



Voice AI Applications in FinTech Firms: A Case-Based Analysis of Voice AI in Marketing and Customer Success Functions

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Abstract. This study explores the adoption of Voice AI technology in marketing and customer success functions within Indian FinTech firms. India's rapidly growing fintech segment faces challenges in scaling businesses and customer support due to linguistic diversity and varying digital literacy. Voice AI, with its ability to engage customers through natural, multilingual speech, offers an optimal solution. Many firms have implemented Voice AI solutions to overcome business challenges. This study examines how Indian Fintech firms use Voice AI for outbound marketing, lead generation, and customer support. It covers four leading Indian FinTech companies' Voice AI implementation cases. The study adopts qualitative multiple-case study approach to analyse the technology solutions and business outcomes. The study reveals that Voice AI has enabled companies to scale their operations. Major challenges in implementation are dealing with India's diverse voice accents and regulatory requirements. Key success factors include choosing a scalable Voice AI technology stack that supports multiple languages and integrates seamlessly with enterprise systems. In conclusion, Voice AI is a disruptive technology that can drive customer engagement and marketing operations at lower costs. This study fills a void in the academic literature on the applications of Voice AI in the Indian FinTech sector and provides insights to AI practitioners in the industry.

Keywords: Voice AI, FinTech, Conversational AI, Multilingual voice, Customer success, AI marketing, Natural Language Processing (NLP)

1 Introduction

India has the fastest growing Fintech ecosystem. The Fintech segment includes various companies providing services in payment banking, investments, wealth banking, lending, insurance and financial infrastructure. Innovative Fintech service offerings have been a result of liberalized policies of Reserve Bank of India (RBI), Securities and

Exchange Board of India (SEBI) and Insurance Regulatory and Development Authority of India (IRDAI). The stack of digital public infrastructure - Aadhaar, Unified Payment System (UPI) and the Account Aggregator framework has enabled innovative financial services with very high levels of adoption. Fintech companies face challenges in new customer outreach and customer success despite good growth due to the large non-English speaking population, regional languages, and regulatory compliance (Baporikar, 2021), (Bhasin, 2021). To develop and attract customers, fintech companies have embraced social media marketing and email/SMS marketing. India as a country has a huge population with regional languages with different dialects making it difficult for the firms to scale up on marketing campaigns. In many regional languages, large number of marketing and customer support personnel cannot be deployed. Voice AI is becoming a key component for fintech companies to scale marketing campaigns and customer success functions across English and regional languages. According to the Gartner report, Voice AI is a key enabler for improving customer outreach and predicts rising adoption by enterprises (Ahmed, 2024), (Ramrakhiani A, 2024).

Voice AI solutions consist of voice assistants that help users navigate financial services. Calling agents help to reach more prospects. Voice AI solutions help scale marketing and customer success functions in a market with linguistic diversity and a high number of customer interactions. Although Voice AI promises to be an optimal solution for fintech firms, there are challenges in dealing with regional dialects and integrating with legacy IT systems. Firms must address these issues for successful Voice AI implementation (Ridzuan, 2024), (Sharma, 2025).

2 Research Objectives and Methodology

2.1 Research Objectives

This study aims to understand how FinTech firms leverage Voice AI to scale their marketing and customer success functions. The main purpose of this study is to understand the business challenges and identify the best practices for the implementation of Voice AI. The objectives include:

- Understand the business challenges that are driving the adoption of Voice AI
- Understand the technology ecosystem of Voice AI systems
- Examine use cases of Voice AI in marketing and customer success
- Study the Case studies of Voice AI implementations and success factors

Many FinTech firms have adopted Voice AI technologies to scale their marketing and customer support functions. Despite its growing importance, the academic literature on the adoption of Voice AI in the Indian FinTech sector remains limited. Most existing

studies focus on generic AI applications, but there is a lack of focused Voice AI implementation studies. This study addresses this gap by analysing the implementations of Voice AI. This study focused on the following questions.

