

Understand Key Features in Financial Services Cloud Vs Service Cloud

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Abstract

The financial services industry faces significant challenges in managing customer relationships due to fragmented systems and a lack of unified platforms. The transformative impact of Salesforce's Financial Services Cloud (FSC) compared to the general Service Cloud is explored, emphasizing how FSC addresses specific needs within banking, wealth management, and insurance sectors. By providing a comprehensive view of client financial profiles, FSC enhances personalized service delivery and client engagement. Key features such as 360-degree customer insights, automated compliance checks, and integrated household management illustrate how FSC streamlines operations and improves regulatory adherence. Ultimately, FSC not only facilitates better client relationships but also positions financial institutions to thrive in a competitive landscape.

Keywords: Financial Services Cloud, Customer Relationship Management, Personalized Service, Client Engagement, Regulatory Compliance, Data Security, Integrated Household Management, Salesforce, Wealth Management

Introduction

It was nearly complex for financial institutions to separate the management of customer relationships because it involved disconnected systems and heaps of paper that scattered information about clients. It was almost impossible for them to provide personalized services in such an ultra-competitive industry, thus causing lost time and errors for customers due to the lack of a unified platform.

It wasn't until 2016, when Salesforce went live with the Financial Services Cloud, dubbed FSC, that things began to change. Knowing that finance is one such sector of business that has needs, Salesforce conceived FSC as a product that would bring all the client data together in one place. Changing this never-efficient system was no small feat as companies had to merge complex financial data and adjust to new ways of working. But it surely paid off as FSC proved to be the difference-maker, providing solutions for the banking, wealth management, and insurance industries.[1]

Nowadays, most finance sector industries practice FSC. Particularly, wealth management and banking companies that are looking for ways to enhance customer relationships. The service has been quite a blessing to companies of this kind, as they can manage to fully streamline their operations and expand efficient customized services. Financial institutions are then better able to be digitally savvy with FSC, serve customers' expectations, and outstrip competitors.

Overview of Salesforce Financial Service Cloud

Definition and Purpose

Salesforce Financial Service Cloud is a specialized platform that responds to banking, financial management, and insurance organizations. The main idea is a holistic view of the clients' financial profiles to deliver personalized service and foster deeper connections with customers. FSC is seeking to utilize the Salesforce platform to facilitate efficient financial operations, enhanced customer interactions, and ensure that tailored advice from advisors becomes more accessible to customers in building strong custodial relationships.

Key Features

- 1. 360-Degree View of Customers:** FSC enables an omniscient view of clients' financial relationships, transactions, and goals so that advisors could better understand what their clients wanted.
- 2. Client and Household Management:** Manage all the profiles of clients along with their accounts, relationships, and households without a hitch.
- 3. Financial Goal Tracking:** Keep track of clients' performance toward financial goals to facilitate active planning and engagement in finance.
- 4. Advisor Dashboards:** Access intuitive dashboards that highlight client portfolios, upcoming assignments, and prospect for this relationship manager.
- 5. Collaboration Tools:** Collaborate within teams through secure channels of communication to ensure consistency and informed delivery of customer service.
- 6. Data Security and Compliance:** Properly meet stringent regulation requirements using robust data security features and compliance tools.
- 7. Powerful Automation:** Allows routine tasks to be automated, freeing time for advisors to focus on the real issues - client relationships.
- 8. Third-party services integration:** Integrate third-party financial services and tools for their service offerings.
- 9. Policy and claims management:** Simplify the complex management of financial policies and claims to improve operation performance.
- 10. Analytics and Reporting:** Use analytics to understand the business's performance and behavior patterns of customers.

Overview Service Cloud

The Salesforce Service Cloud is a customer service platform that enables businesses to support their customers more effectively. It aggregates all interactions coming from phone calls, e-mails, chats, and social media into one place, so customer service agents could easily access them and better provide quick, personalized help to customers.

