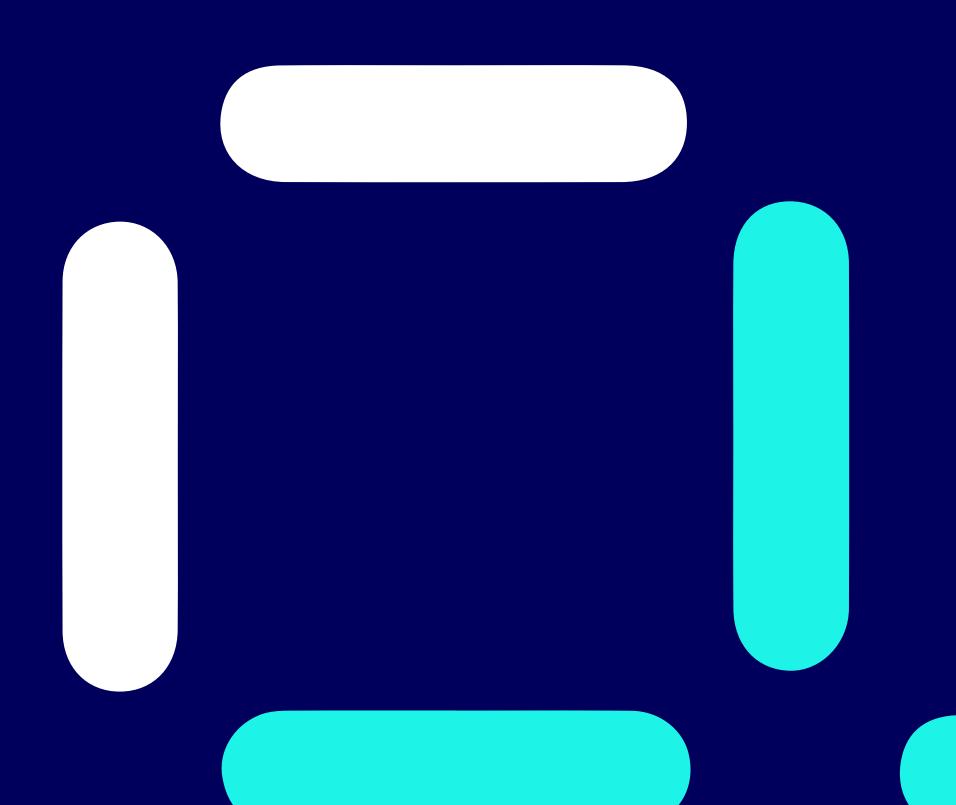
Are you ready for Al?

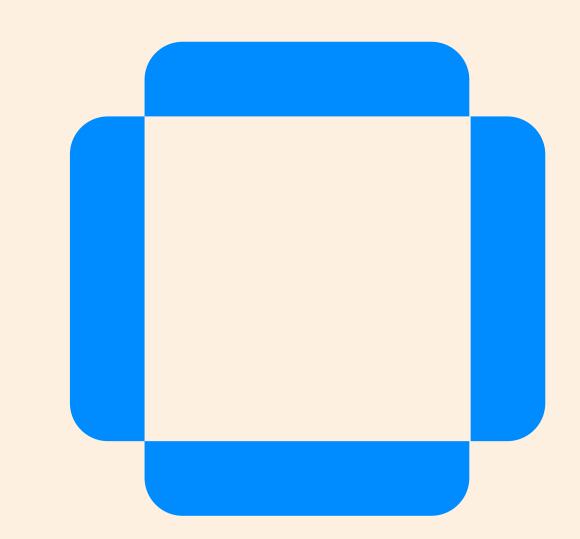
Use cases and human considerations for contact centres





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Introduction

Al has begun to come of age

— the last couple of years in
particular have seen an explosion
in Al opportunities. As we look
forward to 2024, this paper is
drawn from The Contact Centre
Panel's 'big conversation' 2023,
a roundtable discussion held
with several Contact Centre
Panel (CCP) clients at the end
of 2023.

We decided to sort the hype from the reality, chat about the risks and share reflections and learnings.

Industry wide representation

Various leaders across multiple sectors – from travel and leisure to utilities, subscriptions, lifestyle and wellbeing – were represented around the table.

One theme that became clear is that the human component of customer interaction still has a key role to play, especially when dealing with customers who can't or won't engage digitally, are vulnerable or at a vulnerable time in the customer journey.

We thank those who participated in the discussion, we thoroughly enjoyed it and are delighted to hear they did too. We also hope it gives this wider audience plenty of food for thought as we all get to grips with the opportunities Al brings.





The Big Conversation 2023 Participants

Heather Gibson

Director of Fan Support

Rob Smith

Head of Contact Centres Virgin Atlantic

Jim Steven

Head of Crisis & Data Breach Response Experian

Cedric Lynam

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Philip Purdy

Global Customer Care Lead

Chris Wood

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Head of CX Strategy & Planning loveholidays

Richard Bartlett

Vice President Sales Marketing Smartest Energy

Darren Jeffery

Head of Operations Smartest Energy

Key takeaways

Always ask 'Why?'

Technology can support us in many ways, but we must start with the 'Why?' before we even begin to consider the 'What?' or 'How?'

Data foundations matter

Without good data, you simply cannot deliver quality Al. From data quality to its management and security, data is the driver of better outcomes.

Did we say data?

