Exhibit 169

CONTACTBABEL

US Contact Center Verticals:

Finance

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US Contact Center Vertical Markets: Finance

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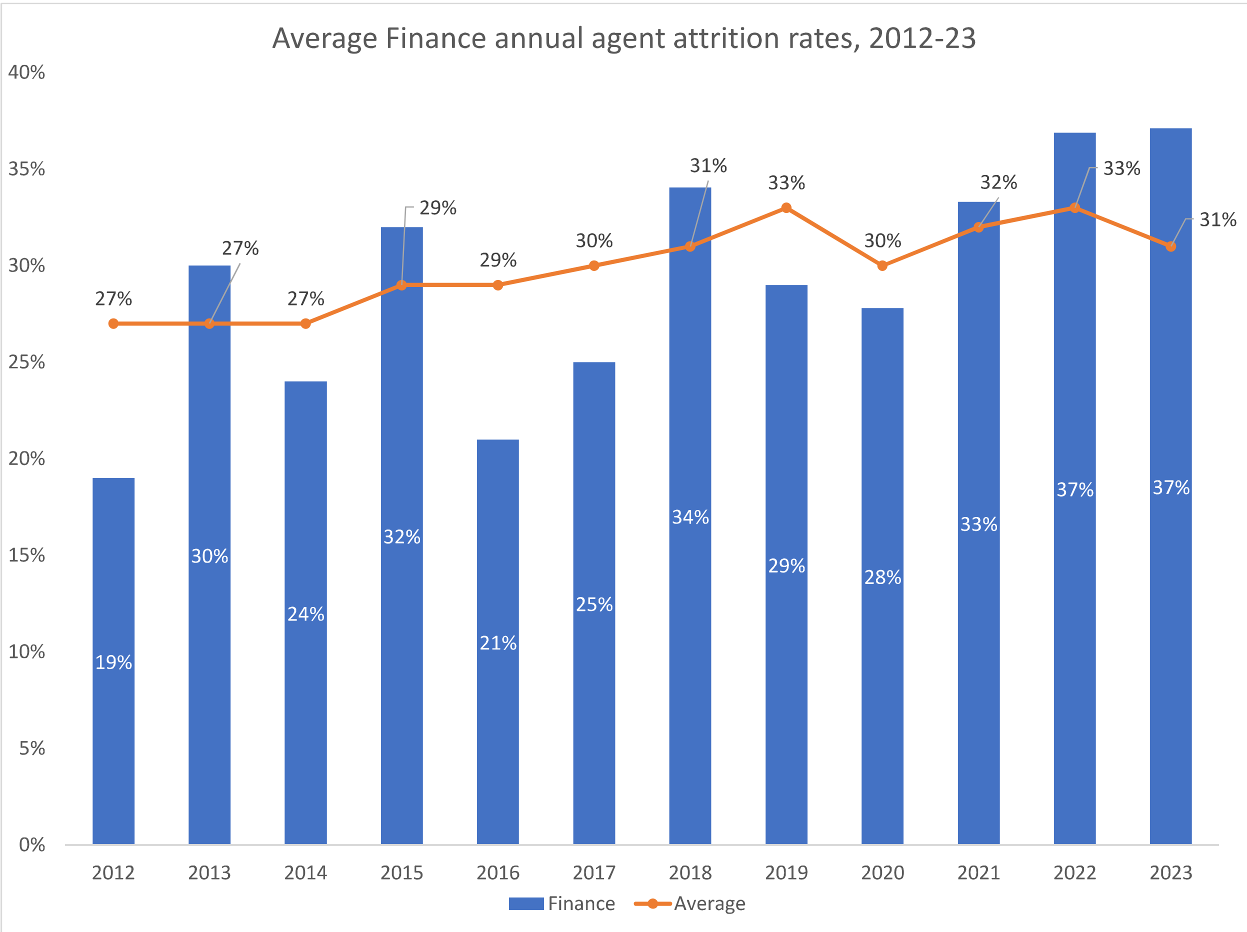
AGENT ATTRITION

Financial services agent attrition rates show a recent pattern of increased attrition rates in recent years, being higher than the industry average since 2021, perhaps as the sector's salaries fall further behind.

Figure 13: Average Finance annual agent attrition rates, 2012-23



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SPEED TO ANSWER

The average speed to answer in finance operations rose from 22 seconds in 2013 to 227 seconds in 2022, a rate of increase that is much higher than the industry average. It remains high in 2023.

Financial services contact centers can generally be seen to have a considerably higher average speed to answer than the US contact center industry as a whole, being higher than the overall average for all of the past nine years, and seeing major increases in the years of the pandemic.

Speed to answer is still one of the most important factors to customers calling a contact center, so this is negative for the customer experience as a whole.

Figure 17: Finance contact centers: average speed to answer, 2012-23