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Making sense of the hybrid work experience

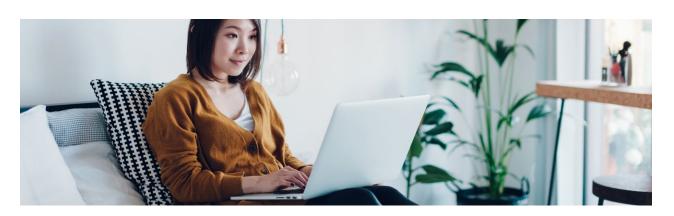
A global pandemic wasn't part of anyone's business plan. As it turns out, however, many small and mediumsized businesses have been uniquely up to the task, rapidly adopting new processes and technologies.

One successful adaptation by SMBs will persist long after the pandemic: the broad acceptance of remote work. Growing numbers of organizations are now implementing formal structure and tools to enable what's known as hybrid work, a seamless blend of in-person office settings with remote work that drives higher productivity and increased employee satisfaction.

In practice, hybrid work means designing work experiences around and for workers, wherever they are. In this edition of SMB dynamo, we explore multiple facets of hybrid work, from the role digital transformation plays and how to protect work-life balance, to its implications for cybersecurity, office spaces, and the need to invest in new technology. We also share two distinct perspectives on virtual meeting backgrounds. as well as provide tips for how to elevate your own daily use of Webex.

For many SMBs, the last few years have forever altered what it means to "go to work". We hope these stories offer guideposts for your own journey into the new world of hybrid work.

- SMB dynamo editorial team





New solutions for another new normal

SMBs harness technology to forge resiliency, adaptation and success through hybrid work

Nearly two years since employees around the globe suddenly were forced to work from home, many are now venturing back to the workplace—but not all of them. In the wake of pandemic-related closures and distancing measures, even those who are returning do not make their commute as frequently or routinely as they did prior to March 2020.

"The world has changed in terms of how and where work is being conducted," says Anurag Agrawal, founder and chief global analyst at Techaisle, a market research firm focused on small and mid-sized businesses (SMBs). "That has an impact on SMBs in both the present and the future."

In many ways, SMBs were ahead of the curve. Nearly 40 percent of small business employees were already working remotely prior to the pandemic, Techaisle research shows. And because they're typically nimbler than large enterprises, many SMBs were able to accelerate their adoption of the latest technologies and best practices in response to widespread shutdowns.

But as we collectively emerge from many long months of upheaval, challenges remain. Cash flow is an ever-present concern for countless SMBs. Labor shortages make it difficult to hire and retain employees. And just like large enterprises, SMBs are still getting comfortable with the new and continually evolving landscape of hybrid work.

The importance of digital transformation

As with some other trends across the economy, the pandemic accelerated a nascent shift to hybrid work that was already underway. Many organizations, especially SMBs, had begun to support a blend of in-office and remote workers, with some employees regularly switching between onsite or offsite.

The pandemic, of course, forced the issue, and ultimately helped demonstrate the potential benefits of occasional or frequent remote work for a broader cross-section of employees. Now comes a new challenge: putting in place more formal technologies and processes that design the work experience around and for the worker, wherever they are.

Agrawal views hybrid work as an outgrowth of digital transformation. Whether it's moving from paper-centric processes to cloud-based applications or updating simple door alarms in a retail environment to



multifunction IP cameras, Agrawal says technology is an essential enabler of small business adaptation and resiliency.

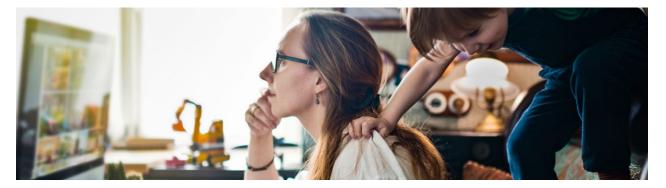
"Digital transformation is extremely important for SMBs," he says. "Our research shows 40 percent are focused on end-to-end transformation, between 25 and 30 percent are focused on sporadic or targeted transformation, and less than 15 percent are doing nothing."

While the need to digitize operations remains consistent, the catalysts have shifted.

"Business growth and customer intimacy used to be the primary drivers," Agrawal explains. "Today, operational efficiency and connectivity between employees, customers, and partners are the top priorities."

For many SMBs, this underscores the need for a modernized network that can simplify business operations, protect company assets, and improve the alignment between people, processes, and technology.

