

HIGH-TECH VS HIGH TOUCH – CHALLENGES IN MANAGING THE CONSUMER EXPERIENCE WITH BRANDS IN THE DIGITAL AGE

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Purpose: This objective of this paper is to present the results of the consumer preference research and confront them with theoretical studies that are aiming at understanding the impact of the digitalization on consumer experience.

Design/methodology/approach: A literature review as well as analysis of available commercial research was conducted. In addition, an author organized and executed online surveys.

Findings: The results of the own research confirm that consumers require from brands a balanced approach when it comes to a combination of technical and human factor.

Research limitations/implications: (if applicable) If research is reported on in the paper this section must be completed and should include suggestions for future research and any identified limitations in the research process.

Practical implications: Based on the findings an author proposes a high-tech vs high-touch tolerance zone model which can be a useful tool for companies to assess and plan Customer Experience approach. Results of the research are meant to help to understand complexity of the problem and be a hint for entrepreneurs for further and deeper analysis of the needs of their own clients. This practical tool should be further investigated and developed so it can be used for more detailed analysis by companies that are planning, executing, and verifying customer Experience (CX) strategy with the use of digital tools.

Originality/value: The originality of this paper lies in presenting the insights into consumer behavior in relation to the digitalization. It also adds arguments to the discussion on the desired level of digitalization of services from both consumer and brand perspectives.

Keywords: customer experience, digitalization, consumer habits, digital transformation.

Category of the paper: Research paper.

1. Introduction

In his book from 1982, *Megatrends* authored by a futurist John Naisbit, a *high tech/high touch* term was invented, meaning that the success of any technology depends on how deeply it shapes the human experience (Naisbit, 1982). High touch requires extensive interaction between a customer and brand, whereas high tech is interaction dominated by technology. Since then, researchers and practitioners observe how both worlds develop and interact.

In the last few years, digitization has imperceptibly entered our lives boldly, slowly taking up more space, and finally appropriating many areas changing our societies (Güvercin, 2022). Business is one of the most affected ones. The level of digitalization varies greatly, and factors such as the demographic structure of customers, the type of products and services, methods of distribution or the maturity of a given sector are only selected variables influencing the subjective perceptions of consumers. We are expecting our world to become more blurred when it comes to boundaries between physical and digital world (Lee et al., 2015). Metaverse is another trend that proves that we are going into the more unified world where the sharp boundaries between worlds cease to exist both in brand communication (Dwivedi et al., 2022) and manufacturing (Lee, Kundu, 2022).

This article aims to present the results of research that tries to comprehend the issue of balancing the digital and the analgesic worlds. This matters for all brands that want to provide the best customer experience. There are many studies that investigate the digitalization from technology and business perspective there seems to be a gap in research aiming at understanding how companies and organizations can find the right balance between human and digital interaction when it comes to the interaction with consumers. There are many tools and techniques that can help companies understand their position but there are not many that specifically apply to this issue. Also, due to the very frequent technical changes and innovations, as well as turbulent times there is a need for ongoing research in this area.

The objective of this study is therefore an attempt to fill a gap by exploring how the respondents interact with brands and services and understand when physical contact is preferred over digital. The research was made in Poland but results from other research suggests that there are no significant differences in consumer preferences in the analyzed field in other European countries (Kearney, 2022).

2. Theoretical background

In recently published book “Marketing 5.0”, Kotler underlines the importance of finding a balance between high-tech and high touch when delivering products and services to clients (Kotler et al., 2020). Digital technologies can also improve quality of customer experience, interaction and collaboration among different stake holders and help to create a common goal (Elia et al., 2020). Sandra Grabowska notes that the concept of a modern 4.0 business model must consider digitization and technological development also in terms of the role of the customer who is a partner in the design process. Business 4.0 is moving from production towards servicing and personalizing products and services. The implementation of this strategy requires the construction of digital-physical cooperation networks (Grabowska, 2021).

It is a challenge to find a right balance between high-tech and high touch. It is important to remember that every technology directed to the client facing technology needs to satisfy user needs. Customer's experience is the impression consumers have of a brand throughout all aspects of the consumer's journey through all touchpoints with a brand. It results in their view of the brand and impacts factors related to business results. Lemon and Verhoef define Customer Experience (CX) as the customer's cognitive, emotional, behavioral, sensory and social reactions to the company's offer throughout the customer's purchasing path (Lemon, Verhoef, 2016). On the other hand, Klaus and Maklan (Klaus, Maklan, 2013) emphasize the aspect of perception and how these perceptions translate into the consumer's actions.

It is very common that users and consumers do not get experience as they expect from the brand or other services. As a result, an experience gap may arise. The experience can be defined as a distance between what customers expect from their experiences with a brand, and how well these brands meet those expectations.

