Supporting Vulnerable Customers
in the Contact Centre

November 2021

Supporting Partner

odigo

A CCMA Research Initiative

Giving vulnerable customers a helping hand

Vulnerable customers are at a greater risk of harm due to financial, health or capability constraints. It is vital that every contact centre knows how to identify vulnerable customers and tailor services accordingly to minimise the risk of harm.

To provide insight to help contact centres develop their strategies for vulnerable customers, CCMA with the support of Odigo commissioned bespoke research to understand vulnerable people: who they are, their specific contact needs and expectations. This research seeks to provide answers to some of the most pressing questions around customer vulnerability:

- How to identify vulnerable customers?
- What types of vulnerabilities exist?
- What has been the impact of the pandemic on vulnerability?
- How to encourage vulnerable customers to seek support?
- What providers are doing to support vulnerable people?

Research methodology

Led by the CCMA's Research Director, Stephen Yap, this research comprised both qualitative and quantitative methods, findings from which are integrated throughout this report.

In the first phase n=1,001 online interviews were conducted with UK consumers from 22-24 September 2021. Quotas were set by age, gender and region to ensure a nationally representative sample. The composition of the sample was as follows:

Gender

Male	Female	Non-binary
489	510	2

Age groups

18-24	25-34	35-44	45-54	55-64	65+
96	175	185	185	155	205

Region

East Midlands	East of England	London	North East England	North West England	Northern Ireland	Scotland
82	90	143	40	113	19	89

South East England	South West England	Wales	West Midlands	Yorkshire and the Humber
144	90	49	51	91

In the second phase, findings from the quantitative consumer research were debated with contact centre leaders and industry experts to add context and commentary.

With thanks to...

The CCMA and Odigo extend their sincere thanks to these individuals for their generous participation in the study.

Aimee Bushell, Head of Customer Engagement, Smeg (UK) Ltd

Leonie Clues, Senior Customer Experience Manager, BGL

Aidan Dale, Associate Director Operational Support, BGL

Carolyn Delehanty, Vulnerable Customers Expert

Steven Donovan, TCF & Consumer Vulnerability Lead, OVO

Colette Evans, Head of Customer Services, United Utilities

Beth Gee, Customer Operations - Product Partners Senior Manager, Monzo

Daren Homewood, Director of Operations, Atlanta Insurance Intermediaries

Sharon Millard, Head of Contact Centre Operations, Halfords Group

Jan Oldaker, Head of Customer Care, Lovehoney

Helen Pettifer, Vulnerable Customers Expert

Michael Sherwood, Head of Digital Experience, Atom Bank

Caroline Wells, Vulnerable Customers Expert

Foreword by CCMA

In my conversations with CCMA members and others from across the contact centre industry, the topic of vulnerable customers is never far away. The time was right for the CCMA to conduct its own research into vulnerable customers and share what contact centres are doing to support vulnerable people.

The events of the past two years have caused social and economic turmoil that has left no-one untouched and has added to the already sizeable numbers of vulnerable people. On a positive note, the pandemic has also helped to bring vulnerability out of the shadows. As our research shows, people are more prepared than before to recognise their vulnerability and divulge it to others

who can help. And organisations are providing more help than ever before, both in terms of empathetic design of customer experiences as well as training advisors.

This research offers an unflinching overview of just how many people are in need of our help. It is my hope that it brings useful perspectives to the movement, offering evidence and encouragement for organisations to redouble their efforts helping the people who are most in need.

Leigh Hopwood,
CEO, CCMA

Foreword by Odigo

Odigo is proud to continue supporting the CCMA's insightful research which, in this publication, highlights the surprising extent to which vulnerability exists around us. Financial Conduct Authority (FCA) guidance reminds us that anyone can be at risk of becoming vulnerable. As such this should not simply be viewed as the next hot topic coming out of COVID-19 but an issue that is long overdue a more open discussion.

It is startling to discover how widespread vulnerability is within society. The ramifications of failing to properly support these customers can only increase the risk of harm. Not only is there a moral imperative to avoid contributing to the burden on those with difficult circumstances, practically it makes much more business sense. Why should we operate blind to the context of so many customer queries? Furthermore, we should be acknowledging and assisting our valued colleagues who can also be at risk.