The core features of Service Cloud include a service-case management, which enables case management by the service agents, thus enabling tracking and efficient resolution of customer complaints. There is also a knowledge base where common questions and solutions are stored and usually help agents find answers fast. The platform offers omni-channel routing wherein inquiries from customers are automatically sent to the right agent. Additional tools like live chat, messaging, and AI-powered chatbots enable companies to assist customers 24/7.

This benefits the company in many ways. The service cloud allows it to provide services that are faster and more personalized for clients. This means that agents are more productive since their workflow is

simplified. The complete view of each customer's history helps the company know better and be able to compete through closer relationships with its customers.

Comparing Financial Service Cloud vs. Service Cloud

While some of the major strengths are found in FSC and the Service Cloud, each is uniquely strong for different business needs. The Service Cloud is tailored for enhancing customer service across multiple industries, but it's an offering that delivers specific features designed especially for the financial sector. Here's where they differ:

Industry Focus: The Service Cloud has been designed to serve all industries through the robust capability of customer support. The Financial Service Cloud has been engineered for the financial industry, be it a bank, a wealth management firm, or an insurance company [2]

Data Model: FSC has specific data models for financial organizations which should address specific needs like tracking a customer financial lifecycle, client goals, even household relationships, where the latter is not present in-Service Cloud.

Customization: Although Service Cloud offers high flexibility and customization, FSC has some more specific templates and workflows peculiar to the financial industry and accelerates processes in advisory and manager roles.

How Financial Services Cloud Revolutionizes Industry Adaptation

In the coming short term, the Financial Service Cloud is fast becoming the darling of the financial sector as it brings together the financial profiles but also does well in improving the case of relationship management and compliance adherence - a very critical factor for any professional financial service provider.

Streamlining Purchases: Unlocking the Power of OmniStudio and OmniScript

Among the significant strength points of adopting the Financial Service Cloud is the existence of OmniStudio and OmniScript. OmniStudio and OmniScript are very powerful tools, which provide:

Streamlined Processes: OmniStudio will be able to give the businesses that ability to design, build, and deploy streamlined processes. It makes complicated data flows easy and simpler with integrations.

Guided Experiences: OmniScript has a user-friendly interface that guides clients and employees about multi-step procedures and decisions. This ensures consistency as well as quality services delivered. The financial industry is sensitive, and mistakes cannot be accepted.

In a nutshell, if you work in the financial sector, Financial Service Cloud offers solutions that give your business unique answers specifically with tools and capabilities such as OmniStudio and OmniScript which aren't available in-Service Cloud.

Advantage 1: Enhanced Client Engagement in Financial Service Cloud

Financial Service Cloud (FSC) makes the engagement with clients one step higher with the tools specifically designed for financial institutions, which would further help them to connect in a better way with their clients.

Personalized client profiles

FSC allows wealth advisors to build quite detailed, tailored client profiles that represent much more than the average addresses and telephone numbers. This permits a 360-degree view of the client, which incorporates financial goals, household relationships, and communication preferences. This 360-degree view helps

wealth advisors tailor their interactions and services according to client needs for meaningful, effective relationships.

Life events

A life events feature in FSC is essentially a game-changer for developing deeper relationships with clients. I

recall a financial advisor who never seemed to stop missing such events as a client's retirement date or when his child began attending college. FSC changed everything. FSC tracks and draws attention to the most significant events in a client's life—mostly happening right within their profile—such as marriages, births, or career changes. This can help you strategically give them advice, such as shifting from an investment strategy for a growing family into one tailored to education funds. Like a personal assistant, no moment-be it financial or otherwise—goes unnoticed, and you always surprise your clients with being ahead of their needs.[3]