What's more, data provides the insight and context to help you make the right decisions. Test theories, understand them through data, drive your strategy.

One size does not fit all

We all have different starting points, different commercial drivers. There is no blanket approach to deploying technology.

Prioritise Employee Experience

We demand more of agents than ever before. Technology can augment what they do, but it's critical to understand the impact it has on their roles.

The Customer is still King

Sometimes it's about channel choice and speed to self-serve. But when customers feel heightened emotions, they still need to use their voice and feel heard.

We're all people

It's essential to remember that people are at the heart of all interaction, from customers to agents. They all need equitable relationships, filled with empathy and respect.

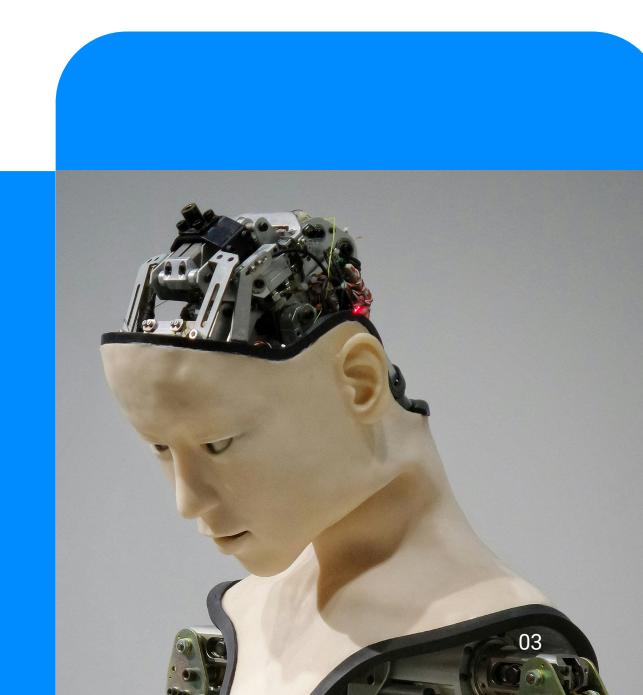


The 'Why' of Technology is Non-negotiable

It was clear from the outset that technology is absolutely front and centre of any customer engagement capability. Technology to support the customer interaction and technology to manage and interpret the data flows that it enables.

However, deploying new technologies (whatever they are) has to be led by the WHY, rather than the WHAT or the HOW. Especially when considering, a) the legacy technology debt that organisations carry, and b) that using AI driven technologies to generate 'the true picture' is dependent on that AI looking at all of the data flows, all of the time. Which of course means having a future view on overall technology architecture as well as data strategy.

The subject of generative Al feels like a gold rush to find a silver bullet.
And we all know there is no silver bullet."



Lessons from the coalface

Whilst a CFO may be keen to grasp the opportunity to lead the AI strategy conversation with automation and cost saving, there is a balance to be achieved.

There is a role for AI driven technologies to add value to the existing human assets in the context of augmenting and uplifting both productivity and performance. But, we cannot allow the 'bot' too much free rein, nor should we automate for automation's sake; there needs to be a considered use case and, importantly, appropriate guardrails need to be in place. DPD's embarrassment in January 2024 being a case in point.

We asked our audience "what feels achievable today?". Some of the thoughts around the table included:

- 1. Prioritise which parts of the customer journey, specifically, which use cases can be targeted for 'automation'. Consider less emotive use cases as an easy first step, especially in the context of reducing customer friction and pain. However, given some of the hidden costs of using Digital Assistants, understanding the full business case is critical before getting too excited.
- 2. Approaching automation purely from the standpoint of reducing engagement volume and improving service levels may well be missing the point. A sensible approach is to step back and address the root cause, especially in the context of reducing customer effort, not just your own.

The subject of generative AI feels like a gold rush to find a silver bullet. And we all know there is no silver bullet.

Whilst the sales narrative is compelling in terms of capability, that is not yet matched by the available evidence, which may take longer to reach a tipping point than the vendor community might hope.

The diminishing role of voice

The growth rate of messaging use has been increasing steadily since the mid 2010s.

The table below shows the use of WhatsApp messages since 2011, with usage increasing by 40% in the period from October 2020 to July 23.1

This shift in consumer behaviour lent itself readily to customer service environments, with asynchronous messaging bringing greater flexibility than email or chat. Conversations between customers and brands flow with the platforms we use in day-to-day life.

Messaging provided the opportunity for a conversation to start while allowing the customer to get on with their day. It also facilitates sharing links and photos more easily. What's more, text responses are far easier to automate than voice. All of which helps to smooth the conversation and tackle the increase in call wait times we've seen over the past four years. Or does it?

