



The UK Contact Centre Decision-Maker's Guide 2022

(19th edition)

The AI & Machine Learning Chapter

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“The 2022 UK Contact Centre Decision-Makers’ Guide (19th edition)”

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ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

Artificial intelligence (AI) is a wide-ranging term for technology solutions which appears to emulate human cognitive capabilities through the ‘understanding’ of complex, natural language requirements, in order to reach its own conclusions and develop itself based on what works and what doesn’t. Machine learning refers to the ability of software to evolve based on measuring its performance and success, without input from humans.

Within the customer contact space, there is a great deal of interest in how AI can work to deliver a superior customer experience at every hour of the day, across channels, leveraging the vast amounts of data that are available to many large organisations. Supported by the speed and availability of affordable processing power, and the enormous amount of structured and unstructured data available, the opportunity exists for AI to take customer contact far beyond what is feasible now.

Although we are towards the beginning of the AI revolution, there are already numerous well-known examples widely used by the public, including Amazon’s Alexa and Apple’s Siri. These virtual assistants ‘understand’ unstructured natural language requests and deliver the solutions in a manner similar to a live personal assistant.

As AI can be given access to all of the relevant data a company holds on its customers, as well as unstructured data held elsewhere (for example, forums or social media channels), it has a far wider source of knowledge from which to draw, compared to human agents. In theory, an AI with sufficient sophistication could make human agents all but unnecessary, but for the foreseeable future, AI will usually work alongside its human colleagues.

The usage of the term ‘AI’ in the contact centre covers an enormous area, and is often used by solution providers, media and businesses to refer to functionality that may only very tenuously be said to be linked to true AI, which is itself a wide-ranging term for technology solutions which appear to emulate human cognitive capabilities through the ‘understanding’ of complex, natural language requirements, in order to reach its own conclusions and improve itself.

Rather than arguing about semantics, the umbrella term of AI will be used descriptively rather than prescriptively within this chapter. Its use within the contact centre will be linked to three broad types of linked functionality – the “4 A’s of AI” – analysis, anticipation, augmentation and automation.

Analysis:

Whereas for humans, enormous, fast-changing datasets make understanding and action more difficult, AI requires extremely large sets of data in order to find patterns and work optimally. Tools such as speech-to-text and optical character recognition (OCR) enable the AI to normalise data and compare like with like, and machine learning allows systems to improve accuracy and the effectiveness of outcomes without constant input and tweaking from human users.

Anticipation:

Based upon the customer's history, the context of the interaction, and the factors influencing successful outcome of similar interactions in the past, AI will be able to predict the best action to take. This may be in the form of an answer taken from the knowledge base, the correct prioritisation and routing of a call, or the prompting of an agent to ask a specific question or make a relevant sales offer.

Augmentation:

The AI is able to gather relevant information from numerous sources in real-time in order to provide enhanced information to human agents or the self-service system, increasing the likelihood of a successful outcome. The AI is also tasked with updating relevant systems and initiating the correct business processes.

Automation:

In circumstances where there is a high level of confidence that the solution presented by the AI is correct, human intervention may be circumvented altogether. The AI system may monitor the interaction in real-time, using sentiment analysis to determine whether there is a need for a live agent to collaborate.

USE CASES FOR AI IN THE CONTACT CENTRE

There are numerous use cases for AI and machine learning in the contact centre, and they are listed in greater detail in ContactBabel's report, "[The Inner Circle Guide to AI, Chatbots & Machine Learning](#)", including:

Improve Voice Self-Service

Using AI-enabled natural language recognition can alleviate the high level of self-service abandonment associated with speech recognition and DTMF IVR, as there is no fixed menu to navigate and no limit to the number of options a customer has to explain their issue. The onus is placed upon the system to understand the customer's intent, rather than forcing the customer to shoehorn their request into a format allowed by the predefined rules and format of the business.

Improve Web Self-Service

For most businesses, the customer is given free rein to search through documents, pre-written answers and archives, hoping to stumble across the right answer for themselves. The often proves time-consuming and ultimately frustrating for the customer, who will then go elsewhere or call the contact centre in a negative mindset. An AI guide would be a valuable aid in improving CX and deflecting unnecessary calls.

Assisted Service

The use of AI to assist agents in real time within a call offers the chance of a real paradigm change: by the nature of the job, an agent-customer interaction has always necessarily been between two people, and the level of support that an agent can actually receive within a call is very limited. AI can work alongside agents to provide relevant knowledge that may be otherwise take a long time to find, and update the knowledge bases available to humans and AI self-service systems using an automated feedback loop that is constantly improving based on actual outcomes.

Improve Digital Channel Experience and Decrease Cost

Perhaps the currently most popular use of AI in the customer contact environment is in handling digital enquiries, where web chats generally take far longer than phone calls (due to agent multitasking, and typing time) and some email response rates can still be measured in days.

As the cost of web chat is broadly similar to other channels such as email, voice and social media, there is room for increasing efficiencies and lowering costs. Digital channels may work well for customers, but businesses are not generally seeing the cost savings that automation can bring. Very few emails or web chats are handled entirely by AI, although a growing proportion of web chats are dealt with by AIs working alongside agents, suggesting responses which agents can then accept or amend. This way of working is most likely to be the norm in the foreseeable future, with the speed of automation and the emotional intelligence of humans combining to provide superior service at a lower cost.

Real-time Analytics and Support

AI can be trained to understand intent and recognise patterns through immersion in vast quantities of historical data, so that when a call is taking place, it can draw upon this knowledge and provide advice or action that has proven successful previously, moving towards the actual provision of real-time analytics.

AI assists in real-time speech analytics through applying the results of machine learning that have been carried out on large quantities of previously recorded conversations, providing:

- agents with the understanding of where their conversational behaviour is falling outside of acceptable and previously successful norms (such as speaking too quickly or slowly, or in a monotonous fashion)
- an assessment of the meaning of non-verbal cues such as intonation, stress patterns, pauses, fluctuations in volume, pitch, timing and tone in order to support sentiment analysis
- understanding the actions and information that have been seen to provide successful outcomes in previous similar interactions, and relaying this to the agent within the call.

Augment RPA

Robotic process automation (RPA) consists of digital software agents that handle repetitive, rules-based tasks at high speed, with great consistency and accuracy. The RPA workforce acts in the same way as human agents, working at the presentation layer level rather than requiring deep integration with systems, replicating the work that live agents or chatbots would be doing, but more quickly and without requiring any rest. RPA agents can input data, trigger processes, pass work onto other robots or humans as rules dictate and replicate data across multiple applications without making any copying mistakes.