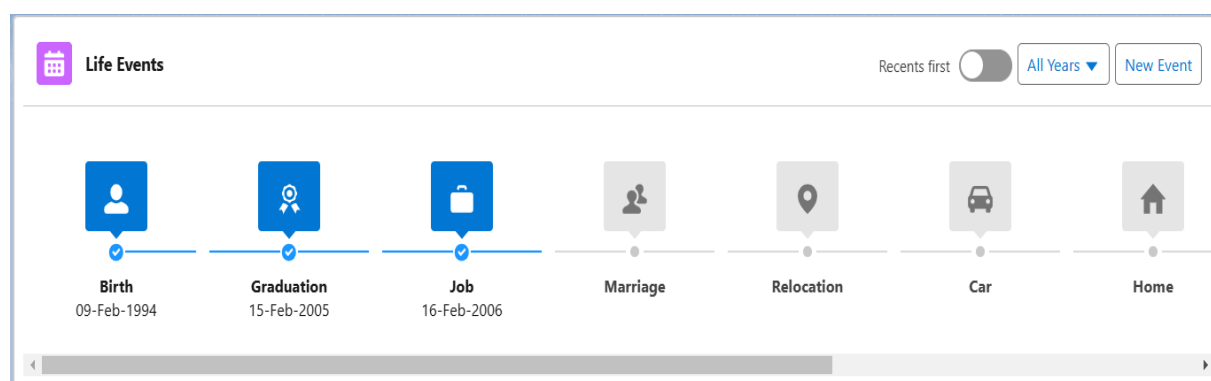


FIG I: Life Events[3]

Client Interaction Tracking

Keeping a record of all contacts with your customers is very important. FSC enables the tracking of all interactions that have occurred, including but not limited to, email or making calls, meetings, and touches on social media. The overall interaction history serves to enable the advisor to engage further on whatever service the client was considered for last time, thus always maintaining consistency in service delivery and personalizing the experience of the clients. In addition, the insights from these interactions inform future strategies, hence enhancing total satisfaction with the kind of service delivered.

Data Model for Financial Services

Salesforce FSC is built in such a way that it comes up with a complete panoramic view of the clients' financial profile by using objects differentiated and relationships which are specific to the financial sector. It would further outline the person and Household accounts which would represent the clients and familial relationships with them, respectively.

Plus, the FSC data model is designed to support Rollup Summaries and Action Plans. Rollup Summaries roll up financial data from related accounts and households into one place and deliver this information to the advisor in real-time regarding total assets under management or liabilities owed. Action Plans automate routine work by linking tasks and activities to specific financial objects, increasing operational efficiency and compliance. The data model of FSC, with these specialized components included in the robust CRM framework of Salesforce, allows financial institutions to provide relationship-based customized services and establish and deepen client relationships that lead to better financial outcomes.

Individual Accounts:

This object represents a single client, with personal information including contact details, demographics, and preferences. It further has links to financial information specific to the individual, like personal assets, liabilities, and financial goals.

Household Accounts:

This object groups multiple individual accounts to represent a family or household unit. It aggregates financial data from all associated individuals, providing a consolidated view of the overall financial standing of the household.