"Every business, regardless of size, needs a foundational network," says Jason Lacey, sales director at Stratus Information Systems, which has an extensive number of SMB clients across North America. "We've seen an increased adoption of Cisco Meraki solutions, which are perfect for SMBs because they're very secure and extremely easy to deploy and manage. Once configured, Meraki's core network essentially runs on its own without any hands-on intervention.



This kind of foundational network, Lacey explains, can address three critical needs: Remote access, data and endpoint security, and the underpinnings for advanced collaboration.

"Employees need a consistent work experience whether they're in an office, retail environment, coffee shop, or at home," he says. "Providing seamless access to applications and data without compromising security is vital."

Playing catch-up with security

As they scrambled to make the transition to remote work and maintain business continuity, many SMBs cut corners at the beginning of the pandemic.

"Smaller organizations had a tendency to overlook crucial areas like multifactor authentication and endpoint security, and many of them had their devices and data compromised as a result," Lacey says. "Recovering from a data breach typically amounts to over 10x the cost of proactively deploying the right systems and protections ahead of time."

"Now that the dust is beginning to settle, many SMBs are playing catch-up and getting their proverbial house in order," confirms Doug Stevens, VP of managed services at Aspire, a leading technology services firm and longstanding Cisco partner that helps businesses of all sizes in the eastern U.S. and beyond.

One of Aspire's SMB clients unexpectedly lost all visibility of their IT systems—including its DNS protection—when their employees started working from home. A rapid deployment of Cisco Umbrella and Cisco Secure Endpoint helped restore business operations and prevent an unwanted breach.

"It was an easy fix, took two days," Stevens says. "And now they have full network visibility, remote monitoring, multifactor authentication, and policy enforcement. These things are far easier and more affordable than many SMBs anticipate. And the potential consequences of not having them are huge."

Finding balance amid hybrid collaboration

With employees now working from a diversity of locations, technology-enabled collaboration has become essential.

"Almost all large enterprises use advanced collaboration platforms, but SMBs have been slower to adopt them," Agrawal says. "In addition to the value of seeing each other on video calls, collaboration tools help speed up a multitude of business processes." Instead of passing things back and forth via email and waiting for a response, these tools enable dynamic, real-time sharing, he notes.

"Cisco Webex is foundational for us," Lacey says, noting Stratus has technicians in every state and province across the U.S. and Canada. "Beyond conference meetings, we use Webex for secured messaging and calling. It boosts knowledge sharing, streamlines productivity, and helps us feel like we're all in the same office."

Even if it's virtual, togetherness and camaraderie are more important than ever. Remote and hybrid work can lead to feelings of isolation, which can adversely affect mental health and workforce morale. And for many, the lines between work and home life have become increasingly blurred.

"I'm constantly torn between physical and virtual worlds," says Madison Yeack, founder of Maika Global, a small consulting firm that has staff members and clients spread around the world. "It's hard to be

present and in the moment when I'm out with people, and when I do, I feel like I'm abandoning those with whom I'm connected online and on my phone."

With employees investing more of their time and dedicating more of daily life to their careers, Lacey says it's the organization's responsibility to invest in their overall wellbeing.

"Companies of all sizes can provide resources and perks to promote mental and physical health," he says. "Whether it's a gym membership, online yoga classes, or even something as simple as a meditation app, it's about truly caring and taking care of your employees. I'm a firm believer that customers will not love your company until your employees do."

Getting help on their journey

Only 10 percent of SMBs have a dedicated IT staff, and those resources are often too encumbered with existing systems to drive new levels of digitization, operational efficiency, and process optimization.

"I wear many hats as a small business owner, and IT specialist is one of them," Yeack says. "We have to use the same tools our clients use, so it's not like we can choose one platform and call it good. It gets really complex and onerous."

Agrawal confirms that SMBs are struggling with automation and orchestration. "Many are moving to the cloud," he says, "but they're finding it's not as easy as they expect. They need help figuring out which Get a personalized report with recommendations to improve your business.

Take the five-minute IDC digital maturity assessment

processes they should address, which technologies to purchase, and how to orchestrate it all."

It's not uncommon for SMBs to invest in oversized software packages that are almost always underutilized and ultimately become more burdensome than helpful, he says.

"Don't get caught up in the hype and don't follow the buzz-worthy trends," Agrawal recommends. "Find out what works best for you and what will drive the desired outcomes. And be sure to get help and advice from a local service provider who can align your needs with the right solutions."