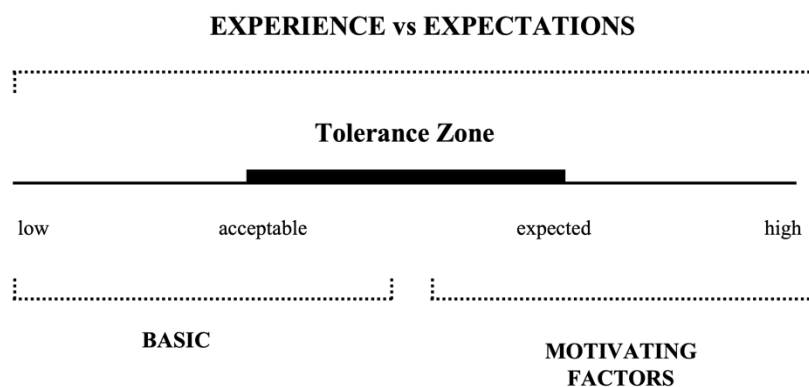


Figure 1. The Umami Strategy: Stand Out by Mixing Business with Experience, Aga Szóstek, 2022.

In the book titled “The Umami Strategy: Stand Out by Mixing Business with Experience” a user experience researcher and academic Aga Szóstek indicates that there is a tolerance zone that a consumer has when experience is confronted with expectations that a consumer have toward a specific brand or service (Figure 1). A challenge is to provide a consumer with

experience that they accept and expect. If expectations are not met, it can result in low consumer satisfaction that can have negative impact on business results.

In recent years, digital transformation has accelerated, and leading companies need to adjust their business models (Barczak et al., 2021). Also many new business concepts are created to include growing demand in automatization, digitalization and servitization. All of these phenomena interact with each other (Kohtamäki et al., 2020), having a large impact on all industries and services (Martín-Peña et al., 2019), but also on the way companies interact with their customers (Kamalaldin et al., 2020).

A pressure on digitalization accelerated at an incredible rate also because of recent events including a pandemic Covid-19 which has had an unprecedented impact on most businesses (Wojnicka-Sycz et al., 2022) but also transformed consumers habits and behaviors (Sheth, 2020). For many businesses including online retail this created a massive business opportunity but results of the studies of reveal that consumers require from brands high Customer Experience (CX) standards (Akram et al., 2021). Many commercial and scientific research underlines the need for companies to understand how the customer decision journey and purchase process are changing and that successful companies should take advantage of new touchpoints to enrich overall customer experience (Rekettye, Rekettye, 2019).

3. Market research and data

Digitalization as a trend can be observed across all industries, but it has the biggest effect on humans in services and customer service. These processes are more and more automated and interaction between people is less frequent (Grabowska, 2021). Traditionally, one of the most personal experiences when it comes to business-to-customer services is banking. It is also probably one of the most common types of services that nearly everyone has experienced. In a Polish banking system, for example, we can see that over the years a number of traditional brick and mortar branches has been systematically decreasing. According to the data published by the Polish state national bank regulator, there were 5106 physical branches in June 2022, whereas in June 2020 there were 5882. The first available data originated from 2012 indicated that there were 7272 branches, whereas the highest number was recorded a year later in 7406 (Figure 2).

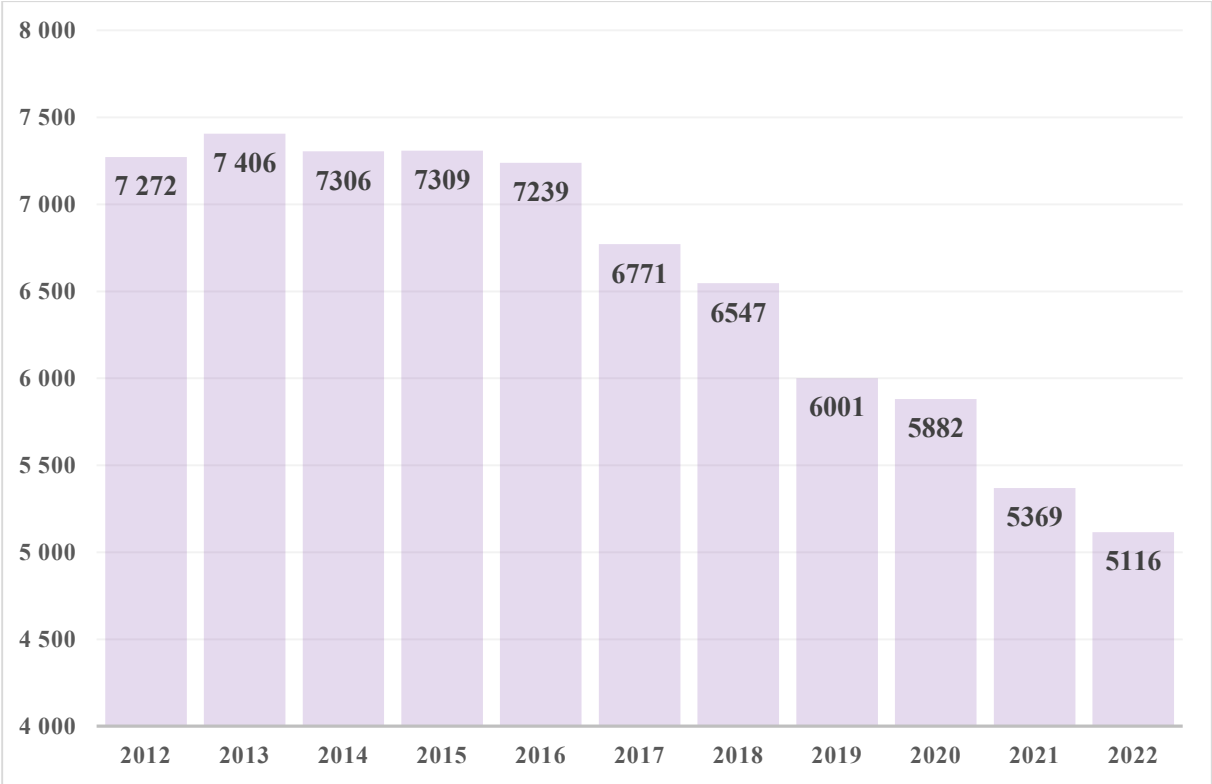


Figure 2. Number of bank branches in Poland. Komisja Nadzoru Bankowego (The Commission for Banking Supervision of Poland).