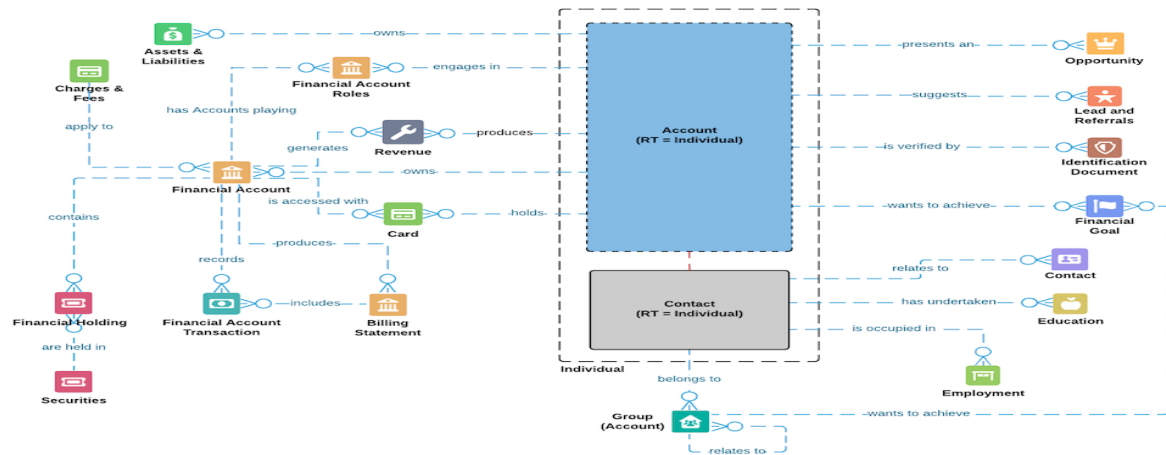


Fig II: Accounts [4]

Advantage 2: Streamlined Financial Planning

FSC makes the navigation of complex financial plans much easier because it has innovative tools that are specifically designed to help a financial advisor craft effective financial strategy.

Goal Management

FSC really stands out in managing financial goals for clients. It is dedicated for setting, tracking, and achieving a wide array of such goals. Advisors can easily adjust goals as the financial landscape evolves to ensure that plans stay with life's ambitions. Proactive management helps the client feel confident that the advisor is committed to success in the finances.

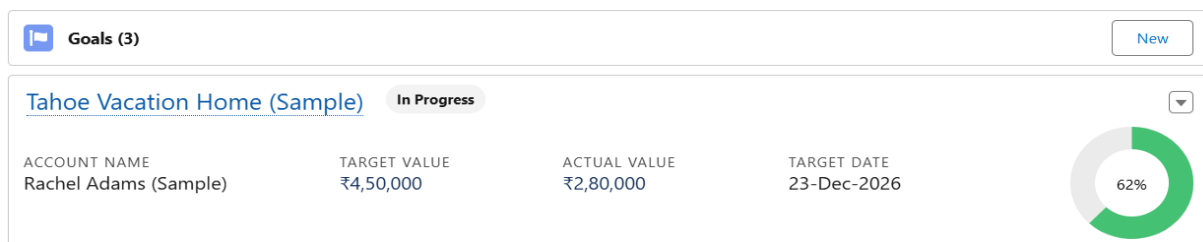


FIG III: Goals [5]

Advanced Analytics

FSC couples the power of advanced analytics for advisory with insightful data capable of predicting trends and identifying potential opportunities for clients. Most of today's tools are general, hence less specific and less directly actionable for financial contexts. Using such insights, advisors can make more informed recommendations and customized strategies for helping their clients obtain better outcomes.

Advantage 3: Improved Regulatory Compliance

It is obvious that compliance has always been one of the greatest concerns in the world of financial services. Here, Salesforce Financial Service Cloud does it better with tools that help financial institutions stay on the right side of the law.

Automated Compliance Checks

One of the proud features of FSC is how it automates all compliance checks. This is a huge deal for financial institutions, which, frankly, don't follow rules for being good-they have to. Your team will thus be able to check whether transactions and client interaction meet all necessary regulations without the hassle usually normally expected. This reduces the manual efforts, minimizes human errors, and saves time to focus on the core: your clients.

Real-time Auditing

Since keeping an eye on what's happening when it happens is the best way to maintain compliance, FSC offers real-time auditing, allowing you to monitor transactions and processes as they take place. This view in real time creates an opportunity to address compliance issues before they are full-blown crises, so your institution is not only safe but agile in a fast-moving environment.[6]

Advantage 4: Data Security and Privacy

Financial services by their very nature deal with sensitive data. In an increasingly data breaches-prone world, FSC puts great emphasis on data security and privacy.

Encryption and security protocols

The first layer of protection the FSC gives is against advanced encryptions and robust security protocols that protect your data. Your data both at rest and in transit will be protected against unauthorized access or breaches. It gives your institution peace of mind about data integrity but also peace of mind for your clients about your ability to handle their information correctly.