Vulnerability should not be used as a customer label; it is a dynamic spectrum and is better considered

as a context to guide personalised services. The only way this can be achieved however, is once you begin to identify those who are vulnerable. Odigo believes that systems infused with artificial intelligence have the capability to help organisations achieve this.

Identifying vulnerable customers alone, however, does not help them. This research is not just about uncovering the extent of the issue but discovering attitudes and strategies that can be practically applied to providing support. Openness itself can also help remove the stigma which holds some people back from asking for the help they need. Please read on for some truly actionable insights on how to deliver meaningful changes for vulnerable customers.

Neil Titcomb,
Managing Director UKI at Odigo

Reflections from experts

In all the years I've specialised in vulnerable customers, identification of them has consistently been one of the biggest challenges for the organisations who serve them. So, I read with interest, the importance of confidentiality to a disclosing customer and encourage leaders and contact centre teams to delve deeper into this on a human level.

Ask your vulnerable customers "what actions or behaviours have you experienced which led you to trust an organisation's confidentiality promises?" before reflecting internally "how can we replicate and enhance those actions and behaviours in our organisation?".

As contact centres leaders, your customer-facing colleagues have one of the hardest roles in the company as they endeavour to match their customer's needs with their company's products, services, and support options. Any mismatch between these has the potential to cause serious harm to vulnerable customers, incur avoidable costs and negatively impact your reputation. Inclusive Design is THE tool to eliminate this gap. It facilitates the rapid finding, testing and deployment of innovative solutions to pain points across the customer journey. Leaders would benefit from asking themselves "What do I know about the needs of my vulnerable customers?" and "To what extent do they influence the design of our products, services and support options?"

Carolyn Delehanty
Vulnerable Customer Experience Coach

It's encouraging to see CCMA sharing their research and key findings on the scope and impact of customers in vulnerable situations, especially when navigating contact centres.

As mentioned in the report, vulnerability is vast and will impact us all at some point in our lives. The likelihood that contact centre employees will be engaging daily with vulnerable customers is high. Therefore, providing the skills, capability and confidence to these team members is key to ensuring the customer achieves a good outcome.

Whilst the report data highlights that 2 out of 3 UK adults (66%) self-identify as having at least one vulnerability across the 4 FCA drivers (health, resilience, capability, and life events), it's important to recognise that this figure is expected to increase in the future.

The pandemic, economic and employment challenges and heading into the winter period, are all drivers to increasing the intensity, frequency, and demographic of vulnerability. Organisations should be prioritising the fair treatment of vulnerable customers and doing all they can to support customers needing additional or extra support.

Helen Pettifer
Vulnerable Customers Expert

When we've talked about vulnerability in the past, it's often been from a 'them' and 'us' perspective. That's not entirely unexpected. For a lot of us, our lives were (and still can be) very different from our customers and the situations they are in and the struggles they are having.

Our worlds could often 'feel' very different, and our lived experiences and expectations from the relative comfort of having regular employment and all the benefits that come with that, were often out of step with the realities of other people's lives. Since the pandemic, that idea of vulnerability only being a 'them' issue has gone completely out the window, because so many more of 'us' felt the impact of something that was outside of our control. 'Vulnerability' is us.

That's not to say that before the word 'vulnerability' came into our daily language, anyone struggling or finding things difficult was being treated badly. But it wasn't like it is now, where businesses across different sectors are working hard to more consistently meet the needs of customers who need help.

Life happens. That much we know. And, while our focus has been on responding well to people who need help, what this research shows is the importance of us developing products and services that are 'real-life friendly'.

Carolyn Wells
Vulnerable Customers Expert

Vulnerability is top of the agenda

Interest in vulnerable customers has intensified in recent years and their numbers have been amplified by the pandemic. According to the FCA, the number of vulnerable customers in the UK increased from 24.0 million to 27.7 million in the eight months from February to October 2020[1].

In February 2021 the FCA launched its final guidance on the fair treatment of vulnerable customers[2], setting out key practices for organisations. While regulated industries h