"It's not just the technology," Stevens says. "SMBs need demos so they can see before they buy. They need help with configuration, feature sets, installation, and employee training. And they need ongoing assistance to navigate the road ahead."

"This is the future of work," Lacey adds. "Most meetings will continue to have virtual attendees. The majority of businesses will continue to employ remote and hybrid employees, and technology will continue to be the enabler and protector of these evolving work dynamics."

Foundations for hybrid work success

Learn more about the latest insights from Techaisle in its white paper,

"Hybrid Work: Building SMB Foundations for the New Normal."

SMB expert Anurag Agrawal discusses what technologies and processes organizations need

Nearly two years into the pandemic, many SMBs are finding new ways of working. The concepts of hybrid work show promise—designing work processes around and for the worker, wherever they are, whether in the office, remote, or in transit. But for most organizations, it is a journey into the unknown. We spoke with Anurag Agrawal, a veteran SMB expert with analyst firm Techaisle, to learn how SMBs can optimize their business and technology strategies for hybrid work success.

SMB dynamo: Hybrid work has many definitions. What factors have Techaisle identified that distinguish it from previous workplace models?

Anurag Agrawal: We define hybrid work as a flexible work arrangement in which the employee may work in the office or offsite, depending on which location and roles are best suited to the work at hand and the employee's schedule. Hybrid work is about blending a remote work model's instant and unrestrained ability to connect with the creative potential unleashed for specific projects or work environments through human-to-human interaction.



SMB dynamo: What challenges do SMBs face in adopting the best of both remote and in-person work?

Agrawal: We expect the most significant challenge will be pursuing it as an intentional, proactive strategy instead of reactive. During the pandemic, SMBs successfully deployed mobile and remote IT systems and operational processes needed to "keep the lights on" in an emergency scenario. Still, these solutions are

often only moderately integrated with current needs. Hybrid work success requires a longer-term vision for employee work patterns and business processes. When combined, they can help address other areas of concern about remote work that SMBs identify, such as worker productivity and sustaining a committed company culture.

SMB dynamo: What are some best practice strategies SMBs can adopt for hybrid work to address these concerns?

Agrawal: SMBs have a significant opportunity to connect hybrid work as part of their overall technology modernization and digital transformation initiatives. This requires IT and business leaders at SMBs to focus on critical areas aligned with a strategic plan that enhances their capabilities. We see three technology focal areas as pillars of hybrid work: unified workspace/collaboration, security everywhere, and advanced networking. Delivered together, in an integrated fashion, these capabilities can help the SMB organization address productivity and employee satisfaction and retention.

SMB dynamo: You noted a unified workspace—what components should SMBs ensure are in place?

Agrawal: We see this as an extension of the role-based access and security that has existed for some time, but a unified workspace combines new elements too: productivity apps, of course, but also role-based application discovery, personalization, quick access to applications from any device, and password vaulting. There are also process requirements to address, such as automated onboarding of new accounts with prepopulated team-based apps. Finally, it supports technology requirements, like IT admin controls, multi-factor authentication to protect company assets, and analytics about technology usage by user and type of device.

SMB dynamo: Do you expect hybrid work is here to stay?

Agrawal: Absolutely. The pandemic has pushed SMBs to look at digital transformation plans in a whole new light. Putting in place the collaboration, security, networking and other technology processes that enable hybrid work are important steps toward that larger vision.

The evolution of retail, accelerated

The retail industry was already in the midst of a reckoning when the unthinkable happened. Wrestling with fierce competition from e-commerce behemoths that offer unprecedented levels of choice and convenience, the COVID-19 pandemic and subsequent shutdowns threw countless SMB retailers into further disarray. Many are still attempting to recover.

As they do, they're facing an entirely new landscape, with labor shortages, supply chain instability, and

an increasingly blurred line between in-store and online operations.

"The retail sector continues to evolve, and the rate of change has only accelerated," says Bill Farnsworth, global retail strategist at Cisco. "Just like companies adapting to the realities of hybrid work, retailers are trying to find the right balance of online and in-person engagement, and how to blend the two for a seamless customer experience."



Delivering omnichannel experiences

Omnichannel experiences that allow consumers to engage with a brand across a variety of physical and virtual touchpoints aren't new. But instead of being the exception offered by only the largest of brands, they have quickly become a de facto rule for retailers of all sizes.