Digital CX Transformation Over 18 Months

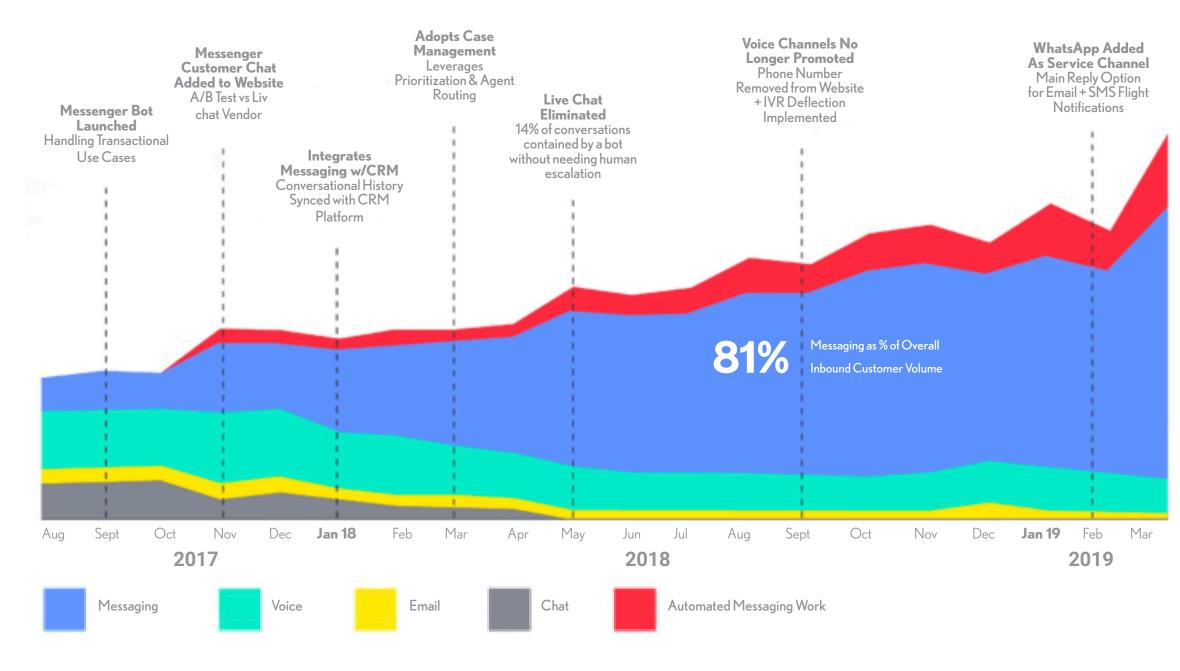


Figure 1: Digital CX Transformation Over 18 Months. Source: Conversocial

Month	October	January	Feb	July	March	October	July
	2011	2015	2016	2017	2018	2020	2023
Number of messages exchanged	1 billion	30 billion	42 billion	55 billion	65 billion	100 billion	140 billion

Table 1: Growth in monthly WhatsApp messages. Source: Statista

¹ https://whatsthebigdata.com/whatsapp-statistics/

Should we talk more often?

In the ongoing race to remove cost, logic would suggest that the smart thing to do is look to opportunities to remove the human conversation.

However, in one example, a client had seen 50% of their chat sessions flip to phone conversations when they opened more call capacity.

To put that in context, 50% of customers who would have interacted by webchat on Friday, took the opportunity to use their voice by Monday, when more lines were opened.

That example raised more questions than answers, especially in the context of digital transformation and what we are led to believe:

1. What role does human contact play in engaging your customers in longer term, repeat business? What are we potentially missing by pushing these contacts towards digital automation? And what customer feedback or upsell opportunities are we sacrificing?

- 2. Are we looking at technology and automation all wrong? Surely the tech needs to support efficient delivery of the 'first-time fix' and reducing customer effort? Are we focusing enough on the win-win for both the customer and company?
- 3. Have we stopped and considered that there may be customer nervousness about generative AI and the result of more powerful data processing? What does it all mean?

"What role does human contact play in engaging your customers?"

In our rush to remove cost, are we missing the opportunity to use tech to drive growth? Are we seeing the revenue side of the equation as much as we see the cost side? We all agreed that Customer Service is hard. Hard to manage and certainly getting harder for our people, especially when the 'easy' work is the work that's automated. There's no longer a break of pace, with each call requiring full attention to resolve more complex queries – no wonder contact centre agent attrition is high.

The question then is simple. Are we doing everything we can to make the agent role easier and more fulfilling? Are we really providing our operational teams with everything they need to do the best possible job for our customers?

Acknowledging that everyone comes from adifferent position in terms of systems architecture and legacy technology debt, it is nonetheless easy to relate to the idea of our front-line customer engagement people acting as the 'bridge' across different business systems, the human version of an API.

How big that 'bridge' is certainly impacts significantly on stress levels and conversely, the opportunity from a tech standpoint.

So, when addressing the challenge of realising the potential productivity and performance upside of AI driven technologies, we first have to address how our existing data structures hang together. And how far we are away from creating continuous, uninterrupted data flows across our core business systems.

For some, that thought is more daunting than others. However, in our discussion, the common ground was that our starting point was 'use case driven' and the starting question was WHY. Especially in the context of needing to apply the Al-driven technology across the end-to-end data flow, however those ends were defined.

To quote Johnny 5 from the 1986 film Short Circuit, to make the machine work best, it needs input...input, more input!".

With more data access comes more data responsibility

Whichever way you look at it, be it taking the customer view (enabling more self-service), the system architecture view (making more data more available more of the time), or reducing stress for our front-line teams, freeing up access to data increases an organisation's vulnerability.

By how much, is a conversation in itself. What is evident is the increased levels of attractiveness to bad actors, to criminals. Already in 2023, we heard of an unprecedented level of cyber-attacks, identity theft and ransomware demands.

There is no doubt that with change comes a risk, and that managing risk comes at a cost.

"Freeing up access to data increases an organisation's vulnerability."