The main driver of this trend is the need for retail banks to reduce costs. It is believed that digital transformation and reduction of their branch networks can streamline their operations (Kearney, 2022).

There is also an interesting piece of research on banking industry in Europe published by Kearney consulting company. The consulting firm conducted an online survey with 3600 clients across 13 European markets to understand how customers search and buy banking products online. A year later this survey was repeated, this time with 6500 respondents. One of the key learnings when it comes to the customer purchase behaviour is that clients who were willing to purchase banking products online had increased to 50 percent in 2021, up from 33 percent in 2020. Of course, there are significant differences in digital adoption in specific countries but a shift toward digital channels can be observed across all markets apart from Italy.

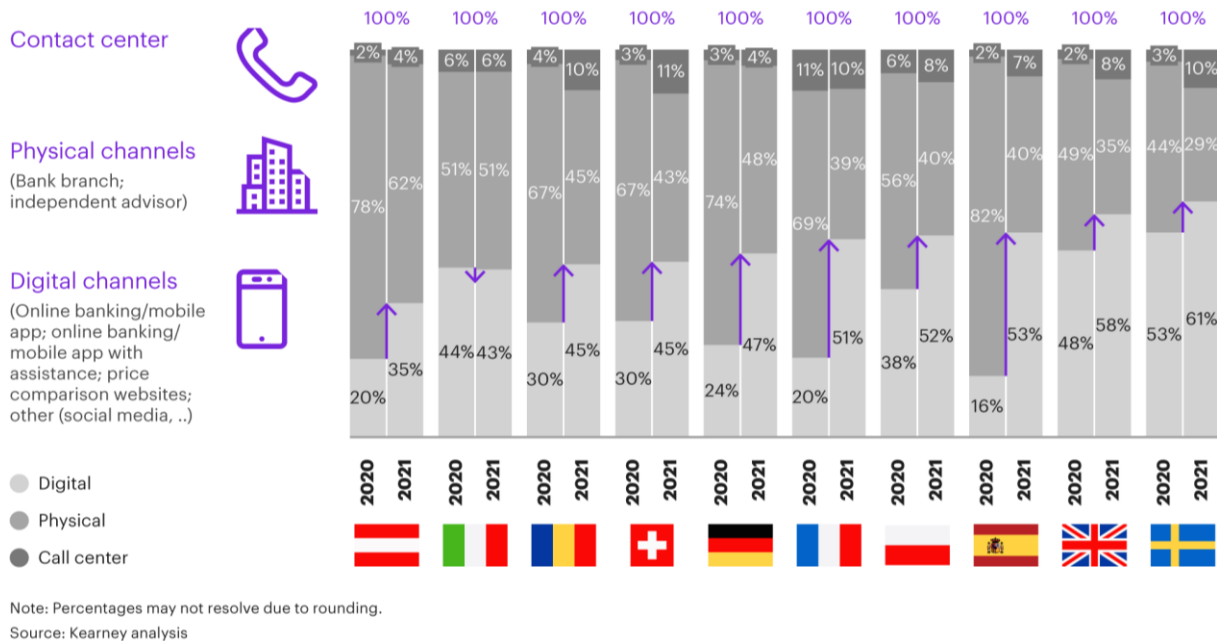


Figure 3. Actual purchase by channel across all banking products. Kearney.

Another noteworthy piece of research was published by a non-profit organization Digital Poland with a support of Microsoft “Stan cyfryzacji Polski na tle regionu 2022”. This organization developed a proprietary research tool - Digital Futures Index, which helps to assess an impact of digitalization on the quality of life of the society and economy of a given country. According to the research, the more digitally mature the country is, the better economic results are recorded, and citizens enjoy higher standard of life. What's particularly interesting, it can be seen that the level of digitization of public services is strongly correlated with productivity, innovation and generally well-being of citizens. Poland is the most digitally advanced in the digitization of the public sector, surpassing the CEE average in many respects. Research show that people in Poland are willing to use public services digitally but they are not very satisfied with the quality of the services provided by the state (Figure 4).

