

The UK contact centre decision-makers' guide 2019-20 (17th edition)

The customer personalisation chapter



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Customer personalisation

This chapter looks at the ways in which the business can tailor the interaction to the customer's requirements, from identifying who they are and how they prefer to be treated, to dynamic changes within the conversation itself to enable a better outcome.

The chapter includes discussions upon:

- The growing importance of customer personalisation to the contact centre's strategy
- Context- and location-specific service
- Understanding the channel of choice
- Optimising and personalising the IVR experience
- Call routing decisions
- Supporting the agent to help the customer through dynamic scripting, real-time analytics, and emotion detection.

Customer personalisation and contact centre strategy

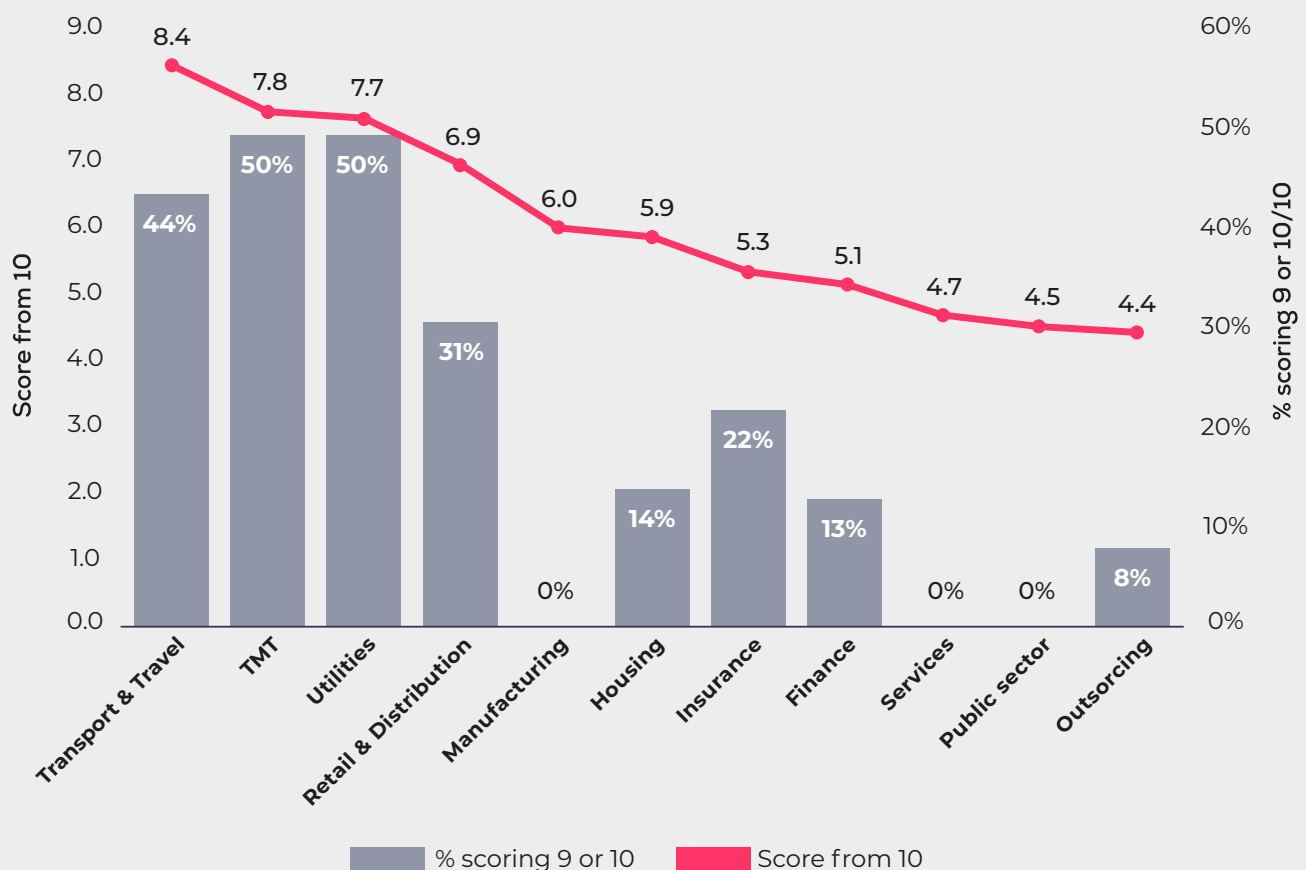
Survey respondents were asked to score the importance of customer personalisation on a scale of 1 to 10, where 10 was 'extremely important'. The proportion of respondents scoring at 9 or 10 – showing a major focus – was also noted.

Many sectors, in particular utilities, TMT and transport & travel, state that customer personalisation is an important part of their contact centre's strategy, and will directly affect the decisions made about the investments made in future.

Personalisation was seen to be somewhat more important for large contact centres, with 26% rating it as 9 or 10, compared to around 15% of small and medium operations. 19% of service-focused contact centres rate personalisation at 9 or 10, compared to only 3% of sales respondents. Inbound operations are more likely than outbound to consider it important.

More on the importance of customer personalisation can be found in the Strategic Directions section of this report.

Figure 1: The importance of customer personalisation as a contact centre strategy, by vertical market



Is your customer service really customer-centric?

In the context of omnichannel CX, where consumers expect a seamless contact experience, companies turn to consumer-centric approaches to put clients back at the heart of customer service. To adopt such approaches, it is necessary to improve customer knowledge to automate the resolution of simple queries and offer personalised paths.

A Verizon study conducted in 2019 in 15 countries reveals that customers value an efficient and personalised experience.