Access Controls

Access can be controlled and FSC has used strong access controls to achieve this. The access controls enable an individual to grant access based on the role so that there is no unauthorized personnel viewing and modifying sensitive data. It reduces the risk of leaking data internally and is part of what the company uses in keeping trust with customers-this is important for any financial entity in need of survival.

Advantage 5: Integrated Household Management

Integrated Household Management-the other marvellous feature of Salesforce Financial Service Cloud (FSC)-is essentially important in the financial services industry, as perception of an overall financial view of a client's world is necessary.

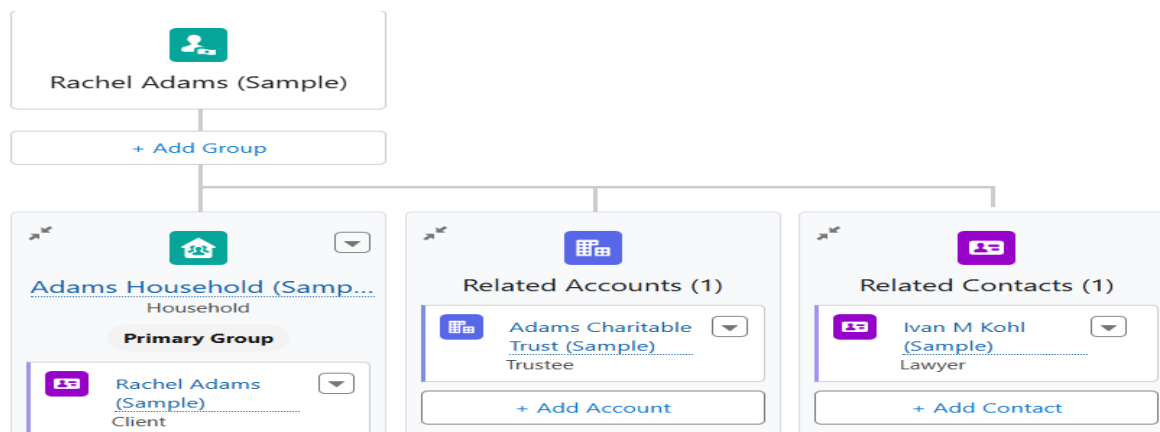


FIG IV Sample[6]

Family financial objectives

FSC allows financial advisors to better manage the Family Financial Goals by presenting consolidated single view accounts of assets and liabilities. Advisors will be able to understand and know in advance the needs of an individual and his whole family unit from a financial perspective. For example, strategies on college savings, retirement, and intergenerational wealth transfer plans can be created. In this way, an extremely deep understanding of the system by financial advisors can be a good source of highly individualized advice as well as closer relationships with their customers.

Coordinated Client Services

Another huge offering by FSC is coordinated client services. This feature integrates all contact by a client no matter the channel of contact: be it through the phone, email, or in-person meetings. That way, everyone knows what's going on to meet client needs and preferences. A rich client profile access allows advisors the ability to respond in timely fashion and as relevant, thus enhancing client satisfaction.

Advantage 6: Optimized Advisor Productivity

Another well-known feature of FSC is that it optimizes advisor productivity: giving a financial institution more for less effort in dollars.

Task Automation

The greatest highlight of FSC is undoubtedly its power of task automation that frees the advisors of all those mundane tasks, for example, data entry or routine follow-ups. All those repetitive processes like changing client information or notices can be automated so that the advisors will be free to focus more on the engagement itself and, of course, the proper strategy planning with a client. This would automatically give rise to efficiency, cut the chances of human errors, and finally lead towards quality service.

Advanced integration with Collaboration Tools

Integrated Collaboration Tools from FSC are meant to bring advisory teams together to enhance teamwork and communication. Chatter and Salesforce Anywhere bring teams together, which enables the teams to share real-time information while making strategies for the clients easily accessible, whether located across the hall or across the globe. With integrated communication, each team member keeps balanced and informed, therefore deciding very fast with responsive service delivery directly to the needs of the clients.