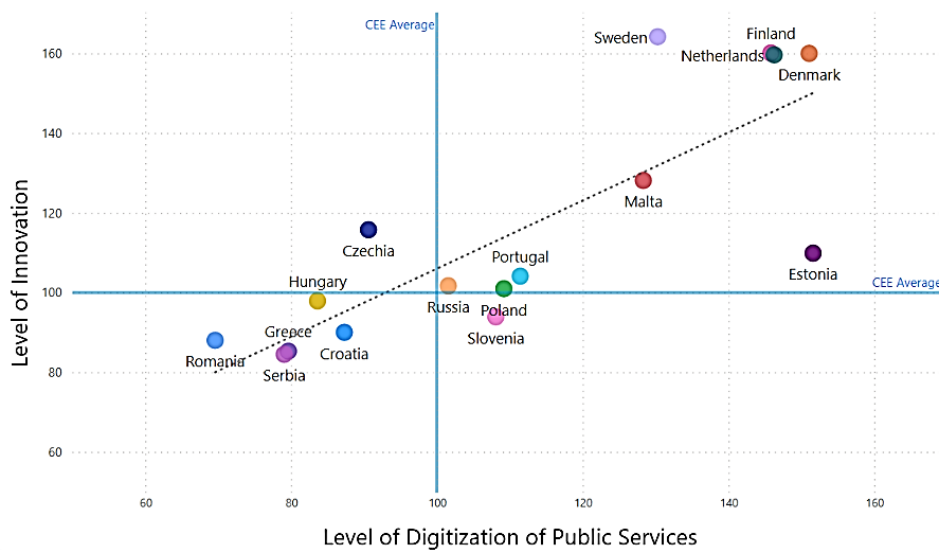


Figure 4. The state of digitisation in Poland compared to the region 2022. Digital Poland Foundation.

This difference between the propensity to use digital communication channels and the assessment of the ability to meet citizens' needs through the systems provided by the state can be seen as an unsatisfied appetite for this type of service. It can be argued that the state has probably focused on technical and infrastructural aspects at the expense of utility values. Many similar endeavors suffer from poor quality delivered to users. It is a place where a gap arises when the functional development does not keep up with the technological development. Hi-tech is ahead of Hi-touch, the user aspect lags.

4. Research and findings

To understand better how consumers feel about digitalization an online survey was conducted. The questionnaire consisted of eight questions about the preferences of the respondents. The survey was conducted in September 2022, and the study was completed by 106 people who speak Polish language. The survey was available online as an interactive tool and was available to people who received a link to the page where the survey was published. The research group was selected at random and does not reflect the social structure in Poland. The respondents were asked about specific activities, and the respondents had to assign for each of them the degree to which these activities were carried out by them with the use of digital communication channels.

The first question asked was how the respondents use banking services. The mobile application was the most frequently used tool. Traditional websites are also popular, while telephone contacts with banks are losing importance. The surveyed customers are the least likely to visit stationary bank branches.

How do you use banking services?

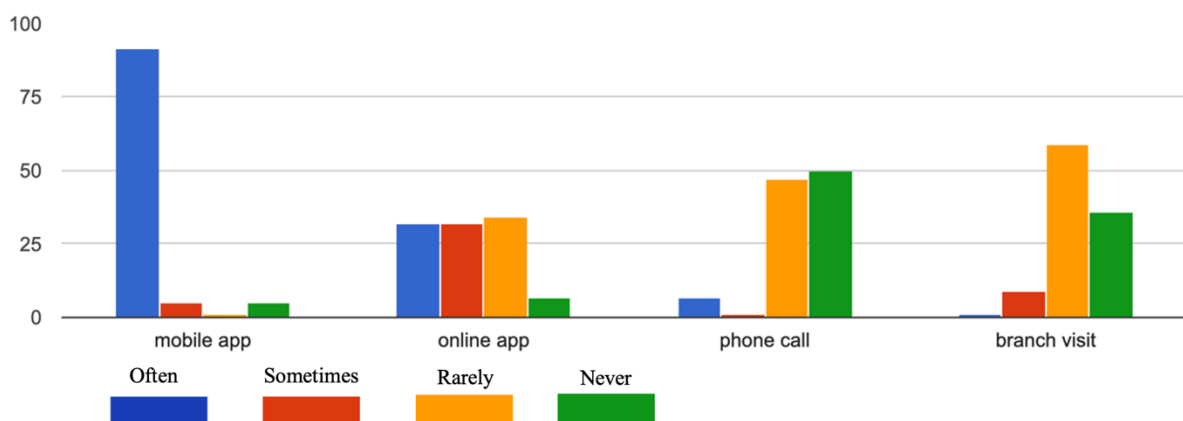


Figure 5. How do you use banking services. Own research

The next question was about even more traditional, everyday consumer activity - food shopping. Despite the fact that in recent years we have observed a very dynamic development of the online food stores, 100% of respondents still prefer to do their grocery shopping in stores. By analyzing digital channels, we can see that shopping through the browser is more common than using mobile applications.

How do you buy food?

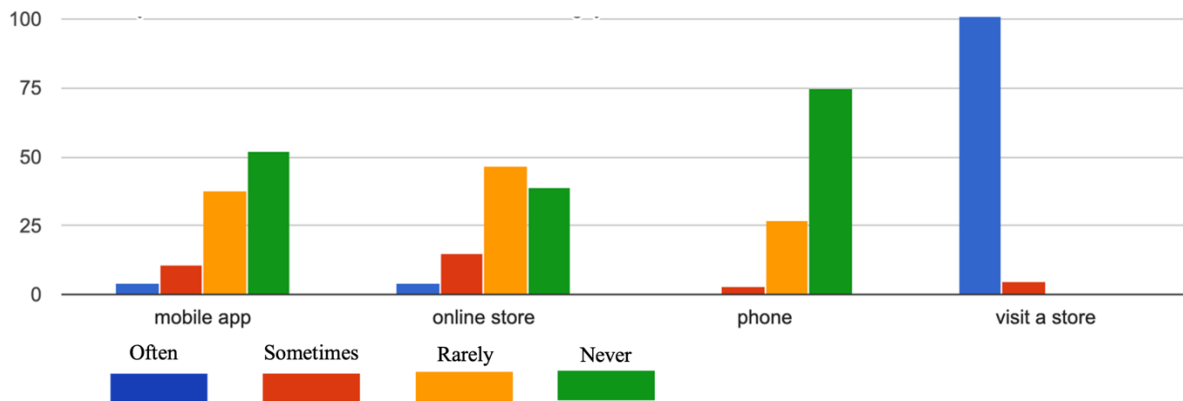


Figure 6. How do you buy food. Own research.