47%
of customers would again use the services of a company that offers a personalised and intuitive customer experience, even if one of its competitors was more affordable.

55% of 18-24 year-olds

47% of 25-65 year-olds

are attracted to companies whose customer experience uses the latest digital technologies.

Source: Verizon study conducted in 2019 on 6,003 consumers globally, including 2,252 from the following European countries: the UK, Germany, France, the Netherlands, Sweden and Italy.

New technologies have changed customer behaviour significantly. We, as customers, have come to expect fast and personalised answers, we want 24-hour service availability and services that allow us to solve our problems ourselves. We are looking for a seamless but memorable experience between all points of contact. We have entered the era of the customer.

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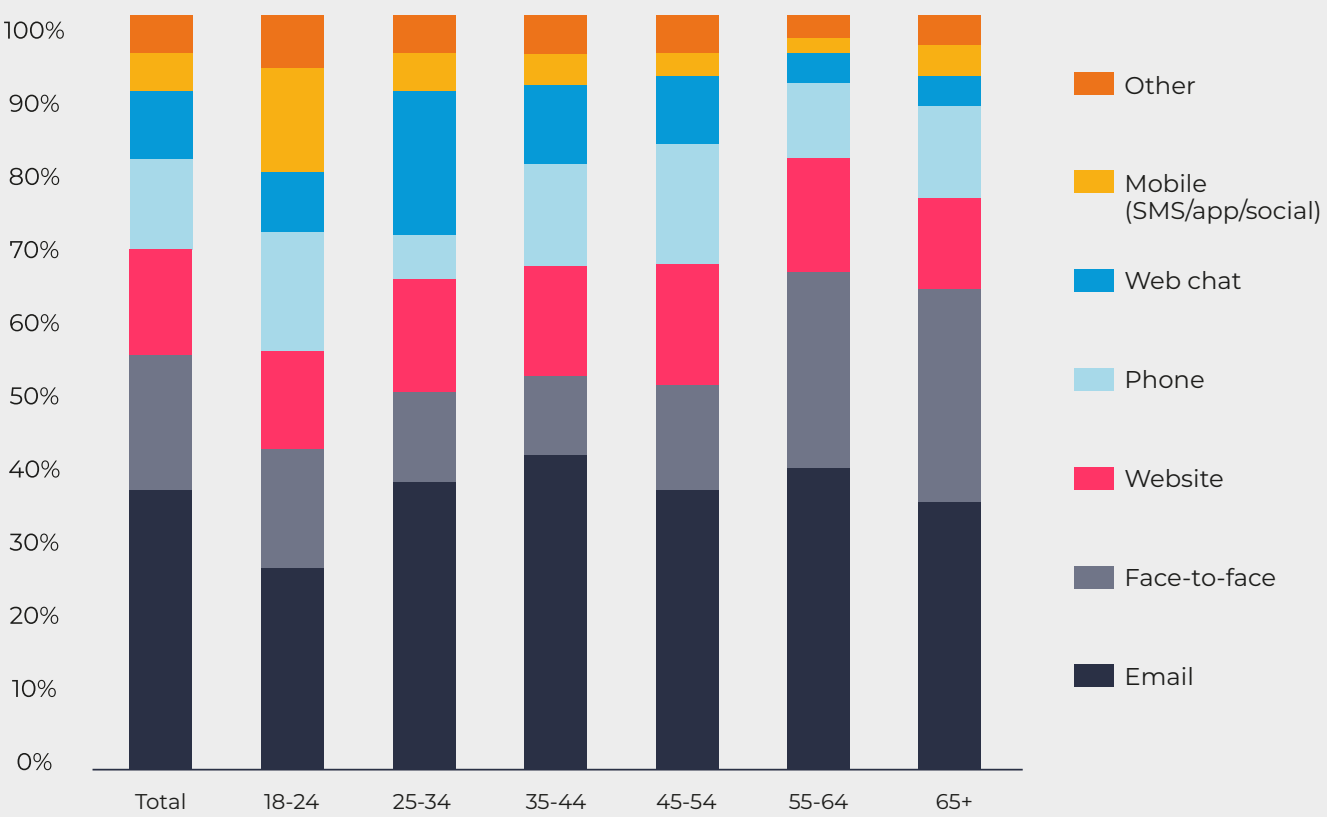


The channel of choice

The single largest finding from a ContactBabel survey of over 2,000 UK customers was that fewer than 1 in 8 actually want to pick up a phone to deal with a business, despite live telephony accounting for around two-thirds of customer-initiated contact.

While the findings below show many interesting things - older people are happy to use email (perhaps as they come from a generation that was used to expressing itself in writing) and also value the face-to-face interactions that they are used to from their younger days; the youngest generation are by far the happiest to use a mobile-based app to communicate with the company – the general fact remains that customers don’t want to pick up the phone. And yet they do.

Figure 2: Customer channel preference, by age



For most customers, being made to pick up the phone puts the customer experience into negative territory, giving the agent an uphill task before a word has even been spoken. For many customers, a truly personalised business experience will not involve them picking up the phone at all.

So, what makes customers do something they don't want to?

The answer is the huge importance that customers place on first-contact resolution. Their experience – not just with a specific business, but in all of their dealings with companies – has shown them that the telephony channel, despite its attendant irritations, is most likely to get the job done first time.

Yet if first-contact resolution is of the utmost importance, we might expect that all other channels would be spurned in favour of telephony. Clearly, with one-third of inbound interactions coming into other channels, this is not the case. Some interactions are simpler than others; some less important or urgent.

It's worth reiterating that, as a rule, customers choose the most painless channel that also gets the right result first-time.

