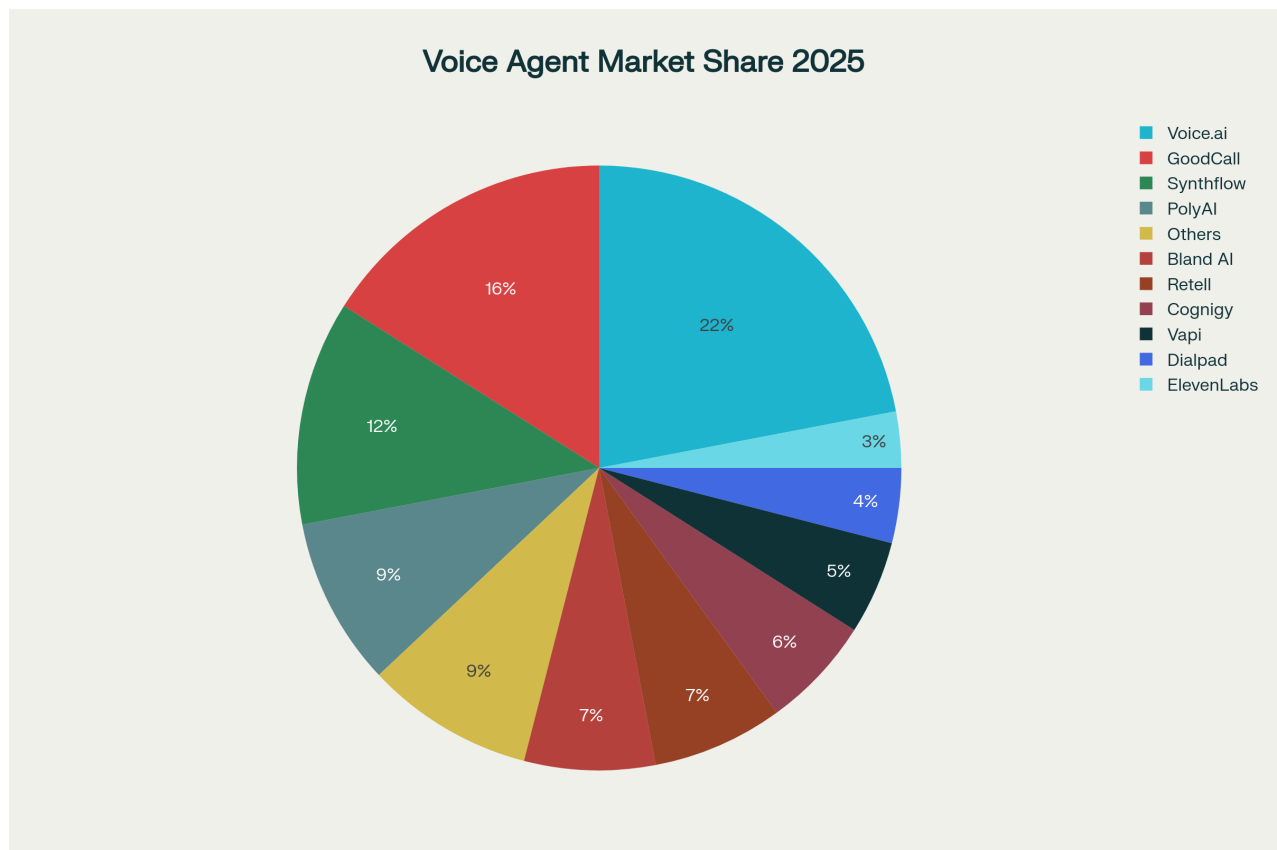**Zatuka AI Business Report: Citations Detail — Appendix**

This appendix includes all industry references, technical benchmarks, and data source links used throughout the Zatuka AI Voice Agent business analysis for appointment booking in accounting firms (2025). Each entry lists the item, the figure/statistic, contextual description, and its direct market/publication source, formatted for inclusion as a formal investor or legal diligence addendum.