- How Voice AI helped overcome the business challenges?
- How is Voice AI applied in marketing and customer success?
- What are the key success factors for Voice AI implementation?

2.2 Research Methodology

This study employed a qualitative multiple-case study approach to understand real-world Voice AI implementations in fintech firms. Case studies were chosen from Voice AI implementations in marketing and customer success by leading fintech firms. Purposive sampling was used to select the case studies based on the maturity of the Voice AI implementation and the availability of reliable information through company sources. This method enables an in-depth investigation of business challenges, technology implementation, and business outcomes. Data were collected from published case studies which were vetted by the respective firms, company websites, product documentation, and reports from industry bodies.

This study employed thematic analysis to identify patterns across different cases. Voice AI implementation cases were studied to understand business challenges, Voice AI technology solution components, implementation challenges, and business outcomes. Further analysis was conducted to understand the common implementation issues, use cases, best practices, and key success factors. Based on the cross-case analysis, key themes such as efficiency, cost savings, and customer experience were identified. This approach helped to clearly summarise the overall insights of the study. Through cross-case learnings, this study aims to contribute to practical knowledge to support the effective adoption of Voice AI solutions in India's evolving FinTech ecosystem.

3 Literature Review

3.1 Fintech Industry in India

India's fintech sector is experiencing higher growth. Several fintech unicorns have emerged in the last few years. Government support for the industry, innovation sandboxes, and widespread smartphone adoption have resulted in the launch of innovative financial services catering to different sections of society. The industry segment covers diverse services, including digital wallets, peer-to-peer lending, online insurance platforms, wealth management, and neobanking. These services aim to reach unbanked and underbanked populations, as well as micro, small, and medium enterprises (MSMEs). The key consumers are the younger population. (Baporikar,

2021), (Dangkeng, 2015). The Indian fintech sector is expanding with new innovative services. (Oberoi, 2024), (Vijai, 2019). However, startups face issues in marketing fintech products. Challenges include a fragmented target population spread across regions and intense competition (Fatorachian, 2024), (Vijai, 2019). In rural segments, financial literacy and language are the key barriers which slow down fintech adoption. Firms use a mix of regional language digital campaigns and educational outreach to penetrate rural areas. Marketing outreach and support in regional languages are differentiators in customer acquisition and retention (Pazouki, 2025), (Jhamb, 1025).

3.2 Voice AI Applications in Fintech Marketing and Customer Support

Voice AI enables machines to understand spoken language and engage in human-like conversations in a natural voice. Voice AI solutions are a combination of AI technologies, such as automatic speech recognition (ASR), natural language processing (NLP), text-to-speech synthesis (TTS), and sentiment analysis. Voice AI has evolved from simple point solutions to sophisticated Voice AI agents capable of understanding the context and user sentiment. (Ahmed, 2024). Voice AI is a maturing technology that allows for personalised, context-aware customer interactions. Natural language processing (NLP), text-to-speech and multilingual capabilities help create powerful voice solutions. Advanced capabilities like AI-powered analytics for emotion detection and behaviour prediction are used in conversational solutions (Maheen, 2025). Conversational AI platforms offer users natural voice experiences with dynamic conversational capabilities. Voice AI-powered chatbots are responsible for the first level of support, like onboarding new users or answering financial questions. 24/7 automated support Voice AI is transforming customer support. Voice based marketing campaigns will enable the firms to cross sell & up sell the services interactively. (Ahmed, 2024), (Pazouki, 2025).

Below are some of the Voice AI marketing use cases.

- Lead generation: Interactive Voice AI based prospecting. Follow up calls for nurturing and nudging for taking the decisions
- Dynamic upselling: Identify and pitch for additional services during calls.
- Personalized financial recommendations: Voice assistants guide users towards tailored solutions based on profile and online behavior
- Customer onboarding: Voice-guided tutorials simplify the KYC process.