This is where things get more complicated: the customer's experience of each interaction is driven not just by what they want to achieve, but also multiple factors such as emotional state, urgency of request, time of day, the device being used, and the past experiences of the customer, amongst others. More about this can be found in ["The UK CX decision-makers' guide"](#).

Businesses can reach a better understanding of their customers' requirements by analysing the type of interactions that they receive, and trying to offer the right channels and match necessary resources accordingly. If customers decide that they have to pick up the phone, then the business has ways of making sure that the interaction is effective, painless, and customised to the needs of that specific customer, starting from the time that they connect with the IVR menu.



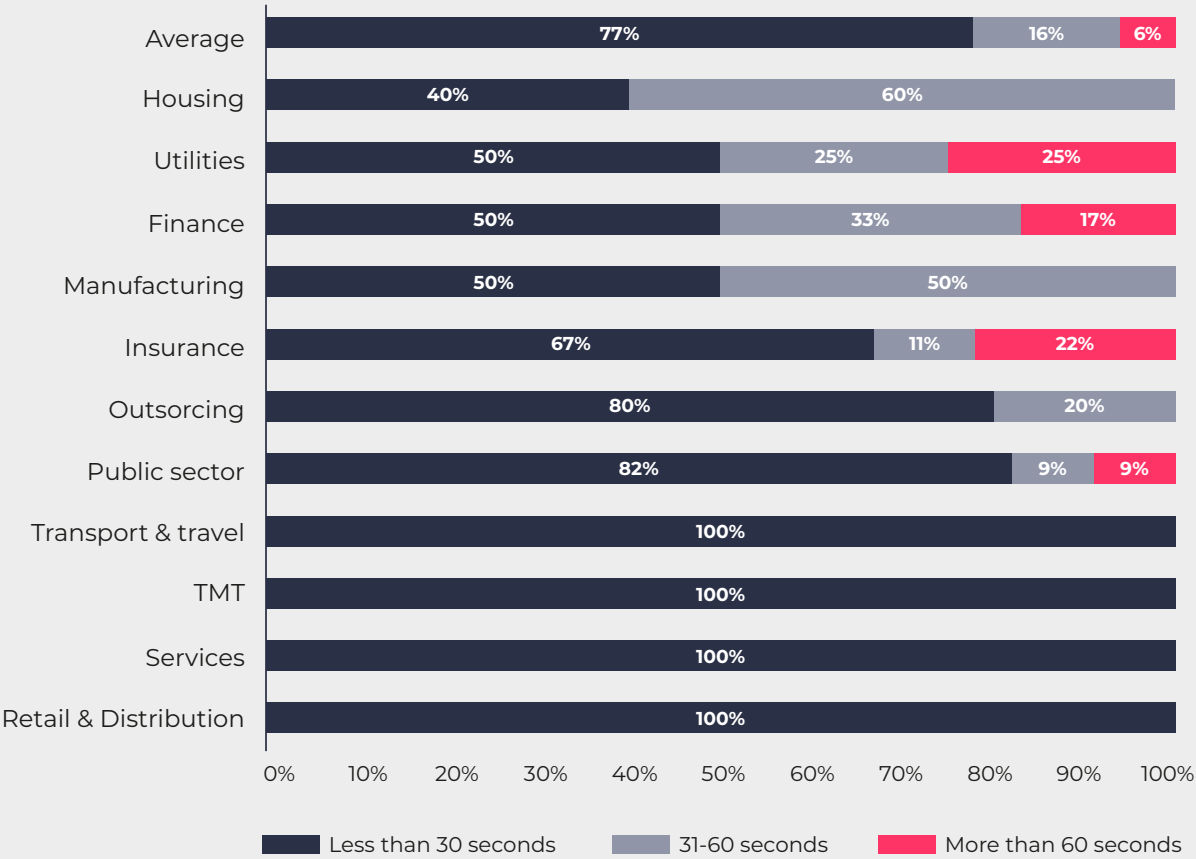
The IVR experience

Many customer interactions begin with an IVR session. For many customers, IVR is seen as a way for the business to put up a barrier between them, involving a long and tortuous path before actually getting to speak with someone. Yet an IVR session offers the opportunity to capture information about the customer’s identity and requirements, allowing a business to provide an answer or route the call to someone who can actually help, rather than taking pot-luck by dropping the call on the next agent available.

The IVR experience will often begin with a generic welcome announcement before offering various options for the customer to choose with a DTMF keypad (the vast majority of IVR is carried out with DTMF rather than speech recognition).