AI can work in association with other process automation solutions (which may in themselves not fall under the category of AI). For example, in the case of unstructured data such as customer emails or letters, optical character recognition can assist the entry of the customer requirements into the business system. Using natural language understanding, AI is able to discern the intent of the enquiry, using a knowledge base and assessing the previous best responses to similar enquiries in order to provide an agent with a recommended solution. It is very likely that the agent will be given the option to add or amend this response before sending to a customer. Any feedback from the customer can be assimilated in order to gauge success and fine tune future responses.

Improve the Customer Journey

AI can be applied across the entire customer journey, including sales, marketing and service, helping organisations understand customer behaviour, intent and anticipating their next action. For example, an AI solution may find a pattern amongst previous customers that they are likely to search for specific information at a particular point in their presales journey, and proactively provide this information (or an incentive) to the customer before they have even asked for it. AI can also help with customer onboarding through predicting which customers are likely to require specific assistance.

Machine learning will allow AI to go beyond simply what they have been programmed to do, seeking out new opportunities and delivering service beyond what has simply been asked of them. Through understanding multiple historical customer journeys, AIs will be able to predict the next most-likely action of a customer in a particular situation, and proactively engage with them so as to avoid an unnecessary inbound interaction, providing a higher level of customer experience and reducing cost to serve.

Improve Routing Strategies and Outcomes

AI can be applied to IVR interactions, asking a series of questions to customers using natural language processing to understand their intent. Depending on the customer requirements, it may be possible to answer the query without using a live agent, or in those cases where agents are needed, the prioritisation and routing of the call can be optimised, decreasing call transfer rates and increasing first-contact resolution. Over time, routing strategies will move away from being rules-based and towards cognition, which will also feed forecasting and scheduling processes.

Predictive behavioural routing uses insights gathered from historical calls and the analysis of customer communication types in order to choose the agent whose skills and characteristics are most likely to achieve a positive response from the next caller in the queue. Predictive behavioural routing uses millions of algorithms to decode the language used by agents and customers, in order to understand sentiment, personality type, preferred method of communication, emotional intelligence and transactional attributes (such as ability to overcome objections and willingness to sell).

Each customer can be allocated a specific personality style, and when calling again, are routed through to an agent whose performance when interacting with this specific personality type has generally positive results.



DNB financial group exceeds customer experience expectations with bots

DNB, Norway's largest financial group and long-time Genesys customer, incorporated chatbots to continuously improve customer experience and put its customers first. As a result, DNB has freed up agents for more valuable tasks and experienced an over 30% reduction in inbound contact centre volume.



In the bank's bot-first strategy, all customers are directed to the bot. If it can't answer the customer's question, then the interaction is routed to an agent. The ability to easily escalate to an agent is critical.

"We saw that one important thing when it comes to the chatbot — when using AI toward our customers — is to have the possibility to escalate to an agent and give them the full journey view," said Anders Braten, Head of Technical Operations and Customer Service Solutions for DNB.

The company's goal is to make that transition seamless every time, so the customer feels like it's a natural part of a conversation with the bank.

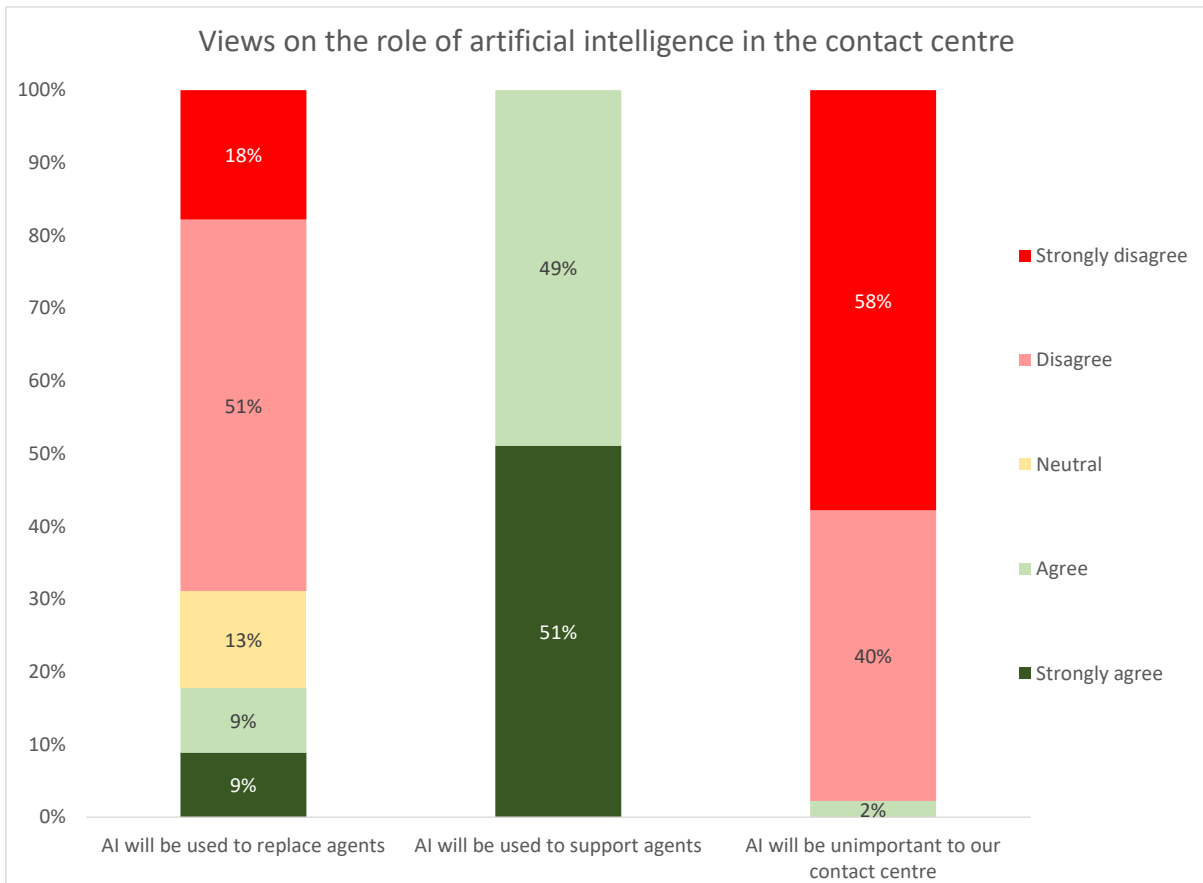
"We assumed that chatbots would provide a 30% reduction in call volume, but they actually exceeded our expectations. Now, fewer than 50% of chats are escalated to an agent." - Anders Braten, Head of Technical Operations and Customer Service Solutions for DNB.