Enhancing Efficiency with Automation Tools

Several pre-built flows and triggers exist for Salesforce FSC, which can be used to streamline the processes in financial institutions quickly. These pre-built automations are ready to run right out of the box, conserving time and effort otherwise invested in building them from scratch. Such a flexible array of tools can help organizations streamline their operations, reduce manual work, and maintain consistency in their workflows.

Some of the most important pre-built flows in FSC include client onboarding processes. In that way, whenever a new client is added to the system, the flow will guide the advisor through necessary steps, for example, collecting required documents, setting up accounts, and scheduling initial meetings with the client. This ensures that no important tasks are missed, and the onboarding experience is smooth both for the client and the advisor. Another is the automated follow-up flow, which sends reminders to advisors for calls after such major financial events have occurred, such as a portfolio review or market event.

In addition to flows, FSC provides pre-built triggers that respond to specific actions within the system. For example, upon reaching a certain threshold in a client's investment portfolio, a trigger may be automatically sent to advise the reviewing of the portfolio and the proposing of adjustments. Another triggering application will alert the team when a client files a new insurance claim so that it is processed speedily and correctly. This triggers financial experts to be proactive in serving their clients by responding to their needs promptly and keeping high levels of service.

The established flows and triggers in Financial Services Cloud will make the automation implementation process easy for any financial institution without involving immense technical knowledge. Companies will, therefore, be able to increase their efficiency, strengthen client relationships, and concentrate more on offering individual financial consultations by using these ready-made tools. On the ease of customization, it means that as businesses grow, so do their needs; hence, the automations need to be adjusted to continue being effective for them.

Advantage 7: Seamless Integration with Financial Institutions

Ease of synchronization with other financial institutions is one of the strongest aspects of Salesforce FSC. All this comes to transitions that make it easier for daily operations and even more important for interaction with clients.

Institutional Compatibility: Banking and Insurance

FSC is created with banking and insurance companies in consideration. Its features are built to meet special requirements and operations of these sectors. Whether this is account management of customers or, for example, the formulation of complicated insurance policies, all information and processes essential to its conclusion are absorbed into one platform by FSC. It makes all workflows more streamlined, lowers the chances of errors, and, by extension, keeps all departments within an institution in tandem.

Cross Channel Integration

In today's digital world, there are so many channels through which business interacts with clients. FSC offers cross-channel integration-that is, the information of a client obtained through different channels, including emails, social media, calls, and much more-is being collected from different channels and united in one location, thereby providing for a 360-degree view of clients, enhancing personalized service, and improving customer satisfaction.

Advantage 8: Comprehensive Financial Insights

At the core of FSC is the very powerful data analytics capability, which brings valuable insights to financial institutions that would help effectively make decisions and implement strategies.

Financial Dashboards

FSC also has flexible financial dashboards to present the most important financial metrics and its trends graphically in ways that are easily understandable by the most critical stakeholders. This way, stakeholders are quickly able to get a view of their organizations' financial health and performance, enhancing better business decision-making.

Predictive Analytics

FSC's game changer is, therefore, predictive analytics-the ability to predict future scenarios based on historic data and current trends. Such a feature enables financial institutions to assess the dynamics of potential scenarios in the future. Based on these analyses, businesses are better placed to anticipate eventual market changes, assess and project future risks, and make the most of opportunities with more confidence and to strengthen their competitive positions.

Advantage 9: Industry-specific Functionality

It makes all the difference when it has industry-specific functionality in financial services. What banking institutions really need are to-end-point solutions rather than general Service Cloud. Customized Financial Tools Financials have specialized tools that general standard service CRMs tend to miss. FSC furnishes financial consultants and banks with customized tools such as:

Client portfolio tracking, investments, and banking activities in real time.

