, have been similar. Obviously, they are all catered to the specific industry, but it really is the common denominator. It is how are people, either in their personal lives or in their professional lives, going to continue to navigate through this? Now, where it gets tricky methodologically is to ask consumers to predict what they're going to be doing in a year because who knows how this is going to play out? At the same time, whether it's for healthcare, finance, retail, or tech, whatever the industry may be, it is just about how are my employees, how are my consumers going to navigate through this and what can we expect as we continue to move forward?

Lenny Murphy: Yes. Monika, you brought up an interesting point when you're talking about getting out of your lease. The expectation is there's going to be an awful lot of space available when all of this is done and I think that's a pretty consistent thread. What that looks like from even how we – my daughter is getting a master's degree in public policy and urban planning, so we've actually been having a good time talking through what this look like from that perspective. Cityscapes are going to change. How we utilize space is going to be change because there's just going to be more commercial space. Any thoughts on that? Obviously, you thought through that for Digsite.

Monika Wingate: Yes, I wanted to mention something on that from a client perspective and what we're seeing on just in terms of this contingency planning from clients. There are a lot of companies that are not heavy e-commerce purchased behavior. They are grappling with what that shopping experience should be and kind of like Sven



mentioned where he had a plan to go digital, but he hadn't fully implemented it because it wasn't necessarily super urgent. Luckily, he had something that he could move quickly. I think we're seeing that from a lot of brands which is if they ideas on e-commerce and shopping and how people might shop for things that are traditionally in-store purchases, I think a lot of that is going to accelerate even if it does go back some kind of normal, at some future point. I think they still have to kind of contingency plan and figure out what's going to happen when somebody – I don't know - buys a house, furnishes a house? Are they going to go to the store to visit and buy these things or are they going to be shopping online more or what is all of that going to look like? I guess what we're seeing is a lot of businesses of all different types, really looking at not only their current innovation pipeline but also their customer experience pipeline and ideas and things, and really figuring out strategically what to prioritize and needing to do research to figure all of that out.

Lenny Murphy: That's great. JD, what's your take?

Jonathan Deitch: It's interesting. As I was listening to Monika there, it occurs to me that in some respects, particularly for several companies, the need to do research is going to be there and we're not fussed necessarily over which sector it's going to be in. I don't know that it necessarily changes a whole lot for sample companies and what the future looks like for us because it already seems to me that that was pretty clear for us and I don't know that it changes a whole lot. I think the only thing that really comes to into play here is how long we all end up quite supremely affected by it. You can make an argument for consumers especially that if this is just a couple month blip then it will become just a cocktail party joke in a couple of years and we'll all remember the year that we had to stay home for a few months and what we did. If it lasts longer than that, then I do think we start to see the economy changing in meaningful ways, but it still points to the fact that I think most brands are still going to want to know who to target and what message to go out there with and try to understand something more about why consumers or employees are acting the way they are. That certainly seems like good news for companies like ours.



Lenny Murphy: I agree with everything, but I was just reminded of something. I read about this morning. Facebook just launched this massive data set based on surveys of their members to understand symptoms. We thought about there what if Facebook goes into the research business? They just did in a very specific way to understand that and the tracking and tracing apps that Apple and Google have been trying to launch. It brings up interesting questions. Ineffectively, they're building panels, maybe passive behavioral panels with some capability asking of questions but they're doing the research. If I make no mistake, these big companies are doing research. Does that continue? Do they play off of that and say, "Hell, we can do this ourselves," or they stay very focused on, "We're just trying to answer this one specific question?"

Jonathan Deitch: Yes. Lenny, didn't we ask ourselves this question when Google launched consumer surveys a couple of years ago?

Lenny Murphy: We did.

Jonathan Deitch: Right. There was a great deal of hankering in and pontification about it. Fundamentally, neither Apple nor Facebook nor Google, will any part of the market research business, their whole goal is to sell products. I do think they're going to demonstrate by virtue of scale that they can collect this data. They're going to try to monetize it in a way that's no different really than what they're doing right now. I would argue Apple's bigger play is its credit card in Apple Pay which is much more interesting as a data set than location tracking from my point of view although they confuse the two together. It's so hard to say, "Gosh, there is an existential threat to our industry." This comes down to just the redox of how we feel about data collection, grand scale, and passive data collection and all the rest of that. I don't think this virus situation changes it so much.

Lenny Murphy: You heard it here first folks. Jason, I want to save you for last. Gregg, I want to have you pitch in, again, Jason, because of that broad perspective that I think that you're already collecting. Gregg, what's your take? What comes next?

Gregg Archibald: A few things and to JD's point, if this is a couple of months and they may have laugh about it at a party a couple of years from now. It's one thing, but if this goes



on, we're starting to perceive that this could last a long time, I think there's going to be more fundamental changes and the insights function is at the heart of that so what does that change look like, what are the behaviors, what are the attitudes, what are these cultural shifts, and what does the competitive set look like? From that perspective, research is in a very good position to be able to provide perspective on all those answers. I am really quite optimistic that when the money is available for research that were – all our insights, I should say, that these organizations are going to rely more on the capabilities that exist within these departments than a lot of others because we're going to have to rebuild and rethink what all those components of consumer behavior are and how people want to relate to brands. Monika was talking about the ecommerce piece of it and all of this is going to change. If there's ever been a chance to get a seat at the table like we talked about the entire time that I've been in the insights industry, this is probably one of those times to show the value of what we do and I'm hearing that from a variety of different sources. The piece of it that I think is going to be just on the other side and who knows what the definition of the other side is going to be some of those foundational pieces of information that we're accustomed to having so all the segmentation studies, the market landscapes, brand health and all of those things are going to have to be redone to reflect what this new reality is. I'm actually really optimistic for the role of Insights in moving business forward and connecting with consumers. It's just what is that timing applied. I think it's an incredibly exciting time to be in this world.

Lenny Murphy: Thanks, Gregg. Jason, let's start maybe towards a wrap-up. Give us your take. What's on the other side? What's next?

Jason Burnham: Yes, I'm going to build on what both Gregg and Monika talked about. I think the important thing to recognize is that while our world has changed, human needs have not, but our values and our priorities most likely will which would impact our consumption habits. So, there is going to be a greater need for insights moving forward. I think what we're going to see is that – yes, I think to Monika's point, we're going to see the acceleration of the trends that were already underway. I think companies are going to start to be more decentralized. The remote work movement is going to be continuous and then companies that were undergoing any kind of digital transformation, those things have all been accelerated, but



there's a greater cry from customers, from employees, just from society in general for businesses to lead with purpose and to be more values-based. I think we're going to start to see companies really starting to really focus in on some those aspects of their business because we have to expect volatility. Right now, it is about being agile. It is about being adaptable. It is about building that resiliency and the way you do that is to make sure that you're engaging your customers, your employees and the communities that you serve with empathy and authenticity and being transparent. These are all themes and practices that have been emerging and I think we're going to continue to see those accelerate in a very rapid way in the months and years ahead.