

# Contact Center 2.0: The Rise of Collaborative Contact Centers

How digital transformation is making contact centers unified,  
collaborative, and intelligent

Report from Brian Solis of Altimeter, a Prophet Company



# The rise of collaborative contact centers

Contact centers as we know them today were designed and deployed at scale in the 1960s,<sup>1</sup> and the management models, governance models, and standards that defined them are still alive and well today. We call this Contact Center 1.0. But the foundation for customer engagement in sales, service, and support for more than 60 years is in serious need of modernization and reinvention.

## Customer experience is the new competitive advantage

Research shows<sup>2</sup> that when it comes to digital transformation and corporate innovation, one of the top catalysts for change in companies is exploring how to better serve the evolving digital customer. It's true: Today's consumers' relationship with technology

pushes companies in new directions. Companies are continually trying to improve their customer service capabilities so their customers can interact seamlessly with them via their touch point of choice.

Meeting the needs of today's customer is more important than ever for companies because:



Delivering exceptional experiences establishes a competitive advantage.



Exceptional experiences expose customers to evolving standards of excellence to which everyone is benchmarked.



Enterprise and consumer technologies are creating unprecedented opportunities for experience innovation.

This sets a foundation for Contact Center 2.0, a shift from on-premises technologies, work siloes, limited and/or dated customer channels, and distributed knowledge to cloud-based, collaborative, omnichannel, and intelligent customer engagement.

Contact Center 2.0 represents an integrated approach to unified communications that brings business experts and contact center agents together to deliver modern, real-time customer experiences.

## The experience divide: evolving customer and experiential standards

Getting CX right is no longer a luxury but a critical business priority. And since contact centers are critical interaction points

for customers throughout every stage of their life cycles, they are critical players in competing for the future of CX right now.

---

Getting CX right is no longer a luxury but a critical business priority.

---

The way people connect, discover, communicate, and transact is resetting the playing field. How they want to engage companies no longer reflects the majority of company infrastructures in place today. Customers are connected on mobile, social media, and in real time, and they want to engage companies in their own ways, through their channels and in the micro-moments that make up their days. Yet, in my research, I've found consistently that companies do not understand or attempt to grasp how connected customers are evolving.

In our Altimeter annual "State of Digital Transformation" report, we learned that CX is a top driver for digital transformation investments. Yet, in our most recent report, we've found that only 35% of companies investing in CX and digital transformation had mapped the customer journey within the last year. That number is down from 54% the year before. This means that roadmaps are developed and investments in CX are made without understanding customers.

## Immediacy, convenience, and personalization: the on-demand expectations of service

Take into consideration, for a moment, the perspective of your customers and how they navigate their worlds. Then apply that perspective to Contact Center 1.0 experiences.

For example, if they want to know the answer to something or how to take their next step toward a destination or decision, you can bet they'll "Google it" or "YouTube it." Why spend unnecessary time trying to manually research when someone else "like you" has already done the work.

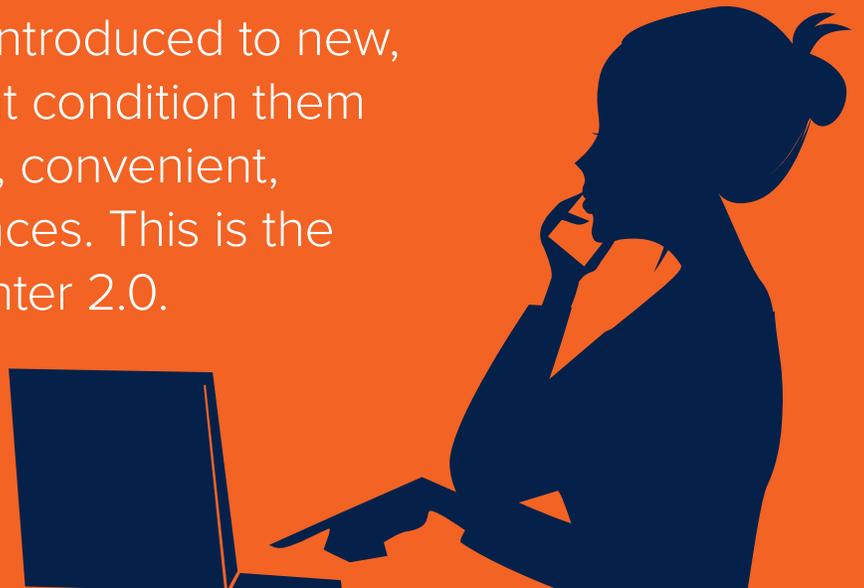
If they want to travel from point A to point B, right now, they'll most likely launch Uber or Lyft and think nothing of it. And, if a car is more than five to 10 minutes away, they will most likely launch an alternative app to see if they can get a car sooner.