Seamless Insurance Management:

FSC appears to finally upgrade from the old messy file cabinet to a sleek, digital assistant for insurance applications, claims, and document handling. There was once a client who had long delays in her claim process because she could not trace some of the documents; FSC does not allow this. FSC streamlines the entire journey-from submitting applications to tracking status on claims and organizing documents all in one place. It can automatically remind you on missing forms or flagged approvals that need urgent action, and that will be much time saved for you and your clients. It can almost be termed an efficient team member in ensuring everything runs smoothly, transparently, and hassle-free at each step of the process.

Setting, tracking, and managing goals: meeting clients' individual financial targets with even more sophisticated advice

Sector-specific solutions cater to the unique needs of the sector that are not covered by the traditional customer service platforms. FSC is ahead in sector-specific solutions:

Features of Regulatory Compliance: The complex nature of regulatory compliance regarding financial matters is thus simplified, and therefore risks are reduced and guaranteed compliance.

Advantage 10: Scalable Financial Operations

Scalability is what is required to thrive in such a fast-paced financial world. The FSC Service Cloud capabilities enable scalable financial operation, which makes it much more diverse than all standard features of Service Cloud.

Managing Accounts and Transactions Seamlessly:

With the Financial Account feature in FSC, it offers a one-stop view for any client account: checking accounts, savings accounts, loans, investments, and much more. There's the advisor who remembers having to hop between systems to understand what's happening within their clients' accounts—chaos wiped out by FSC. It not only consolidates account details but also transaction histories whereby advisors can pick trends or anomalies briefly. For instance, one may give instant advice on budgeting or reinvestment at the moment when seeing the sudden withdrawal of a client. Everything being in one place helps in managing finances better and indeed smarter.

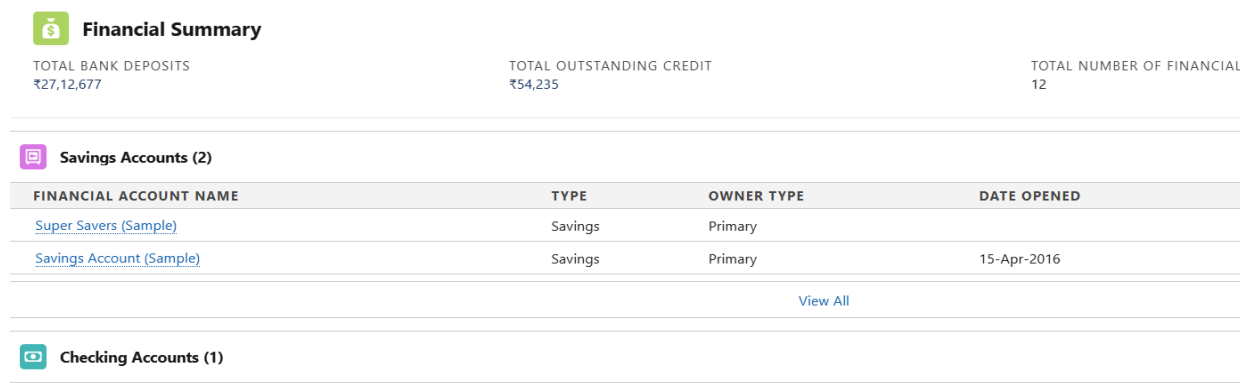


FIG V Financial Summary [7]

Customizable Workflows

Because the nature of business processes keeps changing, customizable workflows are required. This feature leaves FSC at par with others but in more detail and structuring mechanisms with:

Automation Tools: Rationalize and automate repetitive processes while freeing up valuable resources for more strategic tasks.

Personalized Customer Paths: Creating rich, personalized paths for every client, where each interaction is relevant and frictionless.

Scalable Infrastructure

As companies grow, so do their needs. FSC offers scalable infrastructure so that your financial operations run smoothly:

Scalable and flexible choices in Cloud Solutions: Scalable storage and processing capacity based on your needs rather than massive investments in physical infrastructure.

Seamless integration with other applications and systems Capability to integrate with other applications and systems to ensure organizations' run seamlessly.