3.3 Regulatory and Compliance

Fintech firms need to adhere to regulatory guidelines related to data privacy and customer consent. Indian data protection laws demand customer consent for marketing

campaigns (Nwafor, 2024), (Vijayagopal, 2024). Companies should take up fair marketing practices and should not use Voice AI for mass marketing (Folorunso, 2024). Vulnerabilities to be monitored in AI implementations. Data policy transparency and customer education are key to building trust in voice AI solutions (Reddy, 2024). Governance, risk and compliance (GRC) systems help fintech companies to meet regulatory compliance and identify suspicious activities (Oluokun, 2024). KYC and anti-fraud regulations require secure voice biometric authentication (Nwafor, 2024). Fintechs need to keep up-to-date with changing rules and work with regulators (Vijayagopal, 2024).

4 Voice AI Technology Foundations

Voice AI technologies enable applications to understand, process, and respond to human speech using a combination of speech and language AI models. Voice AI systems are a combination of capabilities such as speech-to-text, text-to-speech, voice cloning, conversational voice and generative audio (ElevenLabs Documentation, n.d.). Voice AI systems use deep learning, neural networks, and transformer technology to deliver accurate voice outputs.

Automatic Speech Recognition (ASR) technology converts speech to text. Natural Language Processing (NLP) processes the ASR output text to extract the context, intent, and entity. Natural Language Generation (NLG) is the process of generating responses from structured data to human-like text. Text is converted into speech, by text-to-speech (TTS) synthesis. The Dialogue management system holds the context and provides answers. Pre-trained foundational Voice AI models enhance speech recognition accuracy across different accents and languages. Better AI models guarantee low latency and high-quality speech output.

Specialised AI solutions have been designed for specific tasks. Text-to-music AI solutions create studio-quality music using natural language prompts. These models produce music in multiple genres and styles. Voice changer AI solutions alter audio into a different cloned voice while maintaining the nuances of the original voice. The AI model makes sure the original accent and emotion are reflected in the transformed audio. Voice Dubbing AI solution translates audio and video while keeping the tone and emotions of the speakers. AI-based Voice remixing transforms existing voices by modifying their attributes, such as style, pacing, accent, and gender.

5 Case Descriptions

As part of the study, we conducted an in-depth analysis of the Voice AI implementation cases of four leading firms, namely Razorpay, Tata Capital, IndusInd Bank, and Indian Bank. All of them are based in India.

5.1 Case Study 1: Razorpay - Voice AI Outbound Engagement Agent

Business requirements and challenges. Razorpay is a leading FinTech company with the headquarters in Bangalore, India. Razorpay faced challenges in scaling for the high number of outbound calls for client follow-ups, payment reminders, and service updates. Manual calling through human callers was prone to errors and could not be scaled, and the business requirement was to improve customer interaction, personalise communication, and reduce operational costs. (Rathi, 2026)

Solution. The company deployed a Voice AI agent using advanced Voice AI technologies. The Voice AI agent automates outbound calls with human-like conversations in Indian languages and dialects. The Voice AI agent is integrated with the CRM, payment, and e-commerce systems, enabling real-time access to client data. The voice AI agent is trained and is capable of handling various call types, such as reminders, feedback collection, and issue resolution.

Features.

- Multilingual support in Indian languages to cater to diverse clients across different states in India
- Natural, context-aware conversations
- Real-time response handling and escalation to human agents if required
- Detailed call analytics for performance monitoring and analysis

Results. The Voice AI agent significantly increased call completion and client engagement rates. This reduced the workload of human agents, allowing them to focus on resolving complex issues. Operational costs have been reduced because of automation. There was an improved client satisfaction by way of timely and personalized communication. The AI agent's ability to operate 24/7 ensured consistent outreach without human response delays. Razorpay reported a 30% increase in successful client interactions and a 25% decrease in average handling time. Client feedback indicated a positive reception of the AI-driven calls. By leveraging Voice AI technology, Razorpay transformed its outbound engagement process across markets.