One of the first articles that settled in e-commerce were books. We found out from the answer to the third question how we acquire books now. Thus, we most often choose online and stationary stores, and the least often we buy by phone or using a mobile application.

How do you buy books?

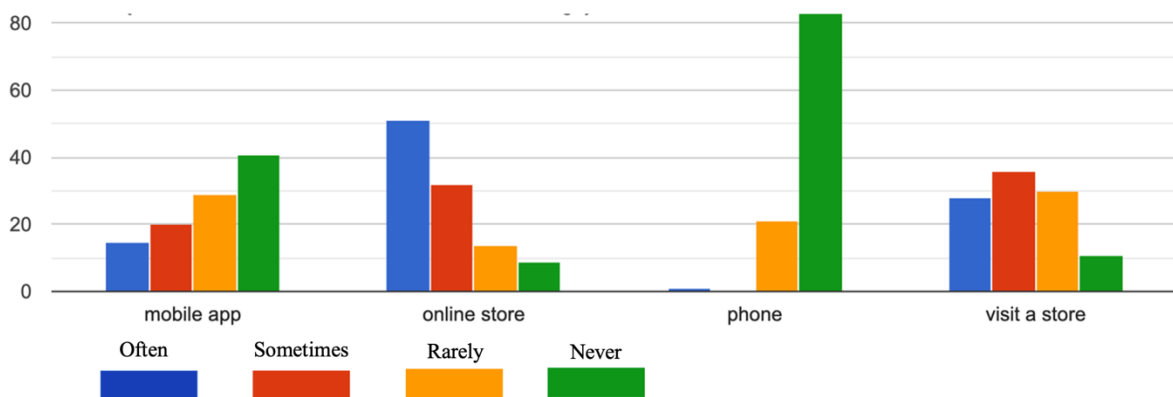


Figure 7. How do you buy books. Own research.

The survey also contained a question about transportation providers. When it comes to ordering a taxi (or an equivalent provider), we choose either a mobile application or use a telephone we choose either a mobile application or use a telephone to plan for a driver to pick us up. The growth of companies such as Uber has significantly increased the role of mobile

channels in the transport services sector. It is worth to note that nearly 80% of respondents never use websites to order rides.

How do you order transport services?

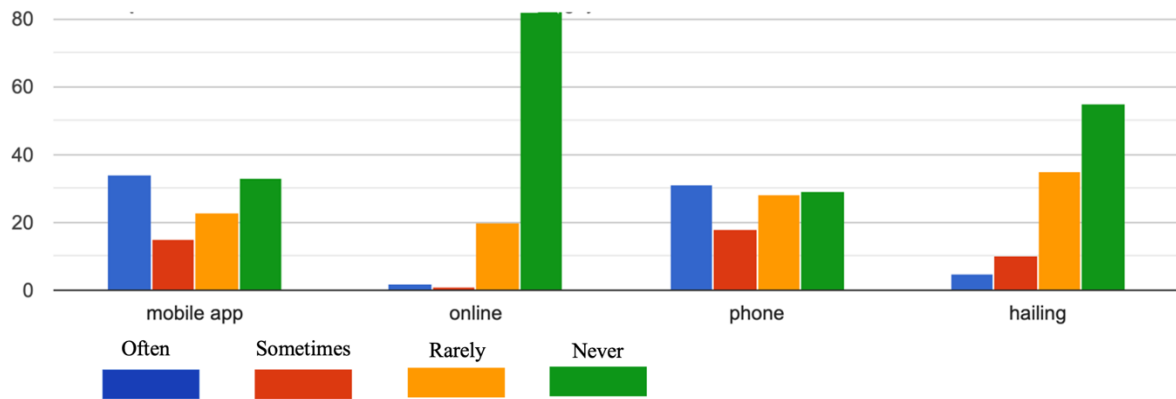


Figure 8. How do you order transport services. Own research.

The survey participants were also asked about their shopping habits related to holidays and travels. Also, in this case digital channels play a dominant role, but stationary purchases are also quite common.

How do you buy travel products?