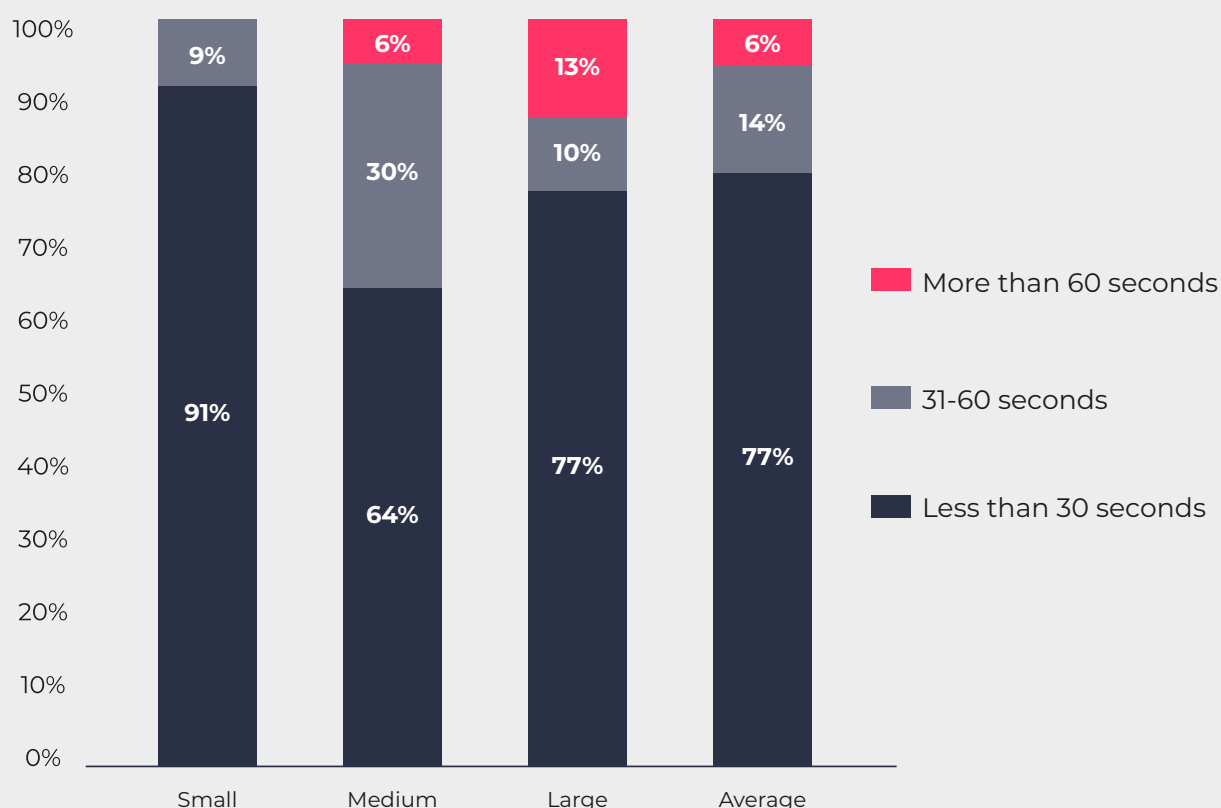
All of the respondents from the transport & travel, TMT, services, and retail sectors state that their IVR announcement is shorter than 30 seconds (the times stated below include the welcome, along with the first set of IVR options). 25% of respondents from utilities contact centres state that their initial announcement is longer than 60 seconds.

Figure 3: Length of initial IVR welcome and instructions, by vertical market



Larger contact centres (usually with more departments, skill-sets and products/services) will tend to have the longest initial IVR announcement, with 36% of mid-sized operations reporting announcements longer than 30 seconds.

Figure 4: Length of initial IVR welcome and instructions, by contact centre size



The audio-only nature of DTMF IVR places limitations upon how user-friendly the experience can be for a customer. There has always been a trade-off required between functionality and usability, which manifests itself in the number of menu options and levels that made available within the IVR system. The greater the functionality, the longer the announcements and the worse the customer frustration.

The rapid growth in smartphones has meant that it is now possible to offer a visual representation of IVR menus on a device which will then be used to

call the business. Because it is far quicker to read text than to listen to text being spoken - some studies show that a caller can navigate a visual IVR menu between four and five times quicker than a DTMF IVR menu - the customer experience is improved without sacrificing any functionality or options. Furthermore, visual IVR can be used to send video presentations while waiting for an agent, for educational or marketing purposes, or to answer the self-service requirement (for example, pushing the relevant YouTube clip in order to show the caller how to do something).

Many businesses that use DTMF IVR have made long-term investments in this technology, and retiring the system entirely is not desirable. Giving existing IVR functionality a visual interface simply means that the IVR's path can be shown as a picture on a website or smartphone, with callers touching the selection that they require without having to listen to all of the options or to go up and down levels or branches. This has the dual benefit for the customer of being far quicker than listening to IVR menu options, and of being significantly more likely to get them the correct information or to be routed to the department most appropriate to their needs. Visual IVR menu systems integrate with existing DTMF structures and reuse the same VoiceXML scripts, meaning that any changes made to the existing DTMF IVR system will be automatically replicated regardless of channel or device.

Visual IVR offers companies the ability to develop value-added applications for their customers, rather than simply providing a visual representation of existing IVR menus. For example, in cases where very specific expertise is required, visual IVR can be used to help the caller self-diagnose where in the organisation they need to be going, rather than having to speak to a front-line agent who will then have to ask them the same questions in order to route the call to the appropriate resource.

It is worth noting that despite the huge uptake in smartphones and mobile apps, it is very unlikely that customers will find it convenient to have an app for every company with which they deal. Like apps, a visual IVR option provides businesses with an opportunity to display corporate branding and deliver an improved customer interaction experience.

Another option is to speech-enable IVR, to increase the features available to the caller. Standardsbased languages such as CCXML and VoiceXML support speech recognition and improved access to relevant corporate data, the integration of which into the IVR experience supports text-to-speech and the use of caller profiling to enable personalised IVR sessions based on who the caller is, their history, their contact preferences and any other relevant information that would further assist the self-service session. Smartphone applications and IVR options could be tailored to the preferences and history of a customer. In turn, the business could ensure that customers are only offered options that both make sense to them personally and also optimise business potential. This is analogous to the targeted advertising approach delivered by the likes of Google and Facebook.

By identifying a customer within a self-service process, and by personalising and contextualising offers that they may be interested in based upon their profile, history and what they are searching for now, businesses stand a very good chance of improving their cross-selling and up-selling rate accordingly. There are also wider and longer-term benefits to be had by understanding more about the customer's mindset and personal circumstances.