When they want their favorite coffee or meal, they have more than several competing apps that would deliver it immediately. In fact, some companies such as DoorDash and Postmates are experimenting with AI-driven robots to deliver items on campuses and in dense urban areas.

What about when they need to fuel up their vehicles? There are now on-demand apps such as Filld and Purple that deliver gas wherever, whenever.

The array of evident and not so apparent on-demand services is mind-blowing. Every day, customers are introduced to new, user-centered services that condition them to expect more immediate, convenient, and personalized experiences. This is the foundation for Contact Center 2.0.

Every day, customers are introduced to new, user-centered services that condition them to expect more immediate, convenient, and personalized experiences. This is the foundation for Contact Center 2.0.



It's difficult to find consumers who thoroughly enjoy today's common contact center experience. No one is thrilled with the automated attendant greeting, an intelligent voice system, or the incredibly difficult means required to talk to another human being. People don't look forward to navigating menus or having calls transferred (or dropped). Customers don't take pleasure in having to reintroduce themselves and their situation or goal in different channels or with each new representative. They don't appreciate having to compromise their standards or preferences to engage with businesses in ways that are no longer intuitive or at the speed of now. The list goes on and on.

## The path from iteration to innovation

If we were to examine the evolution of contact centers, we would see them as the ultimate experiment in iteration vs. innovation and as perceived cost centers rather than investments in future

Yet, knowing this, contact centers as a philosophy and practice haven't changed much in decades. For the most part, customers are still subjected to legacy-based engagement models, scaled through both old and newer technologies, measured through formulas that struggle to keep up with evolving customer behaviors, expectations, and preferences.

It's time to close the chapter on Contact Center 1.0. It's time to make customer engagement experiential, intuitive, and collaborative for a modern customer in modern times.

performance and enhanced customer experiences. The difference between iteration and innovation is important to understand. You need elements of both on the path to Contact Center 2.0.

# So, what's the difference between iteration and innovation? A simplified way to look at it is this way:

Iteration is integrating new technologies and/or updating processes, policies, and systems to deliver existing services and products better and at scale.

Innovation is integrating new technologies and reimagining processes, policies, and systems to deliver new value through new services, products, and systems.

To upgrade customer experience and bring harmony to the contact center, you need both.



However, when it comes to looking at upgrading to Contact Center 2.0, the nuances between seeing the need to upgrade as a cost center versus an investment is a matter of perspective. Is the digital transformation of your contact center an opportunity to compete for the future, or is it simply a matter of operational necessity?

The psychology of customer engagement as a cost center can be a hindrance. Any time we look at something with legacy

investments, vesting ROI, and metrics that reinforce Contact Center 1.0 standards, new spending is compared to the past or what already exists. Costs thereby reflect resources that are lost or that can be taken away from other investments, whereas investments imply something can be returned in spades. Yes, there's a cost of investment today, but it's designated as a bet against a possible return of exponential value over time. It's a shift in mindset.

---

Is the digital transformation of your contact center an opportunity to compete for the future, or is it simply a matter of operational necessity?

---

## The digital transformation of contact centers

One of the biggest trends in business modernization today is digital transformation. But don't let the name fool you. Digital technology is only part of the solution. Meaningful digital transformation that enables companies to compete in today's digital economy encompasses everything from processes to systems to policies to products upgrades. Technology is an enabler for a greater purpose and mission.

In one of our earlier reports on the subject, we looked at expanding the definition of digital transformation<sup>3</sup> beyond technology to "the realignment of, or investment in, new technology, business models, and processes to drive value for customers and employees and more effectively compete in an ever-changing digital economy."