Case Study 1: Improving Client Services at a Wealth Management Company

The company was a leading wealth management firm, and it failed to deliver tailored services due to its increasing number of customers. Prior to the implementation of Salesforce's Financial Services Cloud (FSC), advisors were working within multiple disjointed systems to access client information, causing inefficiency and many errors. Client data was dispersed through spreadsheets, emails, and legacy software, making it hard for advisors to get a full view of each client's financial situation.

All was transformed when the firm implemented FSC. It ensured that all the customer information was collated in one platform, so now advisors could view a comprehensive overview of a client's investments, goals, and transactions all in one place. The firm used FSC's automated workflows to work on routine jobs such as updating client records, meeting scheduling, among other processes. Additionally, the advanced

analytics facilitated by FSC had insights to the behaviors and preferences of clients, hence providing advisors with more opportunities for offering customized investment strategies.

The outcome was a huge improvement in client satisfaction and advisor productivity at the wealth management firm. Clients appreciated the attention to their needs as well as advice in good time. This attributed to increased trust and loyalty to the firm. In addition, business expansion also took place. Satisfied customers referred new customers to the firm. The organized operations helped the firm handle more clients of good quality without changing the standard operations.

Case Study 2: Customer Support Re-engineering at an Insurance Company

An old established insurance company became troubled over slow response times and inconsistent customer services. When FSC was implemented, customer service agents could no longer access needed policy information, claim statuses, and customer history on various databases. The fragmented approach caused delays, mistakes, and frustrated customers, particularly in the claims process.

To rectify these problems, the company opted for implementing Salesforce Financial Services Cloud. In FSC, all customer data - policies, claims, and communication history - were integrated into one single system. Customer service agents could now access complete information instantly and solve inquiries and initiate claims handling with greater efficiency. The company used FSC's case management features to track and prioritize the problems, ensuring that urgent ones were dealt with urgently.

With FSC, the response time and error rates for the insurance firm experienced a drastic reduction. The customers had a hassle-free and reliable service, which greatly led to an increase in overall satisfaction and loyalty. In addition, the improved productivity and morale of the agents were manifested because it made their work easier and more efficient with the streamlined tools. Further, the improved customer support resulted in higher retention rates as well as attracting new customers by good word-of-mouth publicity.

Case 3: Simplifying Operations of a Regional Bank

A regional bank was encountering operational bottlenecks and had trouble managing customer relationships effectively. Prior to FSC implementation, different functions such as loan processing, customer service, and marketing were conducted separately. The disjointed systems made it hard for the bank to provide a smooth interface for customers, thereby losing potential business and declining engagement.

To eradicate these challenges, the bank implemented Salesforce Financial Services Cloud. FSC cumulated all operational segments of the bank in one platform and gave a unified view of every customer's interaction and financial products. The bank utilized the lead management and marketing automation ability of FSC to better identify and engage prospects. More than this, the reporting and analytics ability of FSC were more capable of giving deeper insights into customers' behavior and preferences.

Implementation of FSC benefits the bank operations by making sure that customer interactions are attended to more personally and timely manner, therefore, experiences a better banking relationship overall. It became easier to identify cross-selling opportunities through these structures, therefore increasing revenue streams from the same customer base. Additional efficiencies were increased in the operations since employees could work together much better and access information from different systems without switching between each one. In summary, the regional bank realized higher customer satisfaction and greater retention rates, with steady growth in market share.

Conclusion

Salesforce Financial Service Cloud is a product designed by the company especially for financial institutions. These advantages make the service operations of financial institutions much more effective than the Service Cloud. Because of its concentration on relationship, customization, and compliance, Financial

Service Cloud meets the requirements of the financial sector. Whether managing complex relations with clients, ensuring data security, or using analytics to make better decisions, FSC justifies its existence. Thus, financial organizations understand these capabilities and apply them to provide outstanding service delivery, efficiency, and competitiveness in a fast-changing market.

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