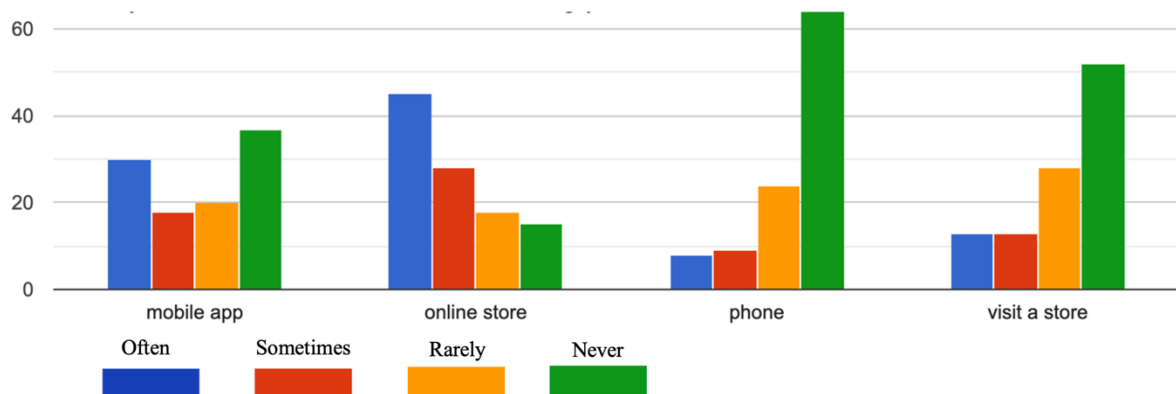


Figure 9. How do you buy travel products. Own research.

Home food ordering is also one of the fastest growing consumer services. Couriers of companies such as UberEats, Wolt, Glovo or Pyszne.pl are permanent elements of street landscape of largest Polish cities. However, research results show that in this area consumers are open to many forms of interaction. They like going to restaurants, they also gladly order using a mobile application, but also by phone. They relatively seldom use computer applications for this purpose.

How do you order food?

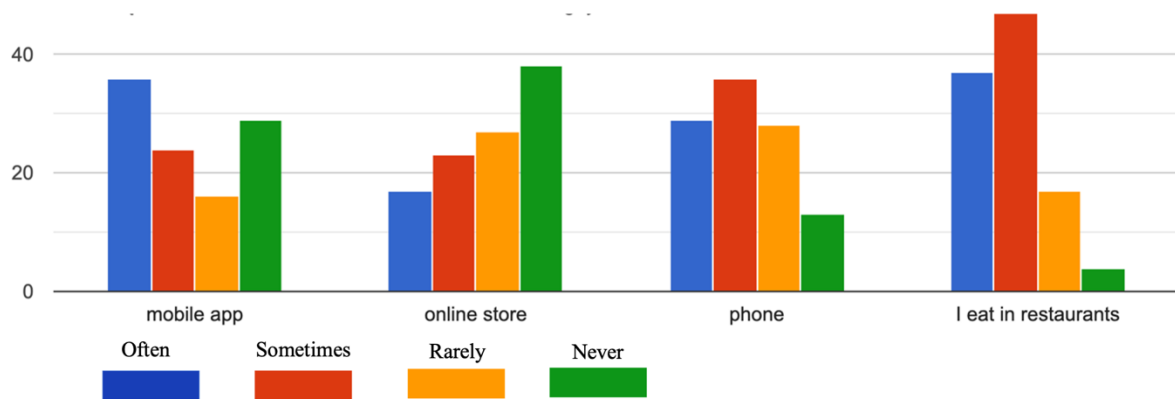


Figure 10. How do you order food. Own research.

The next question was how respondents handle administrative matters. In this case, most often it is not possible not to visit a stationary customer service point. The research also uses other tools, but the responses reveal that there is no such a person who can avoid being physically present at the office.

How do you deal with administrative affairs?

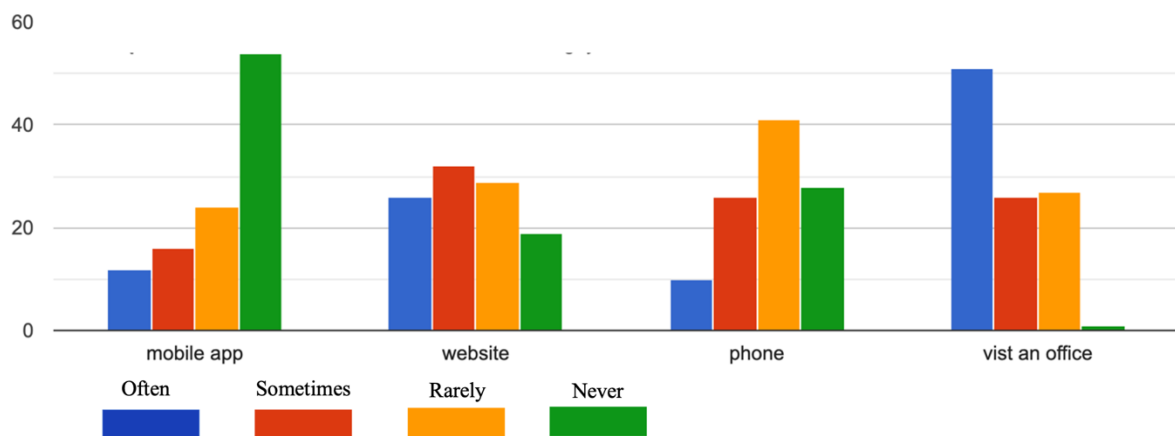


Figure 11. How do you deal with administrative affairs. Own research.

During the pandemic, medical services in Poland became more open to remote forms of interaction, but in this category, consultations with a doctor most frequently take place in a doctor's office. The second most popular channel of consultation is the telephone, and the least frequently health matters are handled by online services. Interestingly, nearly 60% of respondents said that they never use both mobile applications and website services for medial consultations.