"Customers want choice," says Scott Lantis, marketing manager for global industries at Cisco. "They want their interactions with businesses to be personal, relevant, and conversational. And they want to engage seamlessly across the channels they already use every day."

Unfortunately, delivering omnichannel experiences is anything but seamless for SMB retailers.

"The rapid shift from physical to digital has put pressure on retailers to swiftly move to real-time digital communication channels," Lantis says. "Retail initiatives like buy-online-pickup-in-store (BOPIS) and curbside pickup saw a huge increase during the pandemic, but retailers must continue to evolve these experiences, moving away from email and app-based interactions to new messaging channels and location-based triggers."

To do so, retailers must optimize their technology, processes, and communications. And they need to align online channels and point-of-sale systems with backend finance, ERP, and CRM applications.

"Omnichannel buying is easy for consumers, but fulfillment and returns are complex for retailers."



Farnsworth says. "Online often has its own systems and processes that are separate from the brick-and-mortar experience, and that's a frequent source of problems."

A seemingly simple fulfillment tactic like curbside pickup can lead to confusion and frustration if digital systems, in-store operations, and customer communications aren't tightly integrated.

"You don't want a customer sitting in your parking lot wondering about the status of their order, whether they need to check-in, or what they're supposed to do next," Farnsworth says.

Leveraging mobile devices, on-site cameras, and bots

Both Farnsworth and Lantis say technology is the key to aligning frontend touchpoints, streamlining backend processes, and reducing the friction of buying for consumers. Beyond foundational systems and the network technologies that bring them together, retailers are increasingly relying on mobile devices, on-site cameras, and even bots.

4 ways to enhance retail operations



Ensure you have outdoor Wi-Fi

for curbside pickup

Learn more: Meraki Access Points



Include video chat in omnichannel capabilities

for customer support and postpurchase surveys, in addition to SMS, email, and phone

Learn more: Webex Experience Management



Enable a collaborative team approach

to solving customer and internal issues

Learn more: Webex Suite



Protect data security at all levels

including in-store devices and endpoints, point-of-sale, e-commerce platforms and customer communications

Learn more: Cisco Umbrella and Cloud Mailbox Defense

"Customers want to communicate with businesses in the same way they do with their friends and family, so brands must be available on the digital messaging channels their customers already use," Lantis adds. "Retailers must also be proactive in their communications to customers. If there is an issue with an order, they have to reach out proactively before the customer is forced to initiate contact."

Video systems that have traditionally been used for theft prevention are also helping improve customer experiences. Retailers are using on-site cameras to alert staff when customers arrive for curbside pickup, monitor store occupancy for social distancing purposes, and track workplace operations.

"The owner can't be there every minute of every day," Farnsworth explains. "Video can help answer important questions like: Did we open and close on time? Are we following safety protocols? Is someone lurking in the parking lot after hours?"

At a time when labor resources are scarce and consumer patience is thin, automated technologies like bots can help with customer communications and support.

"Associates at small retailers wear many hats and often have to juggle online inquiries, phone calls, and store operations. It's easy to become overwhelmed," Lantis says. "Retail owners should consider solutions like FAQ bots that help deflect simple, repetitive inquiries and allow staff to focus on helping in-store customers."

Learn how to digitize your entire retail environment for a more connected experience:

Cisco solutions for retail

Empowering associates

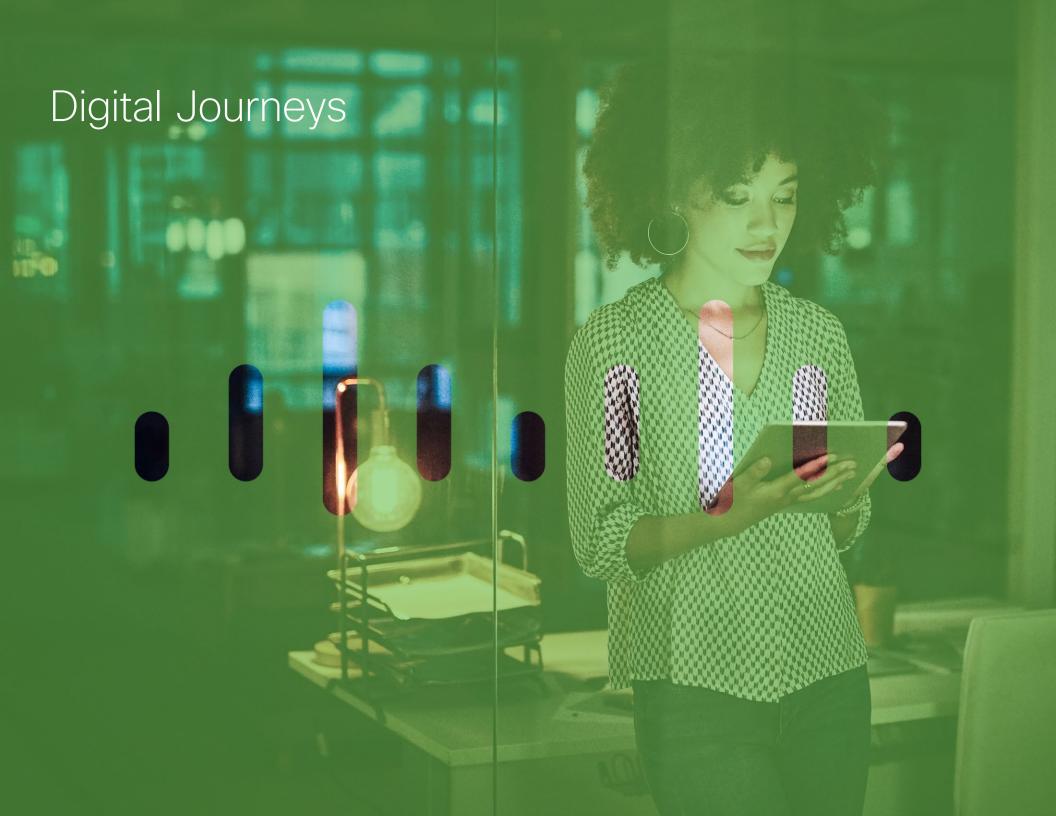
Beyond customer communications and commerce, technology can also help empower associates and improve the efficiency of internal operations.

"As we've seen with the labor shortage, wage is no longer the sole factor when it comes to staff acquisition and retention," Farnsworth says. "Retailers have to treat the employee experience just like the customer experience. Younger associates, in particular, expect to use the same devices and apps on the job as they do at home."

Many SMB retailers are still having their associates use paper sheets to track work hours and voicemail to call in sick, he explains, when they can use cloud-based apps or even something as simple as text.

"What technologies are used will be unique to each retailer," Farnsworth says. "The key is making sure technology reduces friction and frustration instead of adding to it."

For SMB retailers recovering from shutdowns and uncertainty, finding new opportunities to eliminate friction at every step could make all the difference in the competitive landscape they face now and whatever comes next.



Office of the future

Flagler transforms its workplace into collaboration space

If the global pandemic has taught us anything, it's that workers can remain productive and businesses can remain profitable when they are decentralized. And that has led to questions about the efficacy, cost, and role of physical office spaces.

Unprecedented numbers of people continue to work at least occasionally from home, leading many organizations to evaluate how their workplaces should evolve. For countless companies, the decisions are leading to transformational changes in their daily operations.

With a unique work environment in Boca Raton, Florida, Flagler Technologies offers some insightful answers.

"We've never had a traditional office," says Ken Wagner, VP of sales at Flagler, a Cisco Premier Certified Partner that offers infrastructure, cloud, security, and data services. "But we have a physical space."

That space was established in 2018, well before the global pandemic and widespread shift to remote work.



"Our employees aren't tied to a desk and the same is true for many of our clients," says Elvin Paulette, Flagler's VP of services, noting the use of Cisco Meraki, Webex, and Security technologies. "And OEMs have been closing offices and reducing their campus footprints for a while. So we saw the writing on the wall and decided to do things differently."

Physical spaces still offer plenty of business value, both Wagner and Paulette insist, but how those spaces are utilized will continue to evolve.

Flagler's headquarters, for example, is less of an office and more of a collaboration and meeting space.

Instead of small rooms, cubicles, and workstations dedicated to specific individuals, the space features a large conference room and other communal areas that can be utilized by anyone.

"Our office isn't really there to support the day-today work of our employees," says Wagner. "It's there to facilitate in-person interactions, meetings, and collaboration with our partners and customers."

Those partners and customers can drop in any time to use the physical spaces as well as the Webex Room Kits, Webex Room Phones, and Meraki guest Wi-Fi within them.

For more information:

Flagler small business guide:

Empowering your remote workforce

Cisco Designed Small

Business Solutions

"People still want and need to get together, especially in today's environment when we're more mobile, distributed, and in some cases isolated," Paulette says. "By providing a space for our partners, customers, and employees to collaborate, we add some value, stay top of mind, and hopefully get pulled into conversations that would otherwise happen elsewhere."