While eventually an enterprise-wide initiative, digital transformation usually begins and takes flight under the leadership of one group or effort. When it comes to customer engagement and service, digital transformation is serving as the underlying evolution from 1.0 to 2.0.

RingCentral, a leading provider of global enterprise cloud

communications and collaboration solutions, and CITE Research conducted a study<sup>4</sup> of 500 employees involved in contact center solutions at companies with a formal contact center or with plans to introduce one. The survey explored the subject of digital transformation and was conducted among 250 respondents in the US and 250 respondents in the UK.

In the study, RingCentral learned that the digital transformation of contact centers is in full effect. In some way, shape, or form, companies are investing in digital transformation and more to modernize business infrastructures and also how companies work. As part of its research, RingCentral evolved the definition of digital transformation to help decision-makers connect the dots between digital, markets, and business strategy and operations.

The definition RingCentral used is the following:

Digital transformation is the transformation of business and organizational activities, processes, and models to fully leverage the changes and opportunities of a mix of digital technologies and their accelerating impact in the market.

When it comes to customer engagement and service, digital transformation is serving as the underlying evolution from 1.0 to 2.0.



## Digital transformation shapes the future of contact centers

In the study, RingCentral uncovered that 70% of companies involved in contact center solutions were involved in an official digital transformation strategy. When asked about the areas of focus for digital transformation strategies in their companies, the two most important initiatives were digital technology integration (71%) and CX (also 71%).

In my research on the subject over the years, these are consistently the two top drivers in more progressive companies. They place customers at the center and use customer-centered insights to guide everything else.

---

71% of companies said the two most important digital transformation strategies are customer service and digital technology integration.

---

The scope of contact center digital transformation is also aspiring. RingCentral's research shows that the other top areas of focus reach beyond contact centers to total business modernization.

50%

of executives seek to make their organizations more operationally agile.

46%

of executives want to empower their workforce with the latest tools and processes.

33%

of executives desire to create a culture of leadership and enablement.

## Digital transformation of contact centers is nascent but in motion; cloud technologies represent the foundation of Contact Center 2.0

As a front line of customer engagement, contact centers are a critical function of any business. The RingCentral study found that currently 59% of contact centers handle customer service and sales and 37% are solely focused on customer service.

As for the sales activities supported by contact centers, traditional sales topped the list with inbound and outbound sales handled by contact centers for 71% of respondents, and 46% of respondents assigning inbound and outbound sales to their collections department.

As for the digital transformation of contact centers across multiple industries, cloud-based technologies are leading the way.

Cloud technologies upgrade the way organizations manage customer engagement by giving them a centralized platform “in the cloud” to connect anywhere, anytime. Cloud computing also maximizes the consumerization and distribution of web-enabled devices, allowing customers and contact center representatives to communicate, collaborate, and connect more effectively.

## Cloud technologies upgrade the way organizations manage customer engagement by giving them a centralized platform “in the cloud” to connect anywhere, anytime.

By placing systems and data in the cloud, support resources and costs of managing and maintaining IT systems are radically reduced compared to on-premises solutions. Why? Because traditionally, when you invest in cloud computing, you are paying only for the resources you use. In addition, since a cloud provider is maintaining your systems on a massive scale, the savings of economies of scale are passed on to you.

Collaboration is also a key benefit of cloud computing because it introduces opportunities for representatives to gain shared access to knowledge and information, deliver better, more efficient customer experiences, and increase productivity among all users. Contact center agents, teams, and experts throughout the organization are introduced to intuitive, agile, and real-time tools that work across multiple channels and devices, delivering omnichannel solutions that customers and employees appreciate

(they're more like the tools they use in their personal life).

According to RingCentral, the transition from premises-based contact center technology to cloud-based technology is a work in progress. Of the contact center organizations investing in digital transformation, only one-third had some level of a cloud-based contact center platform. On the other hand, 62% still depend on premises-based technology for customer engagement.