How do you consult your health matters?

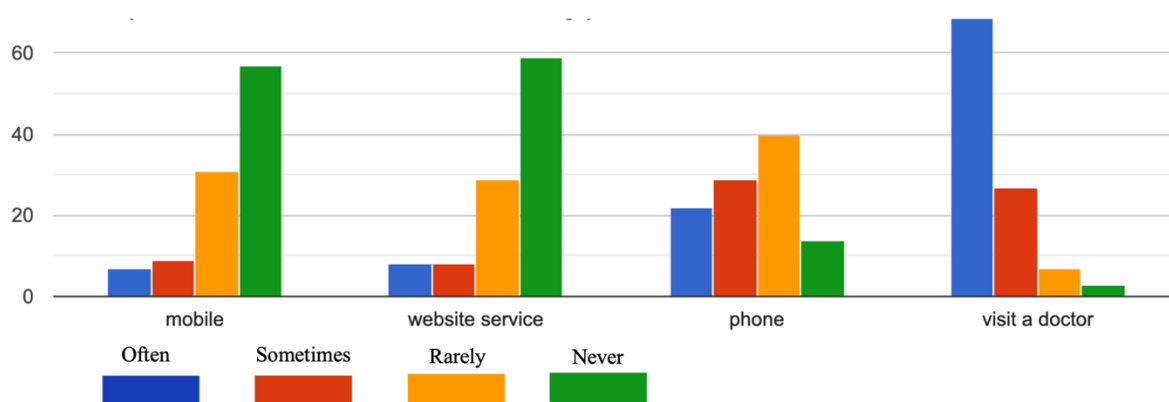


Figure 12. How do you consult your health matters. Own research.

5. Discussion

Traditional banking branches are used by fewer and fewer people. As a result of this the number of brick-and-mortar banks have been declining in recent years. (Komisja Nadzoru Bankowego, 2022). This phenomenon is visible not only in Poland, but also in most European countries. Digitalization of manufacturing and services cannot be stopped as it brings a lot of benefits both for companies and consumers, but the dehumanization of interaction with brands should be considered (Harchekar, 2018).

The pandemic has accelerated the transition to online shopping of food products. Despite this, we still choose to visit a store or a market stall. Practical factors are probably decisive, we like to see, touch and experience what we buy when it comes to food products. Shopping for many people is also a kind of daily ritual or social event but shopping habits were also disrupted by Covid-19 pandemic. (Nicewicz, Bilaska, 2021).

Which channel we choose largely depends on the convenience and habits. A good example are books that we buy both online and at stationary points of sale. For simple activities we choose simple means - taxis are ordered using the application or traditionally by phone. Mobile banking seems to be the opposite. Banking services are among the most personal as they relate to our private finances. Nevertheless, we use the application willingly and often.

Similarly, to other sectors, general trend in travel trend shows an increase in the importance of digital distribution channels, but consumers also visit travel agent offices for more information or to make purchase. In many cases, consumers use all channels while buying their journey. They start with online research, latter consult via a phone, visit a store at the next stage and finally buy online.

Many of the examined aspects escape simple categorization and are multidimensional. A visit to a restaurant is a good example of this. While ordering a meal for your home or workplace is more and more common, a visit to a restaurant is still very popular. It is often a social or business experience whereas food delivery can be rather seen as competing with shopping for food products. It gets even more complex if we look deeper into this experience – a visit to a fast-food restaurant is a very different experience from official dinner in an expensive and classy restaurant. Also, hospitality sector has been affected very heavily by the Covid pandemic, but we observe symptoms of recovery. Interestingly, consumers habits and behaviors changed, and restaurant owners need to adapt to them (Anderson, 2022).

Official matters are a very broad concept. More and more things can be fully handled remotely, but there are still issues that will require a personal visit. The previously described research results (Digital Poland Foundation, 2022) indicate that Poles would like to deal with more affairs digitally but are not entirely satisfied with the quality of online service. Hence, it is possible that we choose to visit the office despite many inconveniences associated with it.

In the case of health consultations, we still choose to see doctor in person. Most often we go to the doctor's office, alternatively consultations are conducted in the form of a telephone conversation. In the case of our health, contact with another person, whom we consider an expert in their field, seems to be the most desirable at this moment.

Based on the learning from all research it can be said that consumers require both high-tech and high-touch approach which confirms the theses put forward by the authors mentioned in the previous sections of this paper (Kotler et al., 2020).