A key aim of omnichannel is to provide a consistency of customer experience, and this requires access not only to the same master dataset, but also that the same knowledge bases and business logic must be applied equally. There must be real-time data flow and updates between channels and databases, as without this, consistency is impossible. Putting such systems and processes in place will not only allow the seamless escalation of service requests within channels, but also gives the business a chance to use their automated systems to react to an escalation before it reaches a live agent, deflecting the cost while fulfilling the service request more quickly. For example, analysis of past interactions may indicate that if a particular customer has placed an online order, they are likely to ring the contact centre within 2 days to check on its progress. Making the IVR aware of the customer's history means that this call can be intercepted before it reaches an agent, and a personalised IVR experience (with the option to "Check your order status") will reduce customer effort and the time and cost of the agent who would otherwise handle this. Analysing and predicting customer intent will become a competitive service differentiator within the next few years.



Analysing customer intent

Customer interaction analytics can provide a solid understanding of why customers are calling. Categorising types of calls, and then analysing them for the occurrence of similar types of words and phrases can give an insight into the reasons for customers' calls. For example, a category such as 'sales' might be analysed for patterns, and it is discovered that the words 'delivery' and 'website' are mentioned in a disproportionate number of them. Listening to some of these conversations, it may be found that the website does not highlight delivery times effectively enough, leading to unnecessary calls to the contact centre, rather than the customer purchasing on the website. The IVR experience will often begin with a generic welcome announcement before offering various options for the customer to choose with a DTMF keypad (the vast majority of IVR is carried out with DTMF rather than speech recognition). All of the respondents from the transport & travel, TMT, services and retail sectors state that their IVR announcement is shorter than 30 seconds (the times stated below include the welcome, along with the first set of IVR options). 25% of respondents from utilities contact centres state that their initial announcement is longer than 60 seconds. The automatic categorisation of

calls, based on the types of words and phrases that typically get used within these types of calls, is a starting point. Analytics solutions can then add non-audio data, such as desktop activity or account status, and the tracking of word usage compared with its historical use (e.g. a 300% rise in the use of the phrase "can't log-on" after a software upgrade) can quickly indicate and identify issues that can be handed to the relevant department much more quickly than typical inter-department channels could usually manage. Regular references to competitors and their products can be captured, analysed and passed to the marketing or pricing teams to provide them with real-life, rapid, and accurate information upon which to base decisions.

This categorisation gives a starting point for analysis, meaning that businesses can listen to the right calls rather than getting them randomly or employing large numbers of people to get insight from customers' calls.

This information can be matched against customer profiles, or those which have recently carried out specific actions, in order to predict why they are calling, and either offer the correct self-service option, or proactively communicate the required solution before they even call.



Personalising the mobile customer

This personalised approach is also leveraging the information that mobile and especially smartphone devices can provide. On moving from self-service to assisted service, mobile service applications should gather the browsing history, customer information and the context of the session in order to pass this to a live agent. Smartphones are enabled with GPS tracking, so businesses should look to leverage this capability to deliver better customer experiences where possible. In fact, the inherent capabilities of the mobile device offer businesses huge opportunities to impress their customers, including location-specific information, such as local broadband outages, or the ability to leverage photo-taking functionality on the phone to provide the agent with a clearer picture of the situation (which may be particularly useful for insurance claims, for example).

SMS and outbound calling also offer opportunities for businesses to deliver proactive customer service through the mobile channel, creating a positive attitude. Furthermore, location-specific device information also allows businesses to deliver timely service and relevant marketing messages which can be positives for the customer at that specific place and time.

Contextual data provides a great opportunity for businesses to deliver timely, personalised service in a cost-effective and profitable manner. The nature of mobile devices means that businesses potentially have the opportunity to know more about their customers and their specific requirements and preferences than ever before.

This includes:

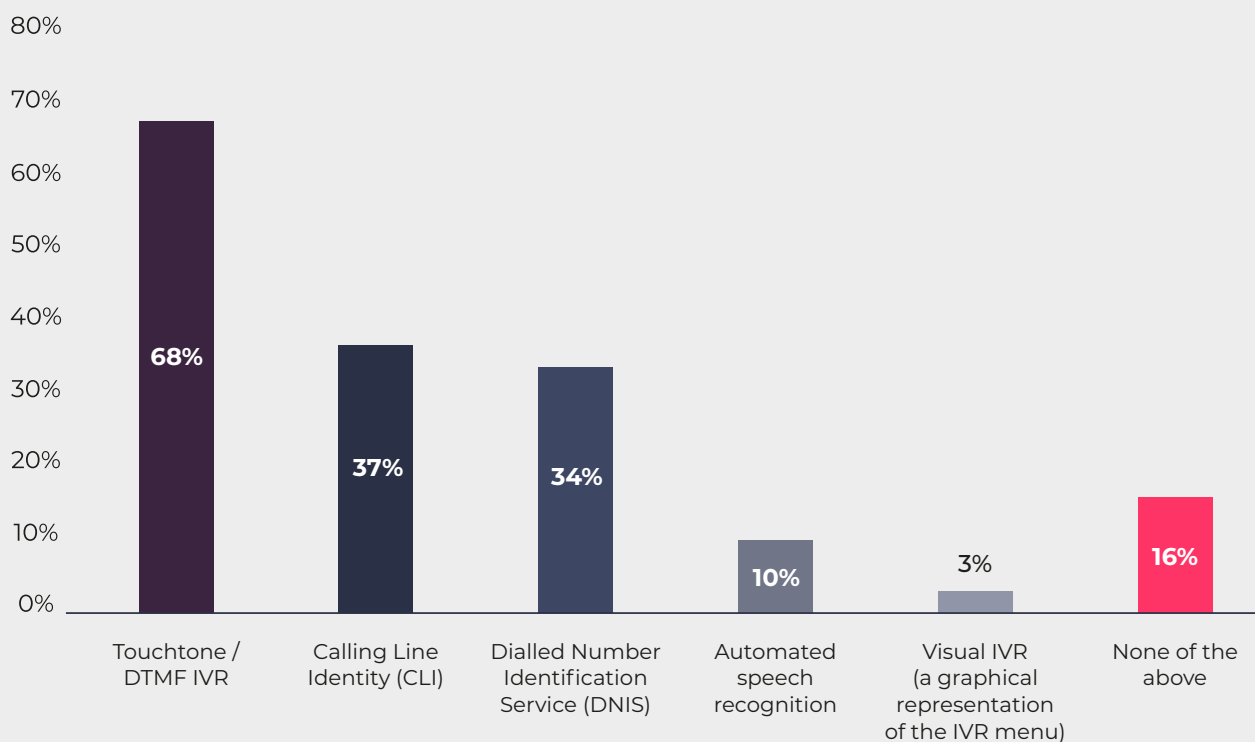
- Customer identity: once the customer has identified themselves, such as by logging on, or through the mobile phone number, this allows the agent to access their existing customer history in the same way that would be done so on a phone call into the contact centre.
- Geographical information: smartphones are GPS-enabled, allowing agents to see where customers are, and to direct them to the nearest shop, for example.
- Historical activity: if the customer has been browsing a mobile website or app beforehand, the information that the customer browsed previously may be useful for the contact centre agent to have to hand, in order to see and understand what the customer has already tried to do.
- Stored data: the mobile device may have data stored that identifies the customer, such as account number, that can speed up the interaction and make it more effective.
- Collected information: the mobile device may also be used to capture and share information with the business such as photographs or videos. It may be possible to automate a two-way interaction: for example, a customer may use their mobile phone to scan a QR (quick response) code on a product. Using the information on the code, as well as the customer's input into the app about what they are trying to do, the customer may be directed to the correct place within business's self-service function in order to solve the issue that they have. This can take the contact centre out of the equation altogether, resulting in reduced costs for the business and a quicker and more effective customer experience.

Routing and customer personalisation

On the occasions when the customer has chosen the phone channel but not had their issue resolved through IVR self-service, the business has had the opportunity to learn who they are,

and perhaps gather some information about what they want. Building on that, there is an opportunity to see what this customer has done before, how they prefer to be addressed and their conversational style, as well as putting all of the relevant information on the agent's screen before a word has been spoken.

Figure 5: Use of call routing technologies



Around half of respondents who use IVR for routing purposes identify the actual caller through one or more techniques, for example using DTMF tones to input account number, through an automated security process or through calling line identity (CLI) which displays the number that the customer is calling from,

allowing a database lookup. This may be used for a screen pop, or to automatically route the customer to a specific department or office. Some businesses may use CLI to identify a region or country and route appropriately without looking up who the customer is and these are not included in this figure.

40% of respondents use this information or other sources (for example, identifying the language that the customer is using via speech recognition) in order to identify the skills that the call may require, and use this to route the call appropriately.

46% understand something about the subject that the customer wants to discuss (this could be as simple as pressing '1' for sales and '2' for service), and 36% actually identify the customer, with only 21% then accessing the records within the CRM system in order to deliver this to the agent desktop.

Only 4% identify whether the agent who last spoke to this customer is available, an option which could be used to personalise the call and develop the relationship and understanding between the customer and business.

26% of contact centres do none of these things, and the caller is faced with explaining who they are and want they want. At the opposite end of the spectrum, some contact centres attempt to match the customer with an agent based on personality types and communication preferences, and this is discussed in the next section on predictive behavioural analytics and routing.

Figure 6: Pre-call personalisation actions

Method	% of respondents using this method
The subject that the customer wants to discuss	46%
Identify the skills and capabilities that the agent answering the call is likely to need	40%
Identify the customer	36%
Access the customer's records and history in the CRM system	21%
Identify whether the agent that last talked with this customer is available to take the call	4%
None of the above	26%

Predictive analytics

Predictive analytics is a branch of analysis that looks at the nature and characteristics of past interactions, either with a specific customer or more widely, in order to identify indicators about the nature of a current interaction so as to make recommendations in real-time about how to handle the customer.

For example, a business can retrospectively analyse interactions in order to identify where customers have defected from the company or not renewed their contract. Typical indicators may include use of the words “unhappy” or “dissatisfied”; customers may have a larger-than-usual volume of calls into the contact centre; use multiple channels in a very short space of time (if they grow impatient with one channel, customers may use another); and mention competitors’ names. After analysing this, and applying it to the customer base, a “propensity to defect” score may be placed against each customer, identifying those customers most at risk. Specific routing and scripting strategies may be put in place so that when the customer next calls, the chances of a high-quality customer experience using a top agent are greater and effective retention strategies are applied.

A branch of predictive analytics, 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 their state of mind, personality, communication style, engagement levels, empathy and transactional attributes (such as ability to overcome objections, willingness to sell, success rates, the number of times supervisor assistance is required, etc.). Through analysing historical interactions, each customer can be matched against a specific personality style. When this customer calls again, they are identified through the IVR or the dialling number, and the call is then routed through to an agent whose performance when interacting with this specific personality type has been seen to be positive. This increase in empathy and the matching of communication styles has seen these matched agent-customer pairings get significantly higher sales closure rates and better customer satisfaction scores.