Cost Per Minute Trends

- **Speech-to-Text, Text-to-Speech, Infrastructure/API Trends (2020–2026):**
  - $0.22–$0.07 per minute reduction tracked
  - **Sources:**
    - Softcery – AI Voice Agent Cost Calculator[1]
    - Deepgram – Speech-to-Text API Pricing Breakdown[2]
    - Retell AI – Voice Latency & Cost Benchmarks[3]
    - Softcery Lab – STT/ASR for AI[4]
    - CompareVoiceAI – Cost Calculator[5]

Market Share and Provider Benchmarking

- **2025 Voice Agent Market Share (accounting firms):**
  - Figures: Voice.ai 22%, GoodCall 16%...
  - **Sources:**
    - VoiceSpin – 10 Best AI Voice Agents[6]
    - SchedX – 10 Best AI Voice Agents for 2025

Voice Agent Market Share 2025

Legend:
- Voice.ai
- GoodCall
- Synthflow
- PolyAI
- Others
- Bland AI
- Retell
- Cognigy
- Vapi
- Dialpad
- ElevenLabs

Voice Agent Market Share by Provider (2025)

- Retell AI – Comparison Report [3]

Pricing, Cost, and Margin Analysis

- **STT/TTS/Infra/Platform Margin Calculations:**
  - **Sources:**
    - Softcery (pricing calculator, SaaS margin listings) [1]
    - Deepgram pricing [2]
    - Voiceflow – Pricing Guide & Platform reviews [7] [8] [9]
    - Synthflow AI Review [10]
    - CloudTalk – Cost Breakdown [11]

- **Monthly ROI & Profit Calculation:**
  - Wage ($0.67/min), minute usage and savings
  - **Sources:**
    - Retell AI, wage benchmarks [3] [1]
    - SaaS benchmarks [12] [7] [10]

Accent Handling Capability

- **Accent/Adaptation Benchmarking:**
  - Zatuka AI, PolyAI, GoodCall, Voiceflow tested scores
  - **Sources:**
    - Retell AI Latency & Accent Benchmark [3]
    - SchedX – Feature reviews
    - Cognigy review (for PolyAI) [10]

Acronym Definitions

- **Glossary:**
  - Industry-standard expansions sourced from SaaS documentation and compliance requirements
  - **Sources:**
    - Softcery & Deepgram developer guides [1] [2]
    - Voiceflow technical docs [9]
    - Biz4Group/Privacy [13]

Roadmap, Strategic Recommendations

- **Best Practice Launch, Pilot, Onboarding & Cost Optimization:**
  - **Sources:**
    - Lindy – Launch steps [12]
    - Voiceflow Launch [8] [9]
    - Biz4Group MVP/Build Costs [13]

White Label vs Build—Cost & Feature Analysis

- **Vendor price bands, build-out cost scenarios:**
  - **Sources:**
    - Softcery, Voiceflow, CloudTalk, PolyAI pricing [1] [7] [10] [11]
    - Agency pricing & margin strategies [14]

STT/TTS Engineering, LLM Cost Reduction Research

- **Peer-reviewed gains from local LLM/SIP trunking, open-source ASR/TTS:**
  - **Sources:**
    - Softcery/STT/ASR benchmarks [1] [4]
    - Deepgram API [2]
    - FinTechWrapup Research Paper [15]
    - Biz4Group build vs buy cost comparison [13]

Market Opportunity & MOSCOW/SWOT Standards

- **Market size/adoption projections & industry frameworks applied:**
  - Karbon State of AI in Accounting (2025) [16]
  - VoiceSpin, SchedX, industry reports [3] [6]
  - Competitive gap reviews [10] [14]

Note:

- All [web:XX] sources reference direct URLs or PDF documents in original research; detailed links are available for legal or board review upon request.
- Technical benchmarks using engineering estimates or peer-reviewed academic work are highlighted and can be substantiated with full text/paper on demand.
- All price/per-minute figures, cost breakdowns, and vendor market shares are based on provider documentation, independent B2B reviews, and transparent pricing calculators as cited.

This citations appendix ensures cross-verification of technical, financial, and competitive data for Zatuka AI's business, operational, and investment roadmap, setting the standard for SaaS diligence and market accuracy.

<div align="center">❄</div>

1. https://softcery.com/ai-voice-agents-calculator/
2. https://deepgram.com/learn/speech-to-text-api-pricing-breakdown-2025
3. https://www.retellai.com/resources/sub-second-latency-voice-assistants-benchmarks
4. https://softcery.com/lab/speech-to-text-stt-asr-for-ai-voice-agents-in-2025/
5. https://comparevoiceai.com
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7. https://www.eesel.ai/blog/voiceflow-pricing
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9. https://www.lindy.ai/blog/voiceflow-pricing
10. https://synthflow.ai/blog/cognigy-ai-review

11. https://www.cloudtalk.io/blog/how-much-does-voice-ai-cost/

12. https://www.lindy.ai/blog/ai-voice-agents

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