Do we truly understand, acknowledge and fully attribute that cost? That's a big question. During the roundtable we asked:

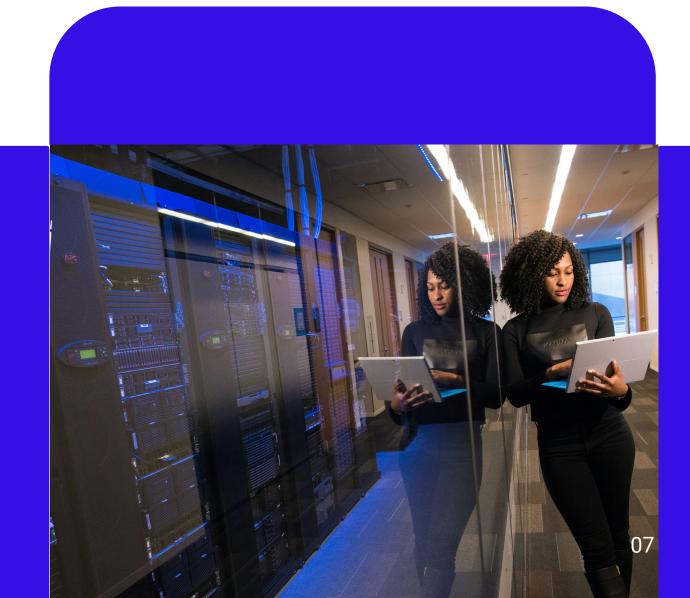
- 1. If we want to drive CX through self-service and automation as well as support EX through more joined up business systems on the coalface, how well positioned is our core systems architecture to deliver the benefits of AI, and to its full potential?
- 2. Have we properly addressed the true level of our current technology debt?

For many, the positioning of the company CRM or customer data platform (CDP) is central to answering those questions. Is the core customer data application already the foundation of our technology stack or is it an 'add on'? Does the vendor application development roadmap give us the capability to deliver our business plan in terms of long-term growth and profitability?

It is clear that many have changed CRM / CDP providers in past years, with some even making the decision to move back to their original providers. From a data structure perspective alone, starting from a blank piece of paper provides the potential for significant competitive advantage for any new market entrants.

Which means that the opportunity to disrupt established markets has never been greater. In the same breath, the risk of becoming the next Kodak or Woolworths has also never been greater either! One fitting example is in focusing technology effort on an analysis of customer feedback and, critically, using that information to make changes at pace. Whilst the driver is reducing cost to serve, the benefits in taking this approach are significant, and were evidenced by our industry leaders across a wide range of key performance areas:

- Improved customer experience
- Increased customer loyalty
- Reduced complaints and refunds
- Reduced customer contact
- Happier staff



Lessons from the coalface

Growth in messaging created the opportunity

With a 256% growth in monthly message volumes from July 2017 to July 2023 on WhatsApp alone (see Table 1), this changed how we interact socially and therefore how we want to communicate with brands.

The timing was convenient for contact centres

Under pressure to improve service, messaging and chat grew rapidly. The incentive was clear – the potential to reduce servicing costs, with easier opportunities for translation and automation.

There are hidden costs to not speaking to customers

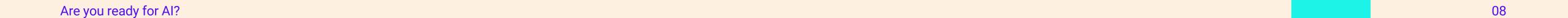
You risk not properly understanding their needs, lose the depth of the relationship, and potentially lose the chance to cross or upsell.

Building automation and self-service starts with the customer

It's essential you understand how and why they want to interact. Use Gen Al to make sense of the swathes of unstructured data. Then can you build the solutions that work for you and them.

Successful automation requires joined up data and processes

However, creating a single consistent customer view, bringing all your data together is not without risk. There are internal costs and challenges but also additional external threats to be considered



Deploying Al to better support front-line staff

Instead of leading with AI as a driver of customer service cost savings, there are alternative opportunities to deliver benefits which could be considered first.

Contact centres are not without their challenges, attrition being one of the costliest and therefore most critical. Using Al to support your internal team avoids the risk of exposing customers to new technology while helping to prove the case. Once you've got it right, then you may consider letting it loose with your customers.

Putting an arm around our people

We need to embrace that we are sentient beings and that we need someone to reassure us from time to time.

A machine can ensure that we are compliant, that we are following scripts, and that we are following a process. We also shared some notable examples of tech being used to complete quality checking and audit functions. However, what a machine cannot do is deal with that level of emotion which only comes with fear, uncertainty and doubt.

The machine cannot easily reassure us when we need reassurance most, for example, when our personal data has been compromised or when calling a financial services bereavement line. We are still a long way off that.

When it comes to dealing with those moments when a customer feels vulnerable, only the voice of an experienced and empathetic human being will do.

Given that our customers have never been more informed about our offers, or those of our competitors, enabling our people to listen, to fully engage with our customers at the human level, has never been so important.

Being a contact centre agent gets harder

We listened to numerous examples of customers abusing our people, being more vocal, more aggressive. We talked too about empathy, and empathy being one of those skills that can only be truly delivered through sharing those same human experiences.

With circa 70%² of our UK contact centre agents aged under 26, are we placing too much of an expectation on those young shoulders? This is something that we've recently explored in a <u>recent article</u> written by our colleague Bev Hughes.

We all acknowledged the inevitability that automating simple tasks and leaving those tasks to the machines, leaves our people with the more complex tasks and having to deal with the more difficult and energy consuming tasks, more of the time.