Survey respondents generally did not believe that AI would replace agents: only 18% agreed to some extent that this would be the case, with 69% disagreeing. It is worth noting that after a gradual movement over the past couple of year towards a growing feeling that AI will replace agents, this year's views are very much of the opinion that they will not.

Unanimity was found when the question was asked as to whether AI would support human agents, with all respondents agreeing or strongly agreeing that this would be the case, reducing risk, speeding up responses and providing customers with higher quality resolutions.

58% strongly disagreed that AI would be irrelevant to their contact centre, with almost unanimous agreement that AI will affect contact centres of all sizes. This figure is growing year on year as AI becomes more widespread and the benefits better understood.

Figure 1: Views on the role of artificial intelligence in the contact centre



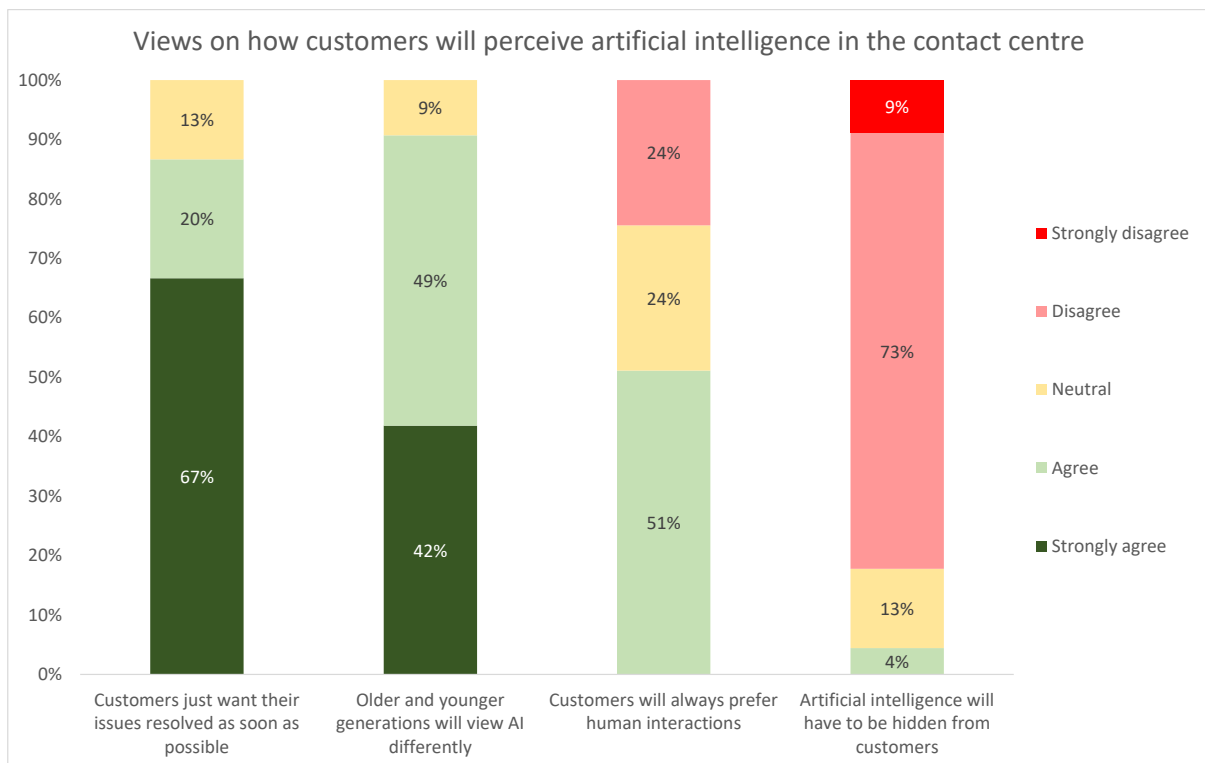
There was a very strong widespread belief that customers would not have a problem with AI if it helped them to resolve their issue as quickly and easily as possible. The uptake in web self-service suggests that customers will accept non-human assistance if it is most convenient for them.

There was also agreement that older generations would take a lot more persuasion to be happy with AI compared to a younger generation that is already used to dealing with AI in their everyday life (e.g. through smartphones or other virtual assistants in the home).

There was also a widespread feeling that AI should not need to be hidden from customers.

Respondents disagree about whether customers will always prefer human interactions: although more believe that customers will always prefer human interactions, there are few strong feeling about this. The next question looks at this issue from the perspective of the customer.

Figure 2: Views on how customers will perceive artificial intelligence in the contact centre