5.2 Case study 2: Tata Capital - AI Voice Agents for Marketing and Customer Outreach

Business requirements and challenges. Tata Capital is a leading financial services provider with headquarters in Mumbai, India. Tata Capital faced difficulties in managing high volumes of customer interactions across various financial products. Their call centres struggled with inconsistent customer experiences and high

operational costs, which is a typical scaling problem faced by fintech companies. (Kaushik, 2025)

Solution. Tata Capital implemented an advanced AI voice agent solution for automated outbound and inbound customer call handling. The AI voice agent is used for lead generation via personalised calls. This solution also used for Loan application follow-up and payment reminder. The AI voice system integrates with CRM and Martech systems to access customer data in real-time.

Features.

- Voice conversations in various Indian languages
- Monitoring and logging of calls for analysis
- Operation 24/7

Results. Increased loan application completion rate through timely follow ups. The call centre teams had less work as the Voice AI system took care of many of the simple tasks. The Voice AI system boosted lead generation, resulting in a better return on marketing investment.

5.3 Case study 3: IndusInd Bank - Conversational Banking Using Voice AI

Business Requirements and Challenges. IndusInd Bank is a leading private-sector bank in India. It offers a wide range of financial services to retail, corporate, and governmental entities across India. They provide banking operations for retail and corporate customers. IndusInd Bank also provides treasury operations and wealth management services. The bank faced challenges in enhancing customer convenience. The need was to simplify banking interactions and provide hands-free, on-the-go banking services using voice AI. (Gupshup, n.d.)

Solution. IndusInd Bank implemented IndusAssist, a voice- and chat-enabled virtual assistant developed in partnership with Gupshup and Amazon Alexa. IndusAssist provides services such as fund transfers, account balance, transaction history, and credit card payments. The solution is integrated with the IndusInd Bank core banking system to provide real-time data access.

Features.

- Conversations in natural language
- Multi-language support
- Backend system integration for live customer data

Results. The AI voice assistant improved the customer experience by offering personalised services for routine transactions. IndusInd Bank reported improved customer satisfaction post implementation of the solution. The operational costs decreased because of automation.

5.4 Case Study 4: Indian Bank - Collect365 AI-Powered Collections Platform

Business Requirements and Challenges. Indian Bank, a major public sector bank with headquarters in Chennai, Tamil Nadu, India, sought to enhance its efficiency in collections operations. Traditional collections processes were resource-intensive, time-consuming, and faced challenges in managing large volumes of overdue accounts. The primary objective of the initiative was to automate customer communication in the collections process using AI-powered conversational agents and improve recovery rates. (GnaniAI, n.d.)

Solution. Indian Bank partnered with Gnani.ai to leverage Artificial Intelligence (AI) through an innovative collections platform named Collect365. The platform uses advanced Natural Language Processing (NLP) and voice AI technologies.

Features.

- Customer behavior data and payment history to customise interactions
- Automated Dialing
- Campaign Management

Results. Reduction in manual effort and call centre workload. Enhanced loan recovery rates through personalised calls. Customers received timely reminders in their preferred language, resulting in better response rates. The bank lowered the operational costs of collections operations.

6 Cross-Case Insights

6.1 Business Benefits

Across the cases, it is observed that FinTech firms have realised better business outcomes by implementing Voice AI solutions. Firms have used Voice AI-based marketing to scale the marketing operations. It augments the marketing team by automating lead qualification and follow-ups. Voice AI is also used in collections and payment reminders for lending companies. Banks have implemented voice solutions for customer onboarding and KYC (Know your customer) processes. The case studies reported reduction in operational costs as a result of Voice AI implementation. Indian

Bank's implementation of Voice AI delivered ₹ 61.6 L in OPEX savings. The solution optimised the call schedules and achieved a 70% call answer rate.

Razorpay reported a connection rate of approximately 28 %, which is on par with human call centre benchmarks. The Voice AI solutions enabled multilingual outreach and enabled better collections for a large borrower base.