Using technology to reduce attrition

We all remember an agent who generated more work than they dealt with. The one that would cause a customer to hang up and dial back in, creating a second call that would certainly take longer than the first!

We must make sure the bot we create is not that agent.

The industrial revolution showed us that machines can do more of the same thing faster, cheaper and often more reliably. Reducing our cost of production and making production more scalable at less cost.

"The mix of work we do, and our ability to make a difference, are key drivers to our own motivations."

² Red Recruitment agent breakdown stats, March 2023.

Deploying Al to better support front-line staff

But can we apply those manufacturing assumptions to customer engagement? To what extent will the machines we create to support our customers actually just create more work for our people?

When we asked, "Besides the obvious that someone down the road is offering a little more per hour, what drives agent attrition?", the responses included the following:

- Poor processes
- Not feeling confident in the role
- Lack of support or development
- Too many repetitive tasks/boredom
- Emotional fatigue
- Lack of empowerment or autonomy

As human beings, we are highly complex and very capable, especially when motivated. Which means that the mix of work we do, and our ability to make a difference, are key drivers to our own motivations, especially when positively encouraged.

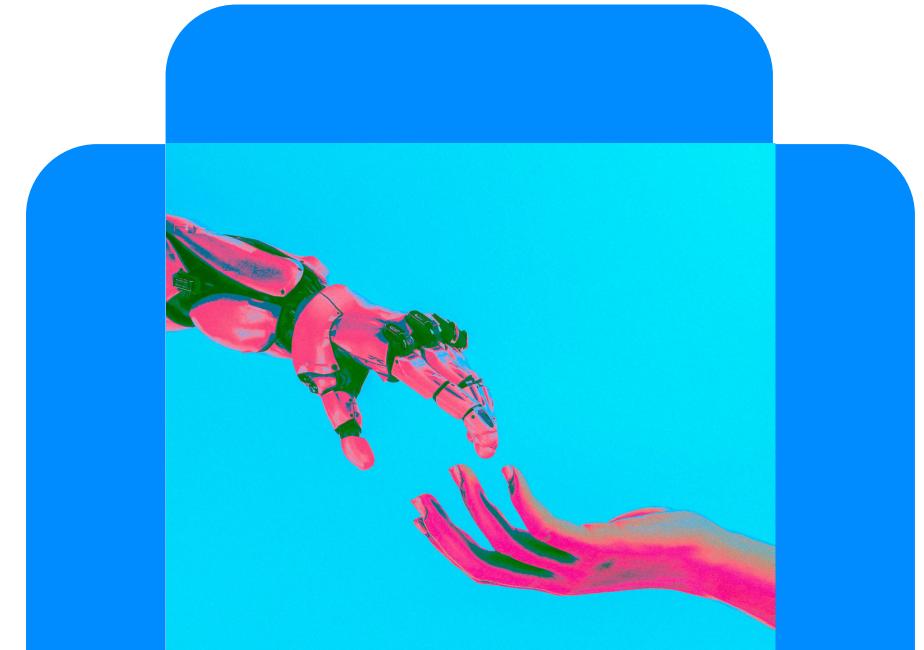
So, from a tech standpoint, putting our managers in a position to manage is just as critical to reducing staff attrition as it is to support and motivate our staff.

Augmentation not replacement

Augmenting the capability of agents is the best opportunity right now, to ensure that we are putting them in the best position to serve our customers and help grow our businesses. Whether it's the monthly and quarterly sales or service metrics that drive us, those results happen because of the performance and efficiencies of our front-line people.

To expand on the point, we recalled a recent experience at CC Expo, a conversation we had with the Head of Customer Experience at one of the world's leading Digital Assistant tech providers. They said simply this: "Anyone buying our solution based entirely on replacing their people, is going to be very, very disappointed."

Whilst we recognise that implementing these new technologies is not cheap, our people remain the most significant part of our ongoing monthly contact centre operational costs. Whether those costs are normal employment costs or undesirable costs, reflecting ourfailures to deliver a happy and attractive working environment through absence and attrition, they need to be managed. And managed better.



10

Deploying Al to better support front-line staff

Is it time to make Employee Experience (EX) your new "north star"?

We've all seen the chart showing the impact to customer wait times in recent years, and how many organisations have acquired tech to reduce those wait times. But, how many have used those wait times as a method to drive customers to self-service channels?

One voice in our discussion stood out when they suggested that it is time to educate, to remind our organisations what customers really want. To stand back from all the hype about what the machines could deliver and to remember that people remain the most effective and therefore, most valuable asset, through which to deliver both service and a competitive point of difference in the market.

"Where does EX sit in the priorities list when we are designing processes?"