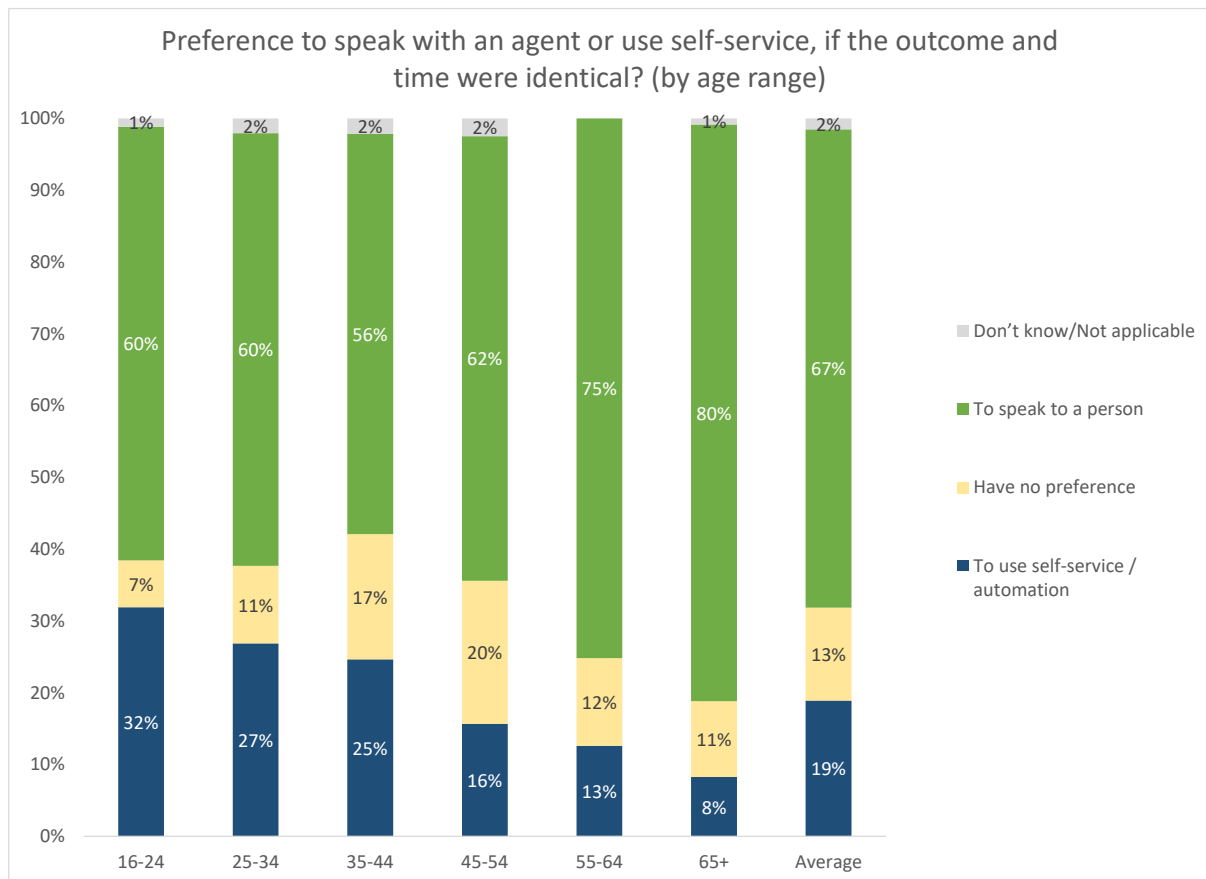


In order to gauge the level of acceptance and expectation around fully-automated customer contact, 1,000 UK consumers were asked whether automation or human assistance would be preferable to the customer base if the customer effort, time and outcome were **exactly** the same. Bearing in mind the rapid advance and uptake in digital channels, the findings were quite surprising.

Looking at the age group of the customer base, older demographics feel more strongly about human contact, with only 8% of over-65s preferring to use automation, compared to 32% of 16-24 year-olds. This fits in with the previous findings that this section of the customer base places more value on their time, whereas the older demographic prefers to have their issue resolved first-time by a single employee. Having said that, every age group expressed a preference to speak with a human agent.

Bearing in mind that this question emphasised that the outcome and customer effort/time **would be identical** in each case, the results show that the customer base at present is not yet at a stage where automation is generally seen as being even on equal terms with human contact, let alone the preferred method of contact with a business, and that the human touch is still very much valued.

Figure 3: Would you prefer to speak with an agent or use automation, if the outcome and time were identical? (by age range)



Further analysis of this data showed that 69% of men preferred to speak with a person, compared to 65% of women.

At a socio-economic level, 20% of the AB class would prefer automation, compared to 16% of the DE group, although differences were quite slight otherwise.

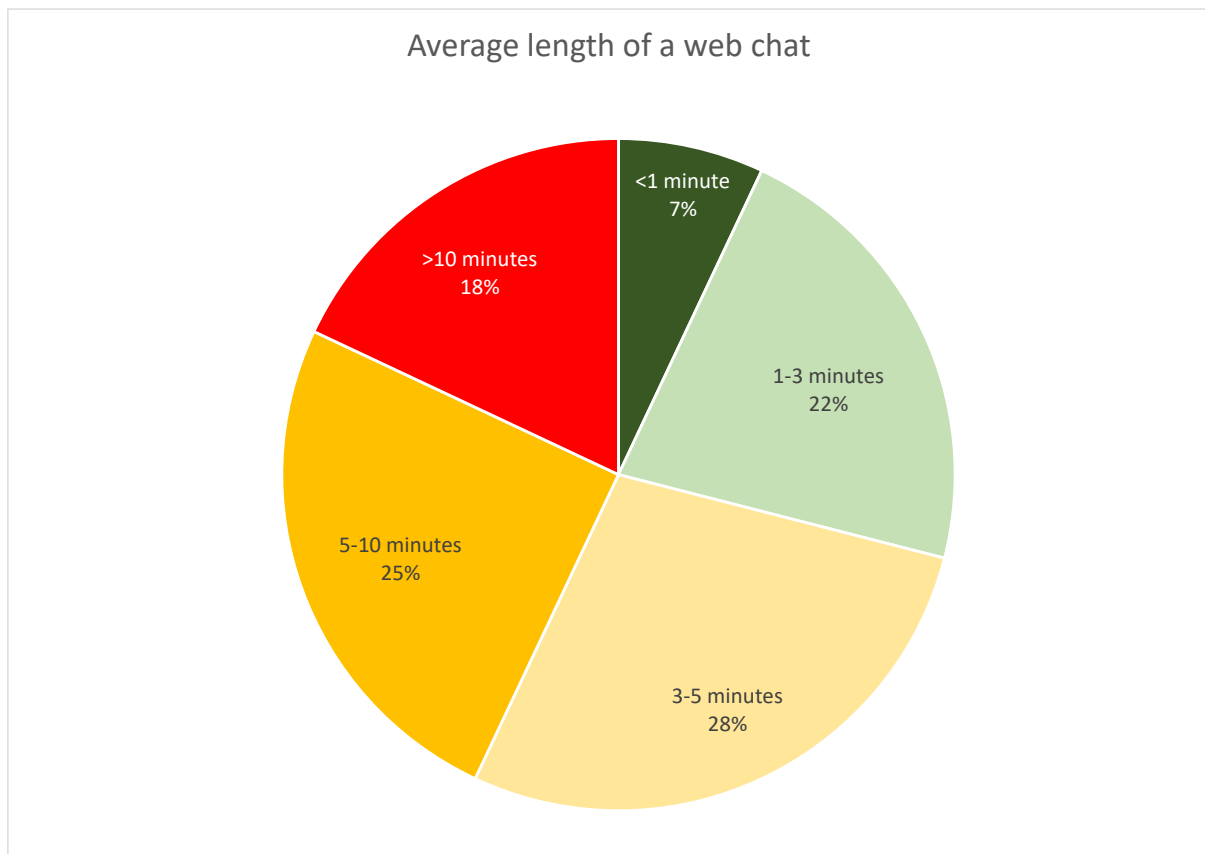
AI FOR WEB CHAT AND EMAIL

Perhaps the most obvious potential use of AI in the customer contact environment is in handling digital enquiries, as many web chats often take considerably longer than comparable phone calls (due to agent multitasking, and typing time) and many email response rates can still be measured in days.