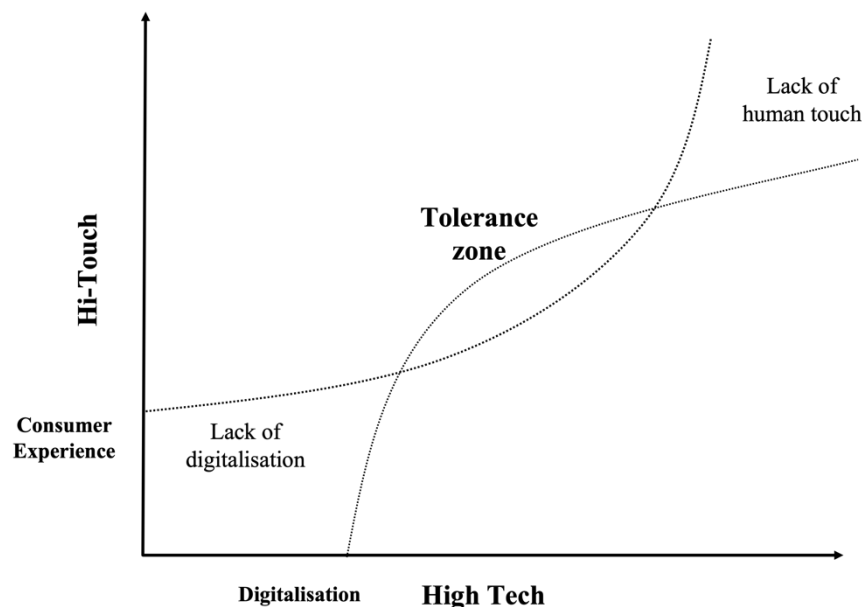


Figure 13. High-Tech vs High Touch Tolerance Zone. Own research.

By adapting the User Experience model proposed by Aga Szóstek (Szóstek, 2021) to the hi-touch vs hi tech discussion, we can define the tolerance zone of high-tech vs high-touch. The boundaries of this zone outline the area where brands provide clients with a balanced experience - an equivalent level of digital and human interaction. Companies that are in the *Lack of digitalization* zone should invest in this area to provide consumers with the desired quality. In turn, those companies rated as *Lack of human touch* should put more emphasis on developing human direct interaction with their customers. Both excessive digitization and its insufficient degree have a negative impact on the quality of service provided to customer and the perception of the brand. In a tolerance zone, customers receive the desired combination of human and technological factors. Of course, boundaries of this zone are different depending on many factors specific for a given business or organization (McKinsey Global Institute, 2019). Some of the key ones would be:

- Industry.
- Geographical location.
- Operated markets.
- Digital maturity of customers.
- Resources available for IT.
- Maturity of digital adoption.
- Characteristics of consumers.

Also, the adoption of digital technologies is a key factor SMEs and can have a tangible effect on a business model (Sabatini et al., 2022).

The global consulting company Forrester analyses different brands and sectors in various dimensions. Many of the US companies improved their CX Index Scores (on average 1.1 points) as they used the pandemic to accelerate their existing CX projects and launch new initiatives. Results of these analysis revealed that brands that achieved the biggest progress built out and upgraded digital touchpoints as well as invested in employee enablement and customer-centric culture (Karpinski, 2022).

Brands and organizations need to analyze customer needs and the way they interact with the brand. A shift towards a more digital world is unavoidable, however results of the research presented in this paper show that consumers do not expect the world to be fully digital yet. There are still some areas of live that should remain human and there is a breaking point that indicates that further digitalization of the experience will not bring additional business benefits. On the contrary, despite some benefits in certain areas like operational cost reduction, the long-term client satisfaction and loyalty can suffer.

High-tech vs high touch - challenges in managing the consumer-brand experience in the era of digitalization is a subject which requires careful observation. In constantly changing environment companies face a challenge of how to manage relations with their customers. Processes and interactions designed in the past are no longer valid and disruptive events like

pandemic or a war make customer and brand management even more complex. Also, the SARS-CoV-2 virus and a time of isolation has had a huge impact on the mental health which also affects the consumer behavior (Czerska, 2022). The “Next Generation EU” plan launched by European Union should also contribute to the further rapid acceleration of digital transformation.

The researchers underline that innovation in technology must go hand in hand in innovation in consumer experience (Kotler, 2020). Products and services are becoming more and more complex and brands that can make them easier to understand and buy, will win loyal customers. Adoption of high-tech solutions accompanied by a human factor can significantly support these efforts (Eigenstetter, 2020).

When it comes to this specific aspect of a customer experience that is discussed in this paper it needs to be stressed that digitalization of the whole journey, thorough all touchpoints is a great challenge for every brand and organization. Coherent and good experience needs to be provided so a consumer does not face an experience gap. Enterprises must remember that digitalization is not an imperative and a guarantee of success in a modern world. There are plenty of examples that prove that digital transformation, if designed and implemented poorly, can result in a failure (Davenport, Westerman, 2018).

6. Conclusion

The conducted survey confirmed that consumers use various channels of communication and interaction with brands, organizations, public services, and other service providers. They choose digital channels most often when they assume that they are the most effective and convenient. Data from published reports and research show that digitalization is a process that has accelerated in recent years. This phenomenon brings many benefits for consumers, of which they are aware of and willing to be a part of this revolutions. Having said that, consumers also want human touch, human experience, and human interaction. In the madness of technological development, brands must not forget that the most important thing is a consumer.

Some of the key learnings and takeaways from this research can summarized as below:

- Digitalization is an unavoidable trend that is expected to continue to play a key role in all areas of human life.
- Consumers accept and tolerate digitalization and prefer a digital interaction with brands and organizations if it brings benefits to them.
- The more personal and more complex is the matter the more we are willing to rely on a personal interaction. There are certain areas of life that will be difficult to become fully digitalized due to cultural reasons.

- Brands must seek a balance in a way they combine digital and personal communication with consumers as there is a break-even point where exceeded digitalization can bring negative results.
- A more in-depth analysis of this matter should be conducted as there is a lack of a coherent tool that would allow organizations to assess their current position in this matter as well as track changes and design strategy.

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