Predictive behavioural routing has its roots in communication-based psychological models for assessing personality type and identifying behavioural characteristics. One vendor’s solution, for instance, is based upon a personality model developed in the 1970’s to assist NASA with astronaut selection; the premise of this model is that individual personality type can be derived from a person’s use of language. By understanding the type of customer, calls can be routed to agents who are best at handling the caller. Agents who are skilled at handling many types of callers’ personality styles can be saved for callers whose character type is unknown, perhaps as this is the first time that they have called.

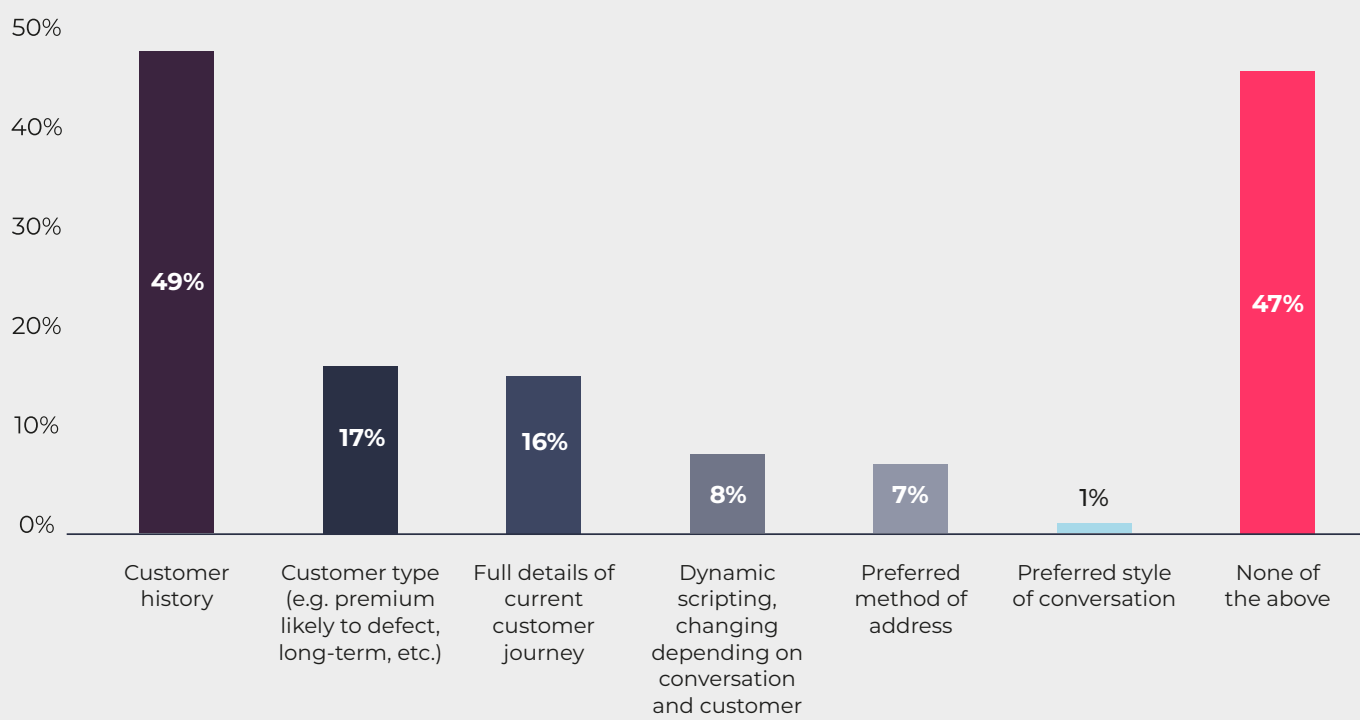
By tracking agent performance across various personality types, information can be fed into the performance management process to help that agent improve, and agent capabilities are regularly reassessed to promote optimal routing.

Helping the agent to help the customer

Once the customer has been identified and the call has been routed to the agent, greater personalisation of the interaction becomes possible. Agents need relevant information about the customer and the issue they wish resolving to be available at a glance, without having to search manually for it, or keep the customer waiting while they try to understand the situation.

Integrated desktop solutions can remove the need for agents to log into multiple applications, assist them with the navigation between applications within the call, and make sure that customer data is gathered from the correct places and written consistently back to any relevant databases without the need to navigate through multiple systems. This not only increases speed and accuracy, but allows the agent to concentrate on the customer, and on any alerts or suggestions that the desktop application is making about where to take the conversation next.

Figure 7: Personalised customer information available to the agent



Surprisingly, only 49% of contact centres report that the agent even has a full view of the customer history, including any non-voice interactions. Very few respondents state that their agents are provided with hints and tips on how

the customer prefers to be addressed or their style of conversation (relaxed, formal, chatty, etc.), meaning at best that callers receive the same neutral, generic form of address as everyone else.

Only 8% of this year's survey respondents use dynamic scripting, which helps the agent to provide the right information at the right time, seamlessly linking with multiple back-office applications and databases, providing only what is relevant onto the agent's screen. Depending on the experience or profile of the agent, what the customer is trying to do and any regulatory inhibitors, on-screen buttons can be enabled or disabled, or access to fields limited according to business rules. Furthermore, adherence to business processes can be assured by making the agent complete all of the required steps in the transaction (for example, adding call notes, reading disclaimers, etc.).

Dynamic scripting can be supported by the use of real time analytics, which should perhaps be more accurately referred to as 'real-time monitoring and action'. Analysis ("a detailed examination of the elements or structure of something"), refers to the discovery and understanding of patterns in data, and is currently something that by definition only happens post-call when all data are fully present.