It would be a mistake to compare the content of web chats directly to that of phone calls: web chats tend to be about simple matters, whereas phone calls are often reserved for complex or multiple issues. As such, far more can currently be achieved in a five-minute phone call than a five-minute web chat.

The most sophisticated chatbots or virtual agents encourage the visitor to engage with them using natural language, rather than keywords. The virtual agent will parse, analyse and search for the answer which is deemed to be most suitable, returning this to the customer instantly. Many virtual agent applications will allow customers to give all sorts of information in any order, and either work with what it has been given, or ask the user for more detail about what they actually meant. Having been unconsciously trained over the years to provide their queries in a way which standard search functionality is more likely to be able to handle (for example, a couple of quite specific keywords), customers must be encouraged and educated to use natural language queries in order for virtual agents to be able to deliver to their full potential.

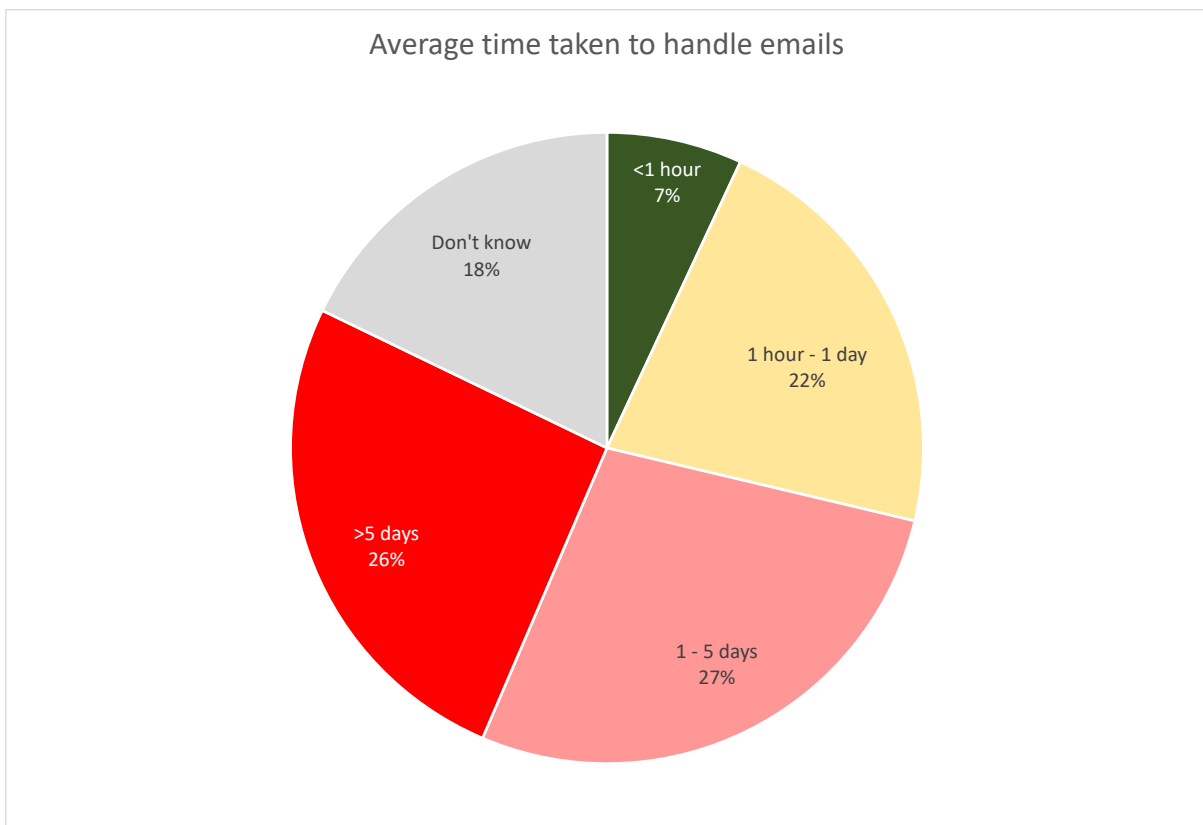
Figure 4: Average length of a web chat



AI can also be used for email to create responses that look as though they have been written by a person rather than a machine, using natural language processing to write content as well as understand it. Emails can be tailored based on the customer’s history and behaviour, optimising marketing messages as well as service and sending emails at a time when they have been calculated that they are most likely to be opened.

Personalised emails can be produced by AI, based on subscribers’ past email browsing activities to understand the type of content that they actually care about. This is a way in which AI can outperform human agents, who do not have the opportunity or capability to find patterns or draw conclusions from huge amounts of data.