In addition to the benefits of moving to the cloud, it's important to note that on-premises technologies are, by design, not unified, omnichannel, collaborative, or real-time. When we look at the evolving behaviors and resulting expectations and preferences of digital customers, they expect voice, video, messaging, phone, web, mobile, personalization, immediacy, convenience, etc. These new technologies break the limits of what on-premises technology was designed to deliver.

### Contact center cloud migration is set to tip balance over on-premises within three years

Of the companies surveyed, 61% have transitioned contact centers to the cloud fully, partially, or plan to transition at some point in the near future. For a relatively small percentage of progressive businesses (11%), Contact Center 2.0 is in full transformation. In fact, 86% of those with plans to transition say they'll complete it within

three years, and another 11% are working against a three-to-five-year timeline. As for those most likely to say their organization has fully transitioned, C-level executives/presidents topped the list (24%) followed by those who work in IT (18%).

# 62%

of companies currently use on-premises call center solutions.

# 61%

of remaining companies have already partially or fully transitioned to cloud contact center solutions—or have a strategy in place to make the move.

# 86%

of those with transition plans will complete them within three years.

A surprisingly high number of organizations (39%) either have no plans to move the contact center to the cloud (15%) or they're completely unsure about it (24%). This calls into question the

rationale and extent of any digital transformation investment, and the true importance of CX within these organizations if they choose to not modernize the front line of engagement.

However, there are a number of notable reasons why organizations remain still on this front.<sup>5</sup> On-premises solutions, for example, are significant investments and those costs are either expected to save companies money over time or meant to deliver a return.

And, while moving to the cloud significantly reduces the infrastructure and resources needed to manage a traditional contact center, a new shift in expertise (people/talent), agile and updated processes, and defined strategies and roadmaps are also required, which can be challenging to implement and costly in their own rights.

Among the biggest challenges is connecting systems of record and other legacy systems with newer cloud-based business applications. The psychology of a shift like this also invokes education about security, costs, uptime, and management to see transitions through.

These challenges require stakeholders to make the business case for shifting to the cloud and Contact Center 2.0. The evidence is there for change agents who understand the criticality of modernizations as customers evolve.

## Current contact centers face numerous challenges today; improving customer experiences and satisfaction ratings and cost savings rank at the top of the list

When asked to identify the top challenges with existing contact centers today, executives shared what serves as a complete index of why companies should make the move to Contact Center 2.0. At the top of the list were customers. With existing contact centers, companies are struggling with improving customer experiences (ranked first) and improving customer satisfaction ratings (ranked third).

Costs are also a top challenge with contact centers today (ranked second). Interestingly, when the totals were sorted by popularity, cost savings ranked as the number one challenge.

Contact centers have a reputation for being cost centers.

And historically, technology has been an enabler for reducing or scaling savings. As customers advance and become increasingly sophisticated, their expectations and preferences for service and engagement surpass the capabilities of legacy systems and models. CX and customer satisfaction work, possibilities, and results are directly tied to those capabilities and investments. As such, improving CX and satisfaction is a matter of perspective and choice.

Do you see CX and satisfaction and the potential link between customer acquisition and retention as a cost center or as an investment tied to ROI now and in the long term?

---

### Costs are also a top challenge with contact centers today (ranked second).

---

The collective list represents a set of challenges, a wish list if you will, that can be used to make the case for Contact Center 2.0:

1. Improve customer experiences
2. Reduce costs
3. Improve customer satisfaction ratings
4. Integrate new technologies
5. Improve agent performance
6. Meet the needs of today's customers
7. Update technology
8. Optimize management, agility, and the reliance on IT
9. Empower remote workers
10. Ensure business continuity
11. Enable ease of integration with other business applications
12. Scale
13. Improve reporting and analytics
14. Implement a solution that helps differentiate the brand
15. Extend the contact center to include company experts in other areas
16. Enable remote agents
17. Integrate unified communications

## Meeting the needs of evolving customers, reliability/up-time and improved reporting and analytics are driving the shift to Contact Center 2.0

Executives were asked to list their top reasons for moving the contact center to the cloud. The complete list reads like a checklist for a next-generation contact center playbook.