Essential strategies to fortify security for hybrid work

With nearly three decades as a technologist and 15 years as a Cisco security specialist, Mike Storm has seen it all. And he knows all too well the dangers that hackers and malware present to small businesses.

"SMBs are near and dear to my heart," says the Cybersecurity Distinguished Engineer and host of the popular podcast, Unhackable with Mike Storm and the video series, Cisco IT Security Makeover. "But the frightening reality is 80 percent of them go under within six months following a breach."

There is no distinction between small and large businesses when it comes to the value of data. The difference, Storm says, is one of vulnerability.

"SMB data is often less protected, small business owners are typically unaware of their exposure, and attackers know it," he explains.

Fear—which can trigger a hasty, emotional response—is the primary tactic used by hackers. It was on full display during the early months of the COVID-19 pandemic. At a time when many SMBs were scrambling to make the transition to remote work and keep their businesses afloat, security often became an afterthought.



Attackers pounced. In the first six months of the pandemic, Cyber attacks grew by 400 percent, according to the FBI, with upwards of 4000 incidents reported every day. Certain tactics like ransomware attacks increased by 800 percent.¹

Today, the threats remain ever-present, especially as growing numbers of SMBs adopt hybrid work models of at least some people working regularly away from company offices. If SMBs haven't already, now is the time to reassess and fortify their security posture, Storm says. He has four pieces of advice for small business owners and stakeholders:

1. Focus on identity protection

"Credentials are the keys to the kingdom, and if an attacker gets them once, they'll use them everywhere," Storm says. "Creating complex passwords and changing them often just isn't enough, so be sure to use multifactor authentication." But, he adds—and this is key—don't use your cell phone number as the second authentication factor. While it may seem safe, because hackers would need access to your phone, carriers can get tricked into redirecting SMS messages to a new device (the hacker's) with minimal information about you. Better to use authenticator apps or biometric security available on smart phones and other devices.

2. Minimize human errors

"The human factor is the number one vulnerability," Storm says. "The best security system can be quickly compromised by a single human mistake, so be sure to educate yourself and your staff." He recommends using training games to strengthen your team's awareness of veiled attacks and how to respond. Also, conduct regular security check-ins to help identify gaps and keep everyone fresh with the latest advice.

3. Push data and security to the cloud

"Cloud-based security solutions like Cisco Umbrella provide gates and unified access policies that help protect your applications and data," Storm says. "And with data securely stored in the cloud instead of on laptops and other physical endpoints, they eliminate common attack surfaces." With hybrid work becoming more common, this helps provide security even when users aren't connected to a corporate network.

4. Leverage managed services

"SMBs are understaffed, underfunded, and under-skilled from a security standpoint, so getting outside help is really important," Storm says. "Managed security services are less expensive and easier to access than most people realize." Cisco can help connect you with a provider in your area.

Finally, Storm cautions that while security is urgent, it's not a race. "Adapting to new mindsets takes time and effort, from owners and employees," he says. "But don't let that discourage you, because incremental change is still progress." The goal, he notes, is not to lock down an ironclad cybersecurity environment on day one. Instead, implement solutions one step at a time, starting with what seems most accessible and build from there.

Learn more about

<u>Cisco small business</u>

security solutions

Listen to the podcast, Unhackable with Mike Storm

Watch the video series, Cisco IT Security Makeover



Simplify hybrid work with 5 advanced Webex features

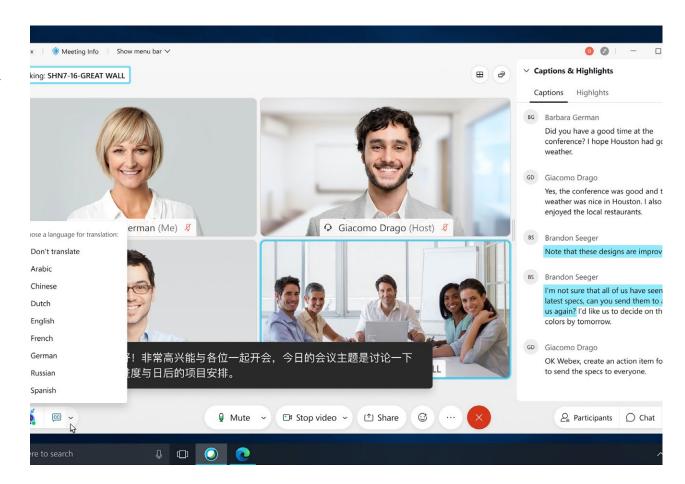
SMBs have a well-earned reputation for doing a lot with relatively little, by getting the most out of every resource they have. As businesses of all sizes adapt to hybrid work, SMBs need to optimize more than ever how they use their tools.