Figure 5: Average time taken to handle emails

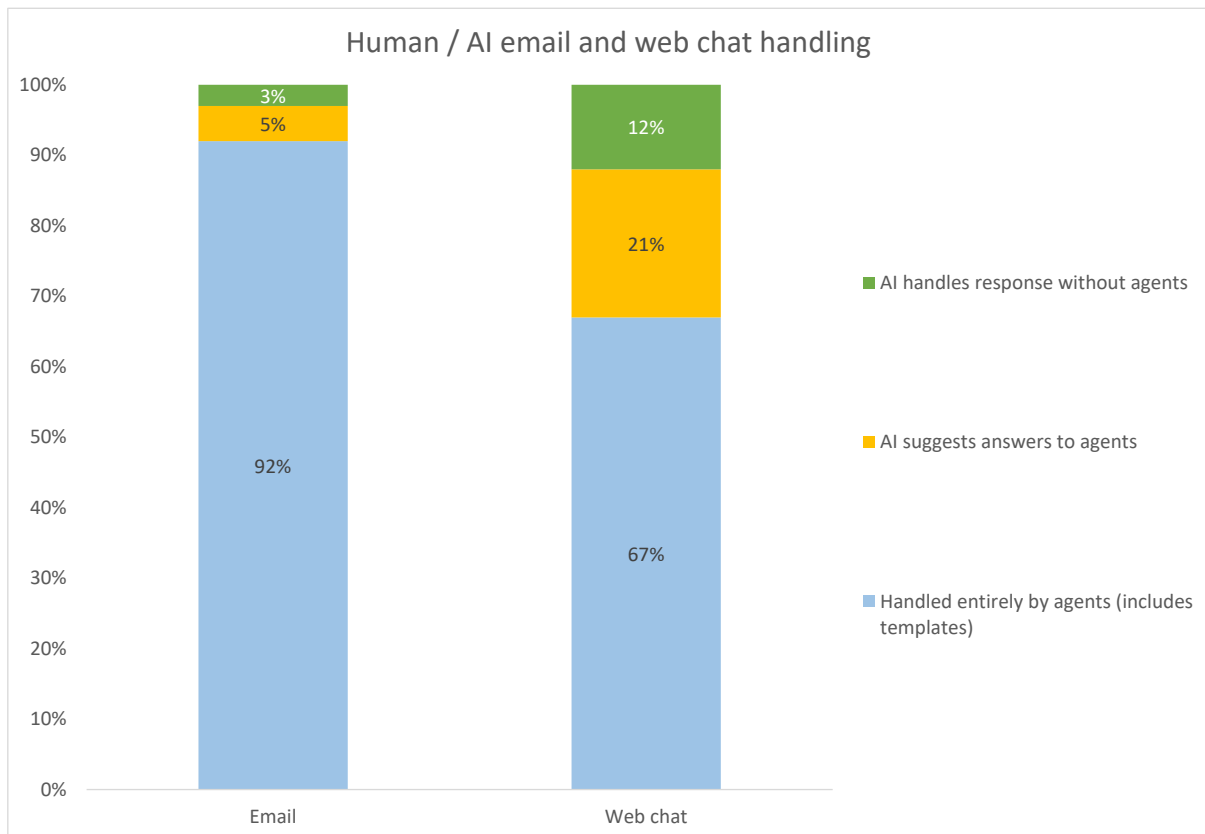


The main reason for this slow response rate and excessive length of web chat and email is that in past years there has been very little automation used in the UK contact centre industry, which also means that the cost of an email or web chat has historically been very similar to that of a phone call.

Digital channels may work quite well for customers, but businesses are not generally seeing the cost savings that automation can bring. Very few emails are handled entirely by AI, although this year has seen a large increase in the proportion of web chats being dealt with by AIs working alongside agents, suggesting responses which agents can then accept or amend. This way of working is most likely to be the norm in the foreseeable future, with the speed of automation and the emotional intelligence of humans providing superior service at a lower cost.

It is worth noting that the proportion of web chats handled entirely by automation has increased from 4% in 2019 to 12% in 2021, and that there has been a significant drop in the average cost of web chats in the past two years. It will be interesting to see if this becomes a pattern in future years.

Figure 6: Human / AI email and web chat handling



The Virtual Agent or chatbot may appear to a browsing website visitor to be a human agent, offering web chat. However, it is an automated piece of software which looks at keywords and attempts to answer the customer's request based on these, including sending relevant links, directing them to the correct part of the website or accessing the correct part of the knowledge base. If the virtual agent cannot answer the request successfully, it may then seamlessly route the interaction to a live web chat agent who will take over. It is possible that the browser will not even realise that any switch has been made between automated and live agent, particularly if the web chat application is sophisticated enough to pass the context and the history to the agent, although as seen previously, many businesses believe it is best practice to identify clearly between virtual and real agents.

Sophisticated AI applications attempt to look for the actual intent behind the customer's question, trying to deliver a single correct answer (or at least a relatively small number of possible answers), rather than a list of dozens of potential answers contained in documents which may happen to contain some of the keywords that the customer has used. The virtual agent application may also try to exceed its brief by providing a list of related questions and answers to the original question, as it is well known that one question can lead to another. Solution providers and users train the system to pattern-match the right words or association of words with the correct result: the application, unlike older forms of web search techniques, does not simply guess what the customer wants, or how they will express themselves. Through 'listening' to what the customers actually say - perhaps through a mixture of large quantities of audio and text – the initial set-up configuration can achieve a good accuracy rate, which really benefits over time as a positive feedback loop is established. Solutions that gather and differentiate customer requests and results from multiple channels, noting the difference between them, have an even better success rate.

Virtual agent functionality 'understands' the context of what the customer is asking, with the result being more akin to that of an empathetic human who also has had access to what the customer has been trying to do. For example, if asked "When can I expect my delivery?", the context and the required answer will be different depending on whether the customer has placed an order and is enquiring about its status, or has only a hypothetical interest in turnaround times in case they decide to place an order.

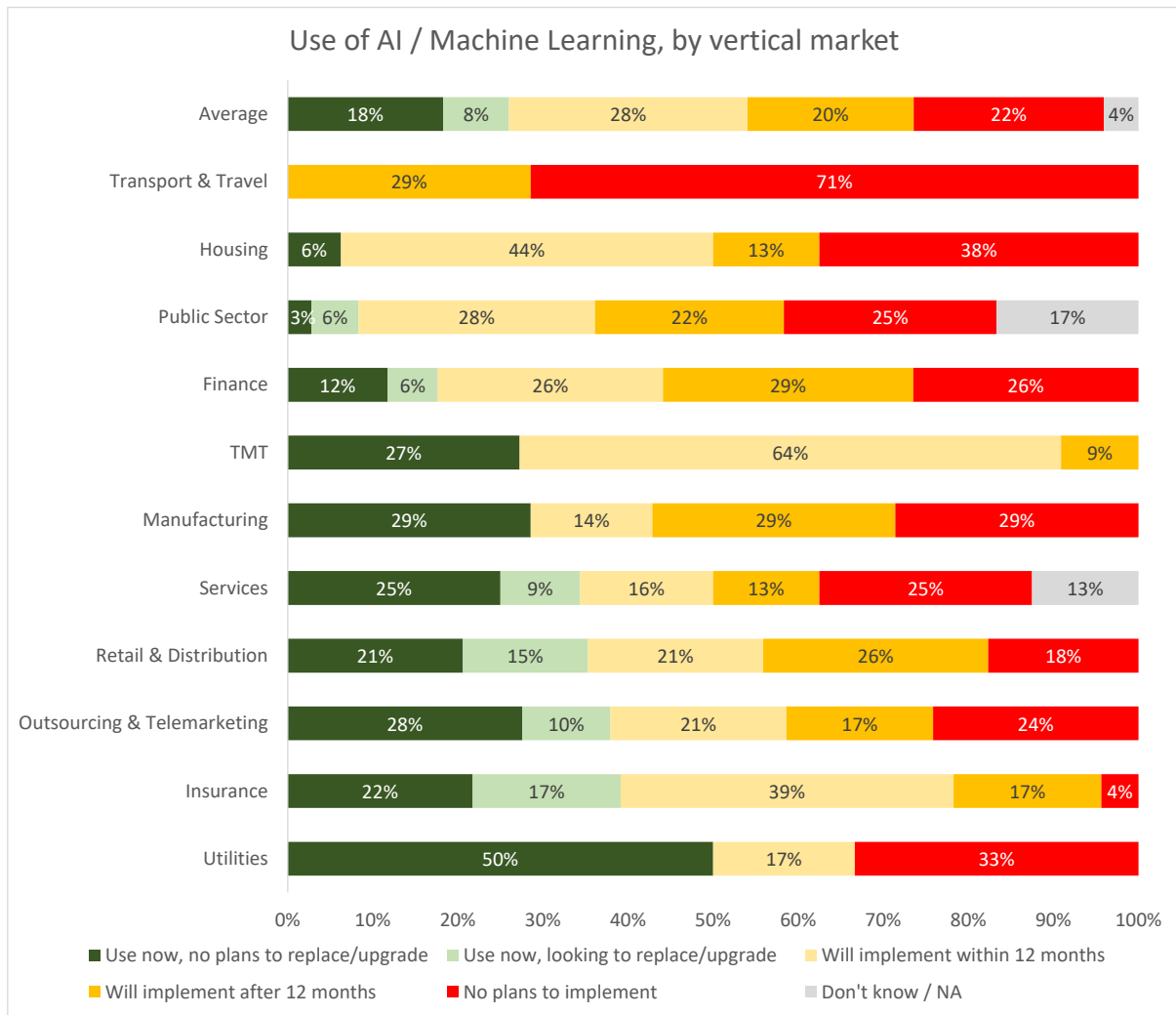
When the virtual agent application has low confidence that it has returned the correct result, it is able to escalate the customer's query seamlessly to a live chat agent, who then has access to the self-service session history, enabling a greater chance of a successful resolution without repetition. (It is generally considered best practice that escalations to real agents are not hidden from customers). The eventual correct response can be fed back to the automated virtual agent (and the knowledge base underlying it), which will make it more likely that future similar requests can be handled successfully through automated agents.