Real-time monitoring on the other hand, looks for and recognises predefined words, phrases and sometimes context, within a handful of seconds, giving the business the opportunity to act. For some businesses, real-time is an important and growing part of the armoury that they have to improve their efficiency and effectiveness. There is potentially a great deal of benefit to be gained from understanding automatically what is happening on the call, and in being able to act while improvements are still possible, rather than being made aware some time after the call of what has happened.

Real-time can be used in many ways:

- Monitoring calls for key words and phrases, which can either be acted upon within the conversation, or passed to another department

(e.g. Marketing, if the customer indicates something relevant to other products or services sold by the company).

- Alerting the agent or supervisor if pre-specified words or phrases occur.
- Offering guidance to the agent on the next best action for them to take, bringing in CRM data and knowledge bases to suggest answers to the question being asked, or advice on whether to change the tone or speed of the conversation.
- Escalating calls to a supervisor as appropriate.
- Detecting negative sentiment through instances of talk-over, negative language, obscenities, increased speaking volume etc., that can be escalated to a supervisor.
- Triggering back-office processes and opening agent desktop screens depending on call events. For example, the statement of a product name or serial number within the conversation can open an agent assistant screen that is relevant to that product.
- Making sure that all required words and phrases have been used, e.g. in the case of compliance or forming a phone-based contract.
- Suggesting cross-selling or upselling opportunities.

Many solution providers have worked hard to bring to market new or improved solutions to assist with real-time monitoring and alerts, and recognition of key words, phrases, instances of talk-over, emotion and sentiment detection, pitch, tone, speed, and audibility of language and many other important variables can be presented on the agent desktop within the call, triggering business driven alerts, and processes if required.

¹⁾ <http://www.oxforddictionaries.com/definition/english/analysis>

The speed of real-time is crucial to its success: long delays can mean missed, inappropriate, or suboptimal sales opportunities being presented; cancellation alerts can show up too late; compliance violations over parts of the script missed-out may occur as the call has already ended. However, it is important not to get carried away with real-time, as there is a danger that businesses can get too enthusiastic and set alert thresholds far too low. This can result in agents being constantly bombarded with cross-selling and upselling offers and/or warnings about customer sentiment or their own communication style, so that it becomes a distraction rather than a help.

The concept of 'emotion detection' is becoming more frequently mentioned in relation to real-time analytics. Emotion or sentiment displayed on calls can be extremely difficult to track accurately and meaningfully, as everyone has their own way of expressing themselves, words and feelings may not match up, or external irritations not related to the topic of conversation may intrude. Some vendors argue strongly that detecting emotion on each call is a useful tool - for example, by passing

irate customers to a supervisor - and further developing their ability to detect voice-stress on a call in order to flag these to a supervisor, with some real time monitoring solutions measuring indicators such as speed of speech, volume, use of key word triggers, instances of talk-over or silence, etc.

There is another viewpoint, taken by those that offer solutions based on the analysis of masses of recordings, that says that the real value comes from looking at very large samples of data to identify those agents, processes and circumstances where emotion (often negative) runs highest, and taking into account the outcome of the call as well. While emotion detection has had a relatively low profile for many solution providers, recently there has been a great deal talked about the benefit of sentiment detection in both real time and historical analytics solutions.

Against this however, is the feeling that this is one thing that humans can do far better than machines: do agents really need to be advised on a call when somebody is being sarcastic, or is upset? It may be that sentiment detection is



more suitable for large-scale historical analysis of calls, where emotional content can be correlated with the outcome of the call, and the spoken use of a word can be ambiguous when seen as text (for example, in the use of sarcasm).

Another viewpoint is that real-time sentiment analysis may be useful for offshore agents who have a different cultural and first-language background to that of the caller.

Some solution providers have recently noted that it is not only what we might consider the keywords within the conversation that indicate sentiment (e.g. “upset”, “disappointed”, “recommend”), but also the filler words (for example, if the inclusive “we” changes to “you”, which may indicate estrangement from the brand).

Away from live phone calls, using artificial intelligence (AI) for analytics will allow the business to provide customers with personalised service before they even require it. AI will be able to predict what the customer is likely to meet next, based upon analysis of other customers with similar circumstances in the past. This move to proactive customer service is a step further than what is currently widely-used - automated emails or SMS providing an update about delivery times, for example - anticipating sources of frustration or the need for assistance before the customer has even realised it, on a personalised basis. Machine learning - which will be able to identify patterns within data automatically, without requiring an analyst to direct it - will give analytics even greater scope and power.



About ContactBabel

ContactBabel is the contact centre industry expert. If you have a question about how the industry works, or where it's heading, the chances are we have the answer.

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.

We help the biggest and most successful vendors develop their contact centre strategies and talk to the right prospects. We have shown the UK government how the global contact centre industry will develop and change. We help contact centres compare themselves to their closest competitors so they can understand what they are doing well and what needs to improve. If you have a question about your company's place in the contact centre industry, perhaps we can help you.

Website: www.contactbabel.com **Email:** info@contactbabel.com

Telephone:
+44 (0)191 271 5269

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Odigo, a Capgemini brand formerly known as Prosodie-Capgemini, helps large organisations connect with individuals through world-class, cloud-based contact centre solutions. Its cutting-edge, proprietary technologies enable a seamless, efficient, omnichannel experience for its customers and a satisfying, engaging experience for service agents.

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Telephone: **+44 (0)330 588 8000** **Odigo UK**
40 Holborn Viaduct
London EC1N 2PB



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