Tata Capital increased its CSAT score by 20% through better customer experience. Voice AI-based calling operations recorded an average of 50 s time saved per call compared to human call centre operations. The businesses are able to realise cost savings of around 15% per call. PTP rate (Promise-to-Pay) saw an improvement in the range of 20-28 % through automated Voice AI follow ups. Companies reported ROI in the range of 4.2 – 11.9% within a one-year time span. Voice AI has helped fintech firms in cold calling for lead generation on a large scale. In all the cases it's observed that firms can manage a high volume of customer interactions without increasing their staff. This frees staff from mundane tasks and allows them to focus on more complex tasks. The implementation of voice AI with Indian local languages has resulted in a better customer experience, as the majority of the rural population prefers to speak in their local language.

6.2 Performance Metrics

The implementation effectiveness of Voice AI solutions is measured through technical and conversational efficiency and the below are some of the findings.

Firms reported higher **Connection rate**, the percentage of calls that successfully reach a live person indicating higher performance of marketing campaigns. Voice AI systems are pushing the connection rate up to 20-25% through optimization compared to traditional outbound campaigns which average 8-15% connection rates. **Intent recognition accuracy** is the ability of an AI system to correctly identify what customers are actually saying. It's important factor as it determines whether interactions feel natural to the end user. Through the case studies does not provide the exact details, it's estimated that at least 85-90% intent recognition accuracy should be provided with top end platforms achieving 95%+ intent recognition accuracy. **Latency Optimization** is a key technology performance indicator as delay in AI responses disrupts the flow of conversation, making interactions feel robotic. The lower latency provides quick or instant responses, resulting natural human like speech. Ideal solutions aim at <100 ms dialogue response times. Leading Voice AI platforms utilize advanced models to understand context and mimic human emotions to enhance **Voice Quality**. Customization is fine-tuned through model settings that balance emotional stability with resemblance to the original speaker. **Compliance & Security** features are

important prerequisite for Voice AI deployments. With regulatory frameworks imposing strict requirement and high penalties for violations compliance metrics are non-negotiable for enterprise adoption. It's observed that all the Fintech firms have evaluated the technology solutions for **enterprise-grade security** features when selecting technology vendors.

7 Future Implications

Voice AI is expected to play a much larger role in the Indian FinTech sector in the coming years. The findings suggest that Voice AI is well-suited to the Indian FinTech sector because of its scalability and accessibility. Future systems are likely to become more accurate in understanding Indian regional languages and dialects. This can help FinTech firms improve accessibility for customers from rural and non-English-speaking backgrounds. FinTech firms may increasingly adopt hybrid solutions where Voice AI handles routine tasks while human agents manage complex issues. The findings highlight the importance of aligning Voice AI technology with business needs to achieve better outcomes. For organisations, investing in multilingual Voice AI systems is important to serve diverse customers. Firms should also ensure compliance with regulatory requirements, especially those related to data security and privacy. The proper integration of Voice AI with existing systems is necessary for smooth implementation.

This study is limited by its reliance on secondary data and the small number of cases. Future research can build on this work by using primary data and quantitative methods to validate these findings. Future research can further explore customer perceptions and the effectiveness of Voice AI.

8 Conclusion

This study examined the use of Voice AI in marketing and customer success functions within Indian FinTech firms using a case study-based approach. The findings show that Voice AI is already being applied across key areas such as customer support, marketing, onboarding, collections, and sales follow ups. Voice AI enables conversational, voice-driven touchpoints that can reach a broader demographic population.

Regulatory, data security, and privacy compliance are key considerations for all deployments. One of the key challenges is the language diversity in India. Voice AI systems may struggle to accurately understand different accents and languages. Firms must address challenges such as handling India's language diversity, different accents, and integration with enterprise platforms. and consumer trust. As technology continues

to evolve, Voice AI is likely to become a key part of customer outreach and engagement strategies in India's FinTech sector.

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