Connected customers are the catalysts for why organizations are investing in Contact Center 2.0. In fact, 11% of organizations cited the ability to meet the needs of today's customers

(any device, any channel, adding non-voice support) as the top driver for migrating to the cloud. This corresponds with the top challenges facing today's contact centers with companies ranking improving customer experiences and customer satisfaction in the top first and third spots, respectively.

Also, 11% of organizations said the need to gain access to better

reporting and analytics is a key reason they are investing in Contact Center 2.0. This is important as stakeholders seek to connect the dots between investment and return on customer engagement.

Ranked as the third top reason is also collectively the number one (ranked first, second, or third) ranking reason, which is increasing reliability/up-time.

11% of organizations cited the ability to meet the needs of today's customers (any device, any channel, adding non-voice support) as the top driver for migrating to the cloud.

If you list the 13 top reasons that were surfaced in the research, a Contact Center 2.0 checklist takes shape, and it is as follows:

1. Increase reliability/up-time
2. Meet the needs of today's customers
3. Get better reporting and analytics
4. Scale up and down
5. Improve security
6. Reduce reliance on internal IT
7. Integrate with other business applications
8. Roadmap new features and upgrades without additional investment
9. Enable remote agents
10. Enable business continuity/disaster recovery
11. Integrate with business communications and collaboration solution and contact centers
12. Provide agents with easy access to experts outside of the contact center to resolve issues faster (using collaboration tools)
13. Unify disparate offices on a single system

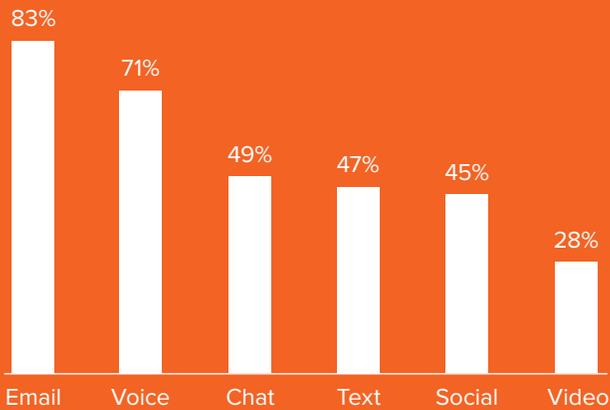
## Today, email and voice are top supported interactions; email and chat are to become top interactions within 12 months

"I love calling customer service!" said no customer ever.

In an era where smartphones dominate our personal and professional lives, it's a wonder they're still called phones. The amount of time we spend texting, snapping, Instagramming, Facebooking, Tweeting, surfing, etc., dominates mobile usage. There was a time when phones and voice were dominant in our daily engagement. The same was true for contact centers. Voice used to be the top form of customer engagement. Not anymore.

Today's contact centers report that email is the number one customer service interaction used with consumers today (83%), with voice coming in second (71%). Within the next 12 months however, voice is expected to fall to third (60%), and chat will be taking the number two spot for engagement (61%). Email is also anticipated to remain the top form of engagement at 66%, a drop of 17 points.

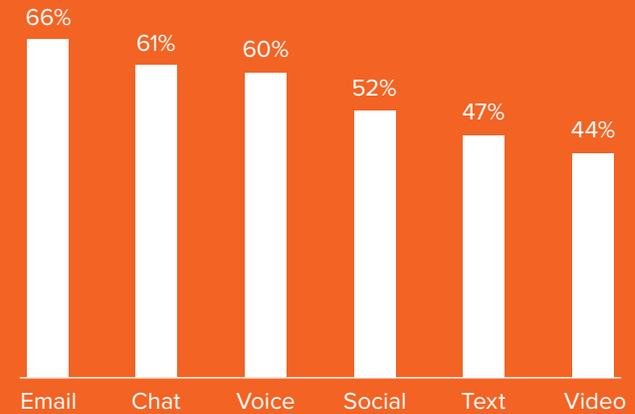
## Current types of customer service interactions



Q17. What kind of customer service interactions can you support today? (Select all that apply)

Q18. What kind of customer service interaction do you plan to support within the next 12 months? (Select all that apply)

## Types of customer service interactions within the next 12 months



When comparing customer service interactions used today, email and voice are clearly dominant, while chat, text, social media, and video interactions are used less frequently. While these findings clearly rank which technologies are used the most in contact centers, they likely do not represent the ideal channels consumers would prefer to use for engagement. After all, these technologies were ranked based on the technology that's available.