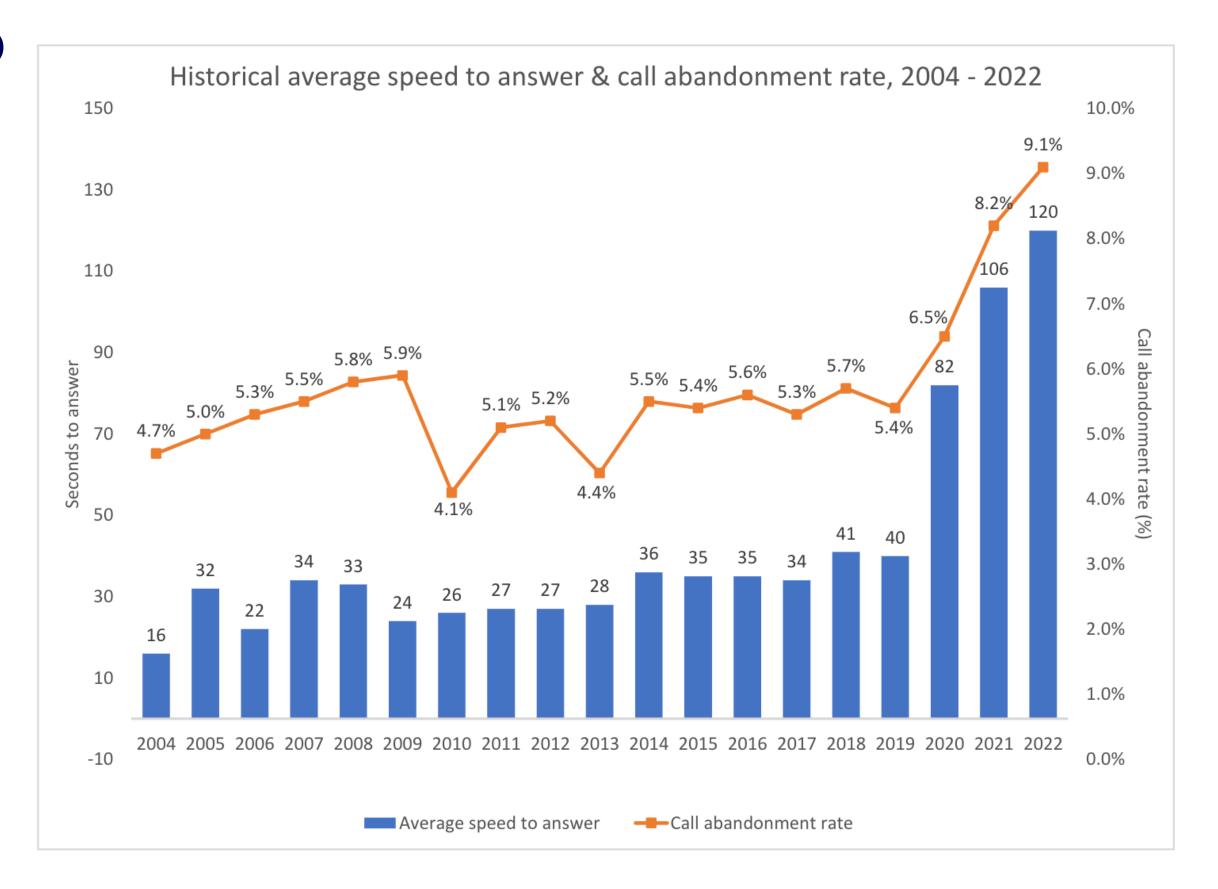


Figure 2: Historical average speed to answer & call abandonment rate, 2004-2022. Source: Contact Babel-Decision Makers Guide

Instead of looking at using the tech to do the job, consider how tech can enable our people to be the best they can be. For example, using it to identify trends, knowledge gaps and, therefore, training opportunities. Such as personalised performance notes that enable trainers to become coaches, or proposing self-directed learning, then tracking the impact and uplift delivered as a result. All of which builds the skills and confidence of our coaching teams, as well as those of our front-line teams to deliver a better business outcome.

We asked what impact such tech might have in EX in our individual organisations? How might those outcomes help build the business case for change or focus efforts on addressing the root cause and being in a better position to answer the WHY question.

Deploying AI to better support front-line staff

One size never fits all

As we said earlier, everyone comes from a different starting point. But we all have a common cause: to help our organisations deliver the right balance between CX, cost and risk. Clearly for those organisations driven by short term profit, that balance may not be achievable in that short term, however, for most, it's a reasonable ask.

When we asked our discussion panel what tech could reasonably deliver, the answers included:

- Scalability to deal with peaks
- The ability to align with a customer through better interpretation of data about them and suggested next best actions
- Ability to better align agent actions and outcomes to brand values through access to knowledge assets and cultural guidance
- Taking the burden off agent tasks to allow them to focus on the human elements of the conversation
- More proactive contact to set customer expectation and reduce uncertainty based on analysis of likely outcomes

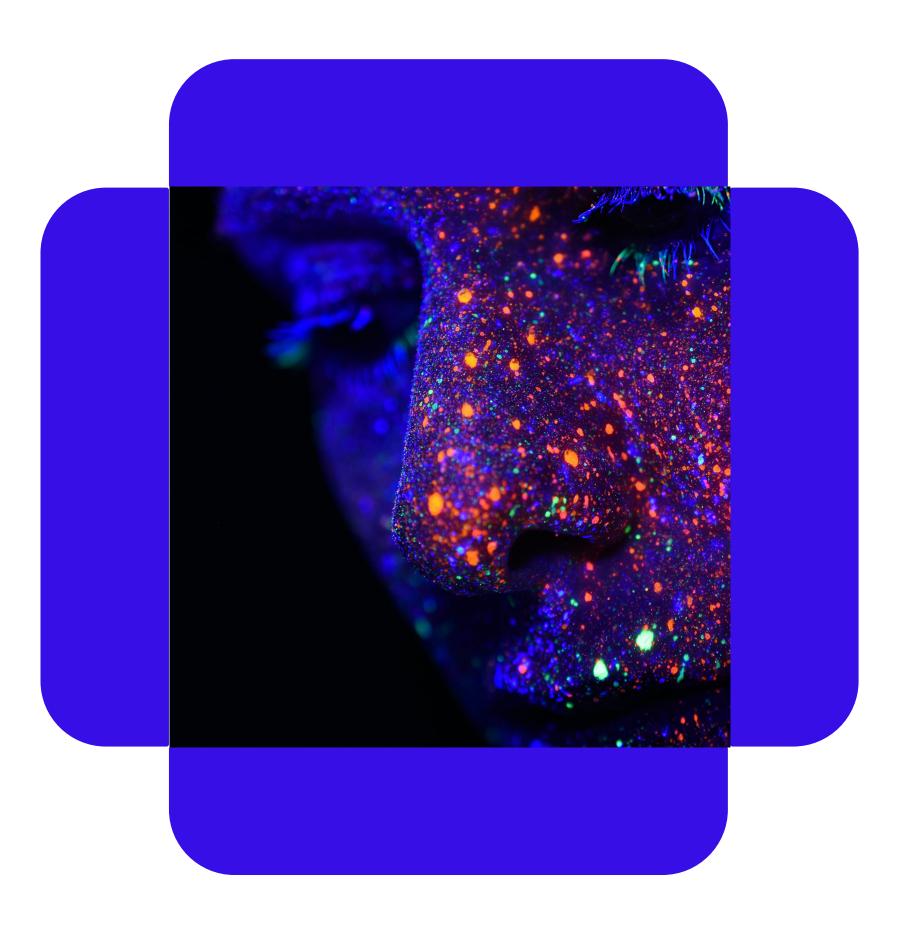
We can ask ourselves: Where does EX sit in the priorities list when we are designing processes?

It may not sound as exciting... but

The use of AI to better support your people offers key opportunities to improve efficiencies and customer experience, by first ensuring that your people are well supported, developed and retained within your business.

This can take multiple forms, from triage and collation of information, to providing the right information at the right time based on what the system is hearing, proposing the next best action or even directing leads that the agent is best placed to convert.

The opportunity to create better outcomes for colleagues, may be a less wide-ranging objective, but not only could it de-risk your entry to AI, it could deliver a leading EX, which will pay back on many levels – translating through to customers, and as a result the company.



Al knows what customers want

Data and insights are key to knowing what a customer is likely to do next. And rolling up data to create trends and potential next actions is a key benefit of AI.

CRMs are evolving with the use of data clouds. But moving focus from CRM and "what a customer did", to CDP and "what a customer is doing/will do", requires the interpretation of huge amounts of data. Al makes this possible.

What can AI do to help us manage better?

To really deliver the deep levels of actionable insight we crave, Al driven tech works best for us (and for itself through its own generative capability) when it has access to the data that flows between a defined set of customer touch points and a defined set of product and/orservice outcomes.

The wider and more complete those entry and termination points, the wider and more complete our insight and the more impactful our decision making. So how can we make better decisions quicker?

One effective answer is 'simplification'. The observation being how 'lazy' our customers can become. By reducing our customers' choice of response channels, so the ability to control the conversation and the outcome becomes easier; so too the ability to measure, monitor and learn. Equally effective is the example of the use of tech to monitor and respond to complaints.

"We are all ultimately judged by our ability to respond"

Whilst it may take years to surface a defective car part causing complaints or escalating to the extent of driving a product recall, a bad batch of runner beans as a recipe component within a pre-packed meal will surface faster. By reducing the time it takes to identify those operational challenges, communicate internally and prevent further negative sentiment and dissatisfaction, we put our brands in a much more competitive and profitable position.

The key point is that we are all ultimately judged (internally and externally) by our ability to respond. Do that well, and we will survive to fight another day. Fail, and that failure can stick for an uncertain amount of time.

Customers pay, fans give their money freely

Drawing from an experience we had with a client many years ago, our thoughts turn to customer advocacy. The client in question had a promotional video showing fans arriving at a concert. Technically these people were customers of that musician. As the beat kicked in, the message became clearer. That the fans had made an active choice to give their money freely in return for taking away an experience that they would actively share positively with people through social media posts.

How do we achieve our customers actively promoting positive sentiment about the productor service they've just experienced?

Al knows what customers want

Whilst we've all at some point had that Carlsberg moment, the appreciation that 'the best service is not needing service', the need in reality is to reduce customer effort.

We can use tech to understand the customer pain points, predict likely outcomes, and position interventions proactively to maintain that low friction service positioning and keep our customers singing along, even if they're not always in tune!

Whatever the customer conversation, whatever the channel, allowing ourselves to listen underpins our potential to deliver a better human experience and a better commercial result.

In the broadest sense, we all recognise that whilst understanding the 'voice of the customer' is a fundamental principle of great sales and great service, it is our ability to recognise and adjust our own voices (and do that in real time) that underpins the potential of Al to impact our operational and commercial performance.

Look after our customers and they will look after us

In the context of cross selling and or upselling, we need to give our front-line people the tools both to recognise and deliver against the revenue opportunity.

That was crystalised by one participant in our discussion. They called out how critical it is to the sales environment to keep the voice channel open and to understand the traditional operational dynamic to facilitate customer loyalty by exploiting voice and listening skills. The proven 'two ears and one mouth' approach.

Perhaps it's those basic skills that we often underplay, under invest in. Certainly, getting a clear understanding of what quality looks like, is fundamental to both driving revenue up and cost down. We addressed this in an article by John Greenwood in 2023, "It ain't what you do, it's the way that you do it, (that's what gets results)". It feels like that's a song we could all quite happily sing along to.

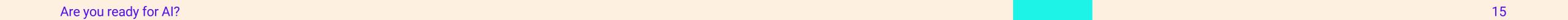
"Whatever the customer conversation, whatever the channel, allowing ourselves to listen underpins our potential to deliver a better human experience and a better commercial result."

Moments of truth matter

Moments of truth matter

Don't automate processes, just because you can. Ensure that there is a clear customer benefit. Otherwise be mindful to identify the upside of keeping the voice channel open when revenue opportunities exist. For example, by giving the customer a chance to select or upgrade a seat or arrange a private transfer. Whatever they are, those moments can make an experience more special for the customer and drive revenue.

Conversely, when something goes wrong, ensure that the customer can get in touch. Consider how messaging channels like WhatsApp allow the conversation to happen across chat, voice and video. To address through pictures and video exactly what the issue is, reducing time, effort and cost for everyone involved.



9 steps to Al success

There is much to consider when implementing an Al strategy. Follow these nine steps to crystalise your thinking and set up for success.

Be authentic to your brand.
Ask yourself what level of
automation or Al use is right
for your customers and business.
Design what your service will
look like and ensure it will deliver
on your promises.

Be clear about what you want to achieve. "Just because you can, doesn't mean you should." Use data-driven insights to guide you, agree your scope and stick to it. Then test and roll out to avoid, as far as you reasonably can, brand damaging cock ups.

Determine how you will measure success. Set out your business case/rationale for change and how you will measure the impact of the change. Choose impactful north star metrics and have a plan B in case it isn't successful.

- Consider how you can use Al in non-customer facing activity.
 Not all Al is chatting with customers. Think reporting and insight generation, which in turn could improve customer experience, reduce complaints, reduce costs or increase customer value.
- Get your data structures and processes in order. Humans are a natural API; they filter the necessary information and bring it together. Put disparate and contradictory information and processes into automation and you could drive unintended consequences.
- Ensure that data is properly protected. Bringing it all together is great, but this could make your business more appealing to criminals or susceptible to attacks. The consequences here could be dire, so be sure to give this due care.

- Remember that Gen Al sources widely and learns. It's essential you contain Al to relevant data and that you are sure of how it will react to a very broad range of prompts, especially if a user is intent on mischief. Apply carefully, test widely.
- Use technology to support your people. There are many benefits to augmenting your agents. Look after them as you'll need them to deal with the 'moments of truth' when speaking to a human is key for your customers.
- Stay focused on customer needs.
 Al-driven analytics can help
 you to make sense of them and
 design new approaches. Always
 ensure they aren't locked into an
 automated flow; their frustration
 could contribute to agent attrition
 challenges, and they may simply
 take their business elsewhere.

Closing thoughts

Undoubtedly, technology provides opportunities and right now, everyone is worrying about how to take advantage of Al. But it's as important to set a strategy based on your business' pain points and opportunities as it has ever been.

Some will have legacy systems to deal with. Start-ups may seem to have it easier than established businesses but be unable to invest at the right level, or lack the skills to avoid the biggest risks. Your competitors may appear to be embracing it faster, or in a different way, but missing the customer focus to make it fly. Remember that every business has a different path. And that technology is the enabler, not the reason.

"Keep it human"

Keep it human. Don't be blinded by the blinking lights. Whilst our young people appear to be umbilically attached to the metaverse, our elders often fear being left behind.

There are many opportunities for automation, often fuelled by the volume of data that customers are willing to share openly. In exchange, customers expect that the service they receive will be authentically personalised – the use of Al can supercharge this process.

But should our personal data footprint haunt us? Should we embrace it and simply let it make our lives easier? Those are certainly questions for us each to answer individually.

Understand where you are starting from and where you want to go

What we take away from our 2023 'big conversation' is that our data footprint enables organisations to serve us better. We recognise that some organisations can be limited in how they can do this due to their:

- historical systems architecture and the investment decisions
- technology infrastructure and how it has depreciated over time
- ambition and values, and their leadership's commitment to deliver those.

Whilst we all buy into the idea that tech is great and we love what it can do, it's essential that it lives up to the promise on a human level. That it is people and people skills that still dominate our contact centre thinking and our actions. Yet we must remain mindful of the downsides, such as the fact that freeing up access to data increases an organisation's vulnerability.

Delivering the true potential of Al driven tech will only happen once we have a clear understanding of our people and processes, our customers and how we currently interact with them.

Ambition is the key driver to overcome the challenges that our conversation surfaced. Whilst maintaining the right balance between CX, cost and risk will continue to remain an ongoing challenge, our belief is that those that truly embrace change will be rewarded.

About the Authors

At Contact Centre Panel, we shape contact centre operations and find the right technology and outsourced partnerships to help clients match their ambition.

As people people, we know the value of the right cultural, brand or relationship fit. And as natural problem solvers, we always start with the ask. Because the ask sets the strategy – from improving existing operations to new tech or partners. Our natural operating mode is to share expertise generously, building on ideas to create a new perspective.

Our approach to fees is steadfast – they're always transparent and the same for everyone we work with. That way, there are never any doubts about our independence.

We hope you find how we work to be refreshingly equitable.



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