"There's a blurring between different forms of communication," says D.P. Venkatesh, Cisco vice president and general manager of Digital, SMB and Strategic Partners. "As smaller players that don't have the resources of a large enterprise, SMBs need tools like Webex and others to augment what they do."

In fact, Venkatesh says SMBs may not even realize some of Webex's rich features. Here are five ways he recommends you use Webex to improve hybrid work for your teams.

1. Turn on real-time translation and transcripts

"Focus on the meeting, not taking notes," says Venkatesh. With speaker-labeling and the ability to edit notes and transcripts after a meeting, you can quickly create recaps with your teams. Recorded meetings are also fully searchable by keyword, so you can review key discussion points. Closed-captioning—powered by perpetually improving machine learning algorithms—supports



real-time translation from English to 100+ languages, helping non-native English speakers as well as participants who may have hearing loss.

2. Say "OK Webex" to automate common meeting tasks

Webex Assistant is an Al-powered, voice-activated digital helper—"your team's extra player," as Venkatesh puts it. Once activated on your account, you'll find it in the lower-left corner of a meeting window. Simply ask Webex to make a note or action item and these will be automatically saved under "Highlights" in a side panel of the meeting window. (You can also manually highlight parts of the caption transcript.)

3. Get creative with more interactive meetings

The new reality is not every attendee is going to be in the same physical room, Venkatesh says, and it can be easy for them to get distracted. To run a successful meeting—especially if it's more than a handful of people—you need to find new ways to engage them. Slido, now available with all Webex paid plans, lets you create a wide range of polls and manage live Q&A to foster inclusion and stronger connections. You can also open Slido polls before or after meetings to gather input from people who couldn't attend.

4. Send video messages instead of (another) meeting invitation

Sometimes the most productive meetings are the ones that never happened. Vidcast makes it easy to record short videos—with or without screen

capture—share them with teammates or customers, and quickly get feedback on the content through a timeline view of reactions and comments. This form of communication can replace some all-hands meetings, daily team status calls or even some parts of onboarding, simply by posting videos directly in whatever channels where your team already works, including email or chat. To save even more time, videos automatically play at a slightly accelerated speed and let you skip straight to the information you need.

5. Cancel out background noise

Instead of pressing "mute", click the arrow next to it for a drop-down menu. You can choose to either remove all background noise or optimize for your voice, which removes all background noise as well as other background speech. Venkatesh says this is one of the most important features of Webex. And if background

Learn more about video calling, meetings and messaging in the cloud for teams of all sizes:

Webex

noise is a common problem, set this as the default for all your calls and meetings in your audio settings.

Of course, Venkatesh notes, Webex now extends its rich capabilities to phone calls and contact centers, and also integrates with more than 100 other apps, so you can customize it in whatever way makes work easier.

"We don't know what the future work is," says

Venkatesh. "The only thing we know for certain is it's

not what it was." As hybrid work evolves, so too will

the tools we use—and how we use them.

Want to hear more about Cisco Webex in SMB? Follow DP Venkatesh on Twitter or email us at info@webex.com



Two views: Virtual meeting backgrounds

How do your video call backgrounds help shape your professional persona?

The case for personal curation

By Jonny Noble, Manager, Cloud Security Technical Marketing at Cisco



I moved house in the middle of the pandemic, and for a while, I just had a plain wall behind me in Webex meetings. But at the end of 2020, while clearing some storage, I came across boxes of all my old albums, and I had this idea of putting them up on display on the wall behind me.

The album covers are all music I listened to growing up—Pink Floyd, Queen, Led Zeppelin, Yes, Steely Dan. These are some of my favorite bands, and I love the imaginative artwork. Ten albums are on camera, but I've got another 20 or so displayed further along the wall, so once a month, I swap them around to keep it interesting!

Along with technology, music is one of my passions. The albums are a good way to break the ice on Webex calls. Virtual meetings can sometimes feel impersonal, so album art shares a bit about who I am outside of work.

I like virtual meetings with our cameras on and getting a small window into people's lives. I would rather see a bit of mess than a perfectly tidy background that looks staged for an open house. Organizations now accept that employees can work professionally from home. Let's see real life. My albums help give meetings in a more personal context and get the conversation going.

The case for virtual backgrounds

By Lauren Canjar and Kerry McDonough, Technology Advocates at Cisco



Our Sales teams started using virtual backgrounds on Webex calls with the sudden shift to remote work—we wanted to make sure we looked professional in front of customers and partners. But now that hybrid work has become so familiar, we're getting creative in how we leverage these tools.

Now we ask, what message are we trying to send? Our virtual backgrounds are part of the message that we're delivering. For example, you can appear as part of a presentation deck, just as if you were delivering an immersive demonstration standing in front of a big screen, or speak to an image over your shoulder. It's more conversational and engaging than just going through slides.

We have fun, too. If things are getting a little complicated, we might flip to a background of an Irish pub, to say "Let's have a beer as we talk through this." We're no longer right there next to them, so we have to figure out how to do things that we once did in person. Even something as simple as creating a high quality background that includes their logo helps convey a message.

Virtual backgrounds have a bigger purpose than just hiding where you're really working—they help us connect with others in ways that build relationships, share knowledge, and spark questions.

Overlooked financing options for technology investments

Being cash-strapped is an all-too-common reality for many SMBs.

A lack of capital can make it difficult to replace aging equipment, digitize processes, and invest in new capabilities that help grow the business. And when something unexpected occurs—a global pandemic, for instance—a challenging financial situation can quickly turn perilous.

"The pandemic impacted every company, but by and large, SMBs suffered greatly because many didn't have the financial reserves to adjust on the fly," says

Sean O'Leary, who oversees global partner programs at Cisco Capital, a subsidiary of Cisco that specializes in providing innovative payment solutions for Cisco's customers. "SMBs need access to payment-over-time that are tailored to their needs and helps them invest in their business."

Budget constraints often lead SMBs to overlook technology investment opportunities that could help grow and modernize their business with useful technology. In an October 2020 survey of SMBs by research firm IDC, more than 40 percent cited their IT budget as being a barrier to innovation investment.

Technology can provide resiliency as well as a competitive advantage. The same IDC survey reported that during the initial phase of the pandemic, more "digitally mature" businesses—those that transformed internal operations using digital technologies for better engagement with customers, partners, and employees—experienced less impact to their overall revenue: 29.0 percent of companies with no digital experience reported a revenue decline of 10 percent or more versus 19.9 percent of companies with higher levels of digital maturity.



Learn more about Cisco Capital solutions:

Financing for Small Businesses in a New Climate

New IT investments for hybrid work

With growing numbers of employees working at least occasionally from home, SMBs are now prioritizing IT spending for hybrid work. The shift presents a fresh spin on a familiar challenge: how to invest in the right technology during economic uncertainty.

Cisco Capital, which has helped numerous SMBs across the globe access the cash and assistance they needed through the pandemic, recommends business owners consider four qualities when looking at payment-over-time options for technology financing:

- 1. Flexibility: Business needs can change quickly, so how is your financing structured to help you adapt if your technology priorities shift?
- 2. Cash preservation: A payment plan should minimize or eliminate up-front costs to help you preserve cash for other business necessities.
- Simplicity: SMBs have enough complexity to manage, so any payment plan should be easy to understand, straightforward to access and adapt, and have no hidden fees.
- 4. Comprehensiveness: For smaller businesses that often have few IT staff (or none), financing should cover a full complement of hardware, software, and services with a single, predictable payment.

Financing tailored to SMBs

As with clothes, finding the right fit for technology acquisitions often requires some custom tailoring. "SMBs don't need a cookie cutter approach," says Rafael Chacon, commercial lead for Cisco Capital in the EMEA region. "We look at each customer individually, and we often get creative to find the right payment option to attain the desired Cisco solutions."

One program that helps reduce cost as well as waste is Cisco Refresh, which enables SMBs to purchase fully certified remanufactured equipment at a lower price than brand new products, with the same warranty and support options.

"Some SMBs have a perception that Cisco is unapproachable and too expensive, but we're not a big institution like a bank," Chacon says. "There isn't a lot of red tape, and we're ready to help find solutions."

For SMBs with limited resources, getting quick access to flexible payment and lifecycle options can help them adapt to whatever business challenges that come their way.