Compared to expected engagement channels over the next 12 months, chat, social media, and video use will be rising, while email and voice will be dropping. These expectations mirror how consumers communicating with each other. And that's true customer-centricity, engaging people the way they intuitively connect with one another.



**Email and voice**  
use are falling

**Chat**  
will overtake voice

**Social channels**  
will continue to rise

## Integrated business communications is becoming the new normal in contact centers as colleagues emulate consumer interaction; we're all human after all

Customers are increasingly mobile, social, and real-time as a result of their relationships with their favorite devices. The same is true for employees (including agents and internal experts). Connected employees communicate differently in their personal lives than they do at work. Those with iPhones® or Android™ phones, for example, intrinsically understand the value of mobile apps, the

cloud, and real-time engagement. When they come to work, they have to learn how to communicate differently. This is exactly the same psychological dilemma facing contact centers and customer engagement. The tools people use and want to use versus the channels companies offer for engagement are increasingly dissimilar.

When asked if current contact center solutions were integrated with any business communications solutions, the answers were mostly “yes,” but not in overwhelming numbers. Six in 10 companies have integrated business communications with their contact centers. Another 23% and 16%, however, do not or are not sure if their contact centers have integrated business communications.

However, while communication apps are becoming more integrated, they are not necessarily in alignment with how people intuitively communicate today. The business communication apps

integrated in contact centers include the following: phone (66%), team messaging (55%), online meetings (54%), file sharing (50%), and video (39%). While these business and communication apps are basic, they do serve as a bridge between Contact Center 1.0 and 2.0.

When asked if they were considering an integrated contact center and business communications solution, respondents were divided. Only 42% said that they are considering integration, 35% said that they are not, and 24% said they were unsure.

**55%** of companies have already integrated team messaging into their contact centers.

## Integrated communications saves costs and time, improves customer service levels, and increases agent productivity

Unifying contact center and business communications offers benefits that companies would be foolish to overlook.

The earlier referenced challenges associated with Contact Center 1.0 are almost in direct alignment with the benefits progressive companies report as a result of integrating contact center and business communications.

Contact Center 1.0 challenges (2.0 wish list)

- Improve customer experiences
- Reduce costs

- Improve customer satisfaction ratings
- Integrate new technologies
- Improve agent performance

Saving costs and time while improving customer service levels and increasing productivity and internal collaboration is more than a wish list. It's a proven foundation for Contact Center 2.0. It helps companies achieve perfect harmony by deploying a unified, collaborative contact center that employees and customers appreciate.

## Top benefits of integrating contact center and business communications:

- Cost savings
- Time savings
- Improved customer service levels
- Increased agent productivity
- Better communication between agents and the rest of the company



## Artificial intelligence is the next frontier for contact centers, yet most companies are unaware of AI solutions

Artificial intelligence (AI) and machine learning will have a tremendous impact on contact centers at every level. While it's largely considered the future, AI is already permeating contact centers in the form of bots and automated messaging. As it matures, Contact Center 1.0 will become increasingly obsolete as companies introduce new, intelligent capabilities and services and also a more sophisticated contact center workforce.

Today, customers can chat with an AI bot to get or find the right information to make a purchase or solve a problem in real time. This eliminates the need for consumers to call customer service. Additionally, AI can also service agents/representatives by connecting them with targeted and relevant information on-demand to handle more complicated issues that self-service cannot resolve.<sup>6</sup> Tomorrow, AI will be deployed to analyze calls and engagement overall to fully engage customers in a variety

of scenarios. More so, AI will assess in-the-moment engagement to assess resolution, forecast loyalty, and predict future needs and opportunities to optimize engagement.

Yet, slightly less than half of respondents are aware of AI contact center solutions today. And of those, only 43% say they have used them.

When asked how important AI is to current contact center plans, 60% believed that it is very important, while only 36% see it as somewhat important today. Looking to the future, 41% of executives see AI as a very important investment, 43% view it as somewhat important, and a surprising 12% see it as unimportant.

Make no mistake, AI will be a critical factor for contact centers. Successful strategies and investments must include AI now and especially in the future.

## The bridge between Contact Center 1.0 and 2.0

Technology advances. Customers and employees evolve. Behaviors, expectations, and preferences also evolve as a result. Current lines of engagement and work, however, haven't kept up with the times. Contact centers are among the front line of customer experiences and they directly affect customer satisfaction, loyalty, and brand. Organizations that invest in modern technologies, models, and processes are primed to earn significant competitive advantages.

Connected customers today require personalized and efficient service across their preferred channels and devices. They want a quick and accurate resolution to their issues in the moment.

Companies today can have real options for complete and cost/time-saving solutions in the cloud. The solutions can provide omnichannel capabilities, allow agents and customers to communicate and collaborate with experts and each other in real time in their channels of preference, and ultimately help customers in times of need quickly and delightfully.

The digital transformation of contact centers represents a renewed focus on the customer and the human side of business as well as investments in modern technology and experiences. More so, these strategies reflect organizations that are attempting to bring harmony to contact centers and their relationship with other customer-facing aspects of the business. This sets the stage for a more collaborative approach to CX that optimizes information, engagement, workflow, and channel integration. And as research shows, doing so delivers advantageous benefits:

1. Cost savings
2. Time savings
3. Improved customer service levels
4. Increased agent productivity
5. Better communication between agents and the rest of the company

The move from Contact Center 1.0 to Contact Center 2.0 is already underway. The question is, when customers are empowered and seeking modern, personalized, real-time experiences, why wouldn't you lead the way?

Success isn't defined by yesterday's standards and metrics. It's only dictated by how customers decide to engage and how in turn, you decide to engage them. Change is indeed difficult. If it were easy, everyone would drive transformation. But that's why you're here. You're an architect of the future, whether you believe it or not, and your customers need you now more than ever.

1. "The History of the Call Centre," <https://www.callcentrehelper.com/the-history-of-the-call-centre-15085.htm>
2. Brian Solis, "Why Customer Experience Is the Catalyst for Digital Transformation," <http://www.briansolis.com/2015/09/customer-experience-catalyst-digital-transformation/>
3. Brian Solis, "Digital Transformation: Why and How Companies Are Investing in New Business Models to Lead Digital Customer Experiences," Altimeter Group, 2014.
4. CITE Research ([www.citeresearch.com](http://www.citeresearch.com)), on behalf of RingCentral, conducted an online survey among 500 employees involved in contact center solutions at companies with a formal contact center or with plans to introduce one. The survey was conducted among 250 respondents in the US and 250 respondents in the UK. The survey was fielded between March 5–March 9, 2018.
5. "13 Biggest Challenges When Moving Your Business to the Cloud," <https://www.forbes.com/sites/forbestechcouncil/2017/06/05/13-biggest-challenges-when-moving-your-business-to-the-cloud/#1fb72e49b0ec>
6. Lara Ponomareff, "How AI Is Disrupting the Role of Call Centres and Call Centre Staff," <https://www.computerweekly.com/opinion/How-AI-is-disrupting-the-role-of-call-centres-and-call-centre-staff>

---

For more information, please contact a sales representative. Visit [ringcentral.com](http://ringcentral.com) or call 855-774-2510.

RingCentral, Inc. (NYSE:RNG) is a leading provider of global enterprise cloud communications and collaboration solutions. More flexible and cost-effective than legacy on-premises systems, RingCentral empowers today's mobile and distributed workforce to communicate, collaborate, and connect from anywhere, on any device. RingCentral unifies voice, video, team messaging and collaboration, conferencing, online meetings, and integrated contact center solutions. RingCentral's open platform integrates with leading business apps and enables customers to easily customize business workflows. RingCentral is headquartered in Belmont, California, and has offices around the world.



RingCentral, Inc. 20 Davis Drive, Belmont, CA 94002. [ringcentral.com](http://ringcentral.com)

© 2018 RingCentral, Inc. All rights reserved. RingCentral, RingCentral Office, Professional services, and the RingCentral logo are trademarks of RingCentral, Inc. Other third-party marks and logos displayed in this document are the trademarks of their respective owners.