CURRENT AND FUTURE USE OF AI

Despite a fairly low current use of AI across industries, there is widespread interest in implementing this solution, with 28% of respondents intending to implement AI within 12 months. While these figures are probably overly-ambitious, it does show real interest from the contact centre industry.

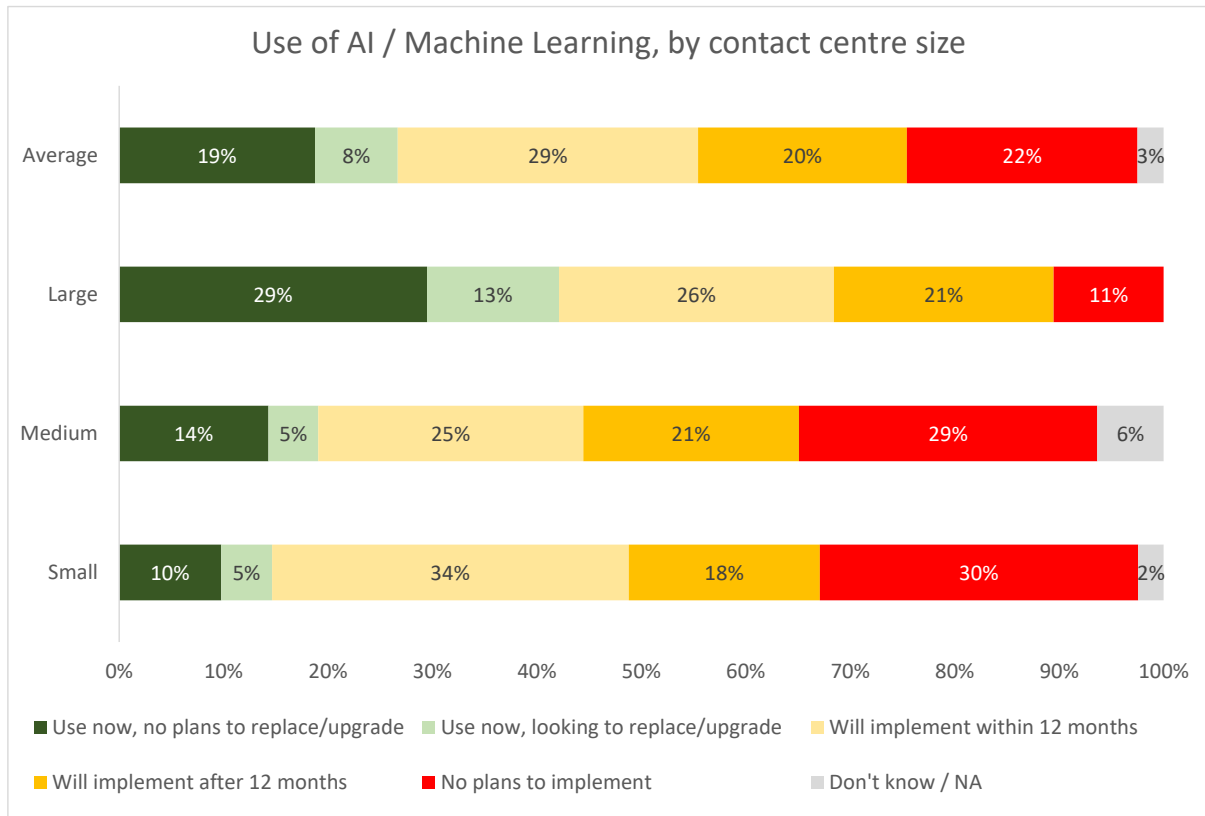
The utilities, insurance and outsourcing respondents report the greatest current use of AI once again this year.

Figure 7: Use of AI / Machine Learning, by vertical market



As might be expected, larger operations are somewhat more likely to have implemented some form of AI, although there is very significant interest even amongst smaller contact centres.

Figure 8: Use of AI / Machine Learning, by contact centre size



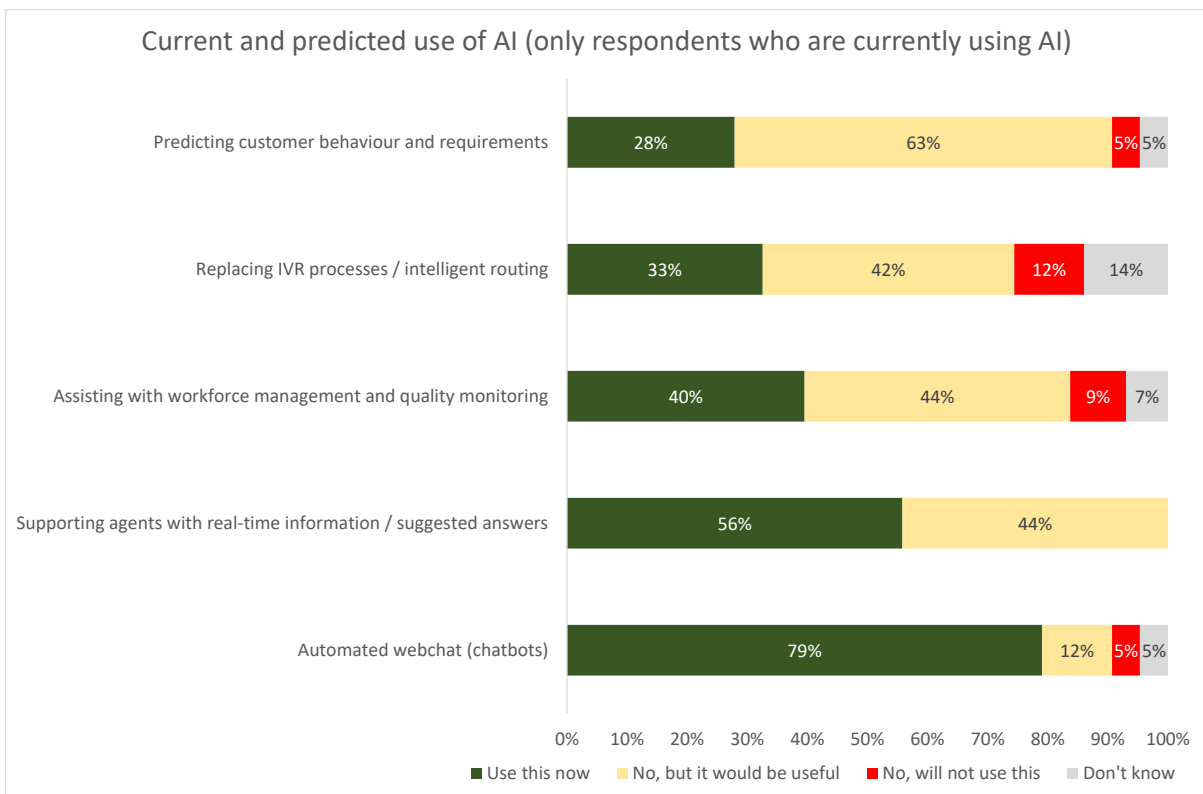
Potential uses of AI in the customer contact space include:

- Emails that look as though they have been written by a person rather than a machine, using natural language processing to write content, as well as understand it
- Tailor information based on the customer’s history and behaviour for marketing as well as service, sending emails at a time when they have been calculated that they are most likely to be opened
- Increased opportunities for personalisation, as the full customer history can be checked in near real-time, with far more data practically available to the AI than would be for a human agent
- Machine learning will allow AI to go beyond simply what they have been programmed to do, seeking out new opportunities and delivering service beyond what has simply been asked of them

- Use of text analytics to assess not only data held within the company, but also in unstructured, third-party environments, such as social media, comments on websites and public forums, in order to learn and deliver proactive service before it is even requested
- Text analytics can also be used on inbound interactions such as emails, running an AI triage system to assess the priority and urgency of each request in order to handle these more effectively and in an appropriately timely manner
- Work alongside agents to provide relevant knowledge that may be otherwise take a long time to find, and update the knowledge bases available to humans and AI self-service systems using an automated feedback loop that is constantly improving based on actual outcomes
- Through understanding multiple customer journeys, AIs will be able to predict the next most-likely action of a customer in a particular situation, and proactively engage with them so as to avoid an unnecessary inbound interaction, providing a higher level of customer experience and reducing cost to serve.

Current use of AI is strongly focused upon chatbots, although supporting agents in real-time is also used by the majority of respondents that have implemented AI. There is interest amongst AI users to widen usage to include predictions of customer behaviour, assisting with workforce management, quality and performance monitoring and to augment and improve call routing.

Figure 9: Current and predicted use of AI (only respondents who are currently using AI)



Businesses' interactions with customers will become a highly polarised mixture of the automated and the personalised. Moving a large proportion of interactions onto self-service works for businesses, and is increasingly popular with a customer base that is becoming more sophisticated and demanding in what it expects from self-service. AI takes this a step beyond, offering personalised service without the need for a human agent in some cases.

We can expect to see personal technology applications seeking out the best deals on offer, or interacting with a business on behalf of customers without involving the customer at all. This leads to the conclusion that many customer-agent interactions will be exceptional, such as a complaint, an urgent or complex issue or a technical query that an FAQ or customer community couldn't solve. It is also likely that whole segments of the customer base who don't want automation at all will be handled directly by live agents in many cases.

Many self-service scenarios suggest a world in which customers speak directly to 'intelligent' systems, but an e2e world is becoming more possible, in which systems talk to systems. The customer will delegate many of their business interactions to a pseudo-intelligent device, which will store information such as personal preferences, financial details and individuals' physical profiles. Customers will instruct the device to research the best deals for products and services, and to come back to the device's owner with the best selection. The personal AI would 'call' the relevant contact centre (which could in fact be either a AI or possibly a live agent in some cases) and even purchase the best deal without having to involve the owner in any way. The same principle applies to customer service: using the 'Internet of things' means that, for example, utilities meters would send their own readings to suppliers on request, and a manufacturer can detect when a part on an appliance is about to fail, and organise a replacement part and engineer visit with the customer's permission.

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We help US and UK contact centres compare themselves to their closest competitors so they can understand what they are doing well, what needs to improve and how they can do this.

The coverage provided by our massive and ongoing primary research projects is matched by our experience analysing the contact centre industry. We understand how technology, people and process best fit together, and how they will work collectively in the future.

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- The Inner Circle Guide to Outbound & Call Blending
- The Inner Circle Guide to Video & Next-Generation Customer Contact
- The Inner Circle Guide to the Voice of the Customer
- The European Contact Centre Decision-Makers' Guide
- The UK Contact Centre Decision-Makers' Guide
- The US Contact Center Decision-Makers' Guide
- The UK Customer Experience Decision-Makers' Guide
- The US Customer Experience Decision-Makers' Guide
- UK Contact Centre Verticals: Communications; Finance; Insurance; Outsourcing; Retail & Distribution; Utilities
- US Contact Center Verticals: Communications; Finance; Healthcare; Insurance; Outsourcing; Retail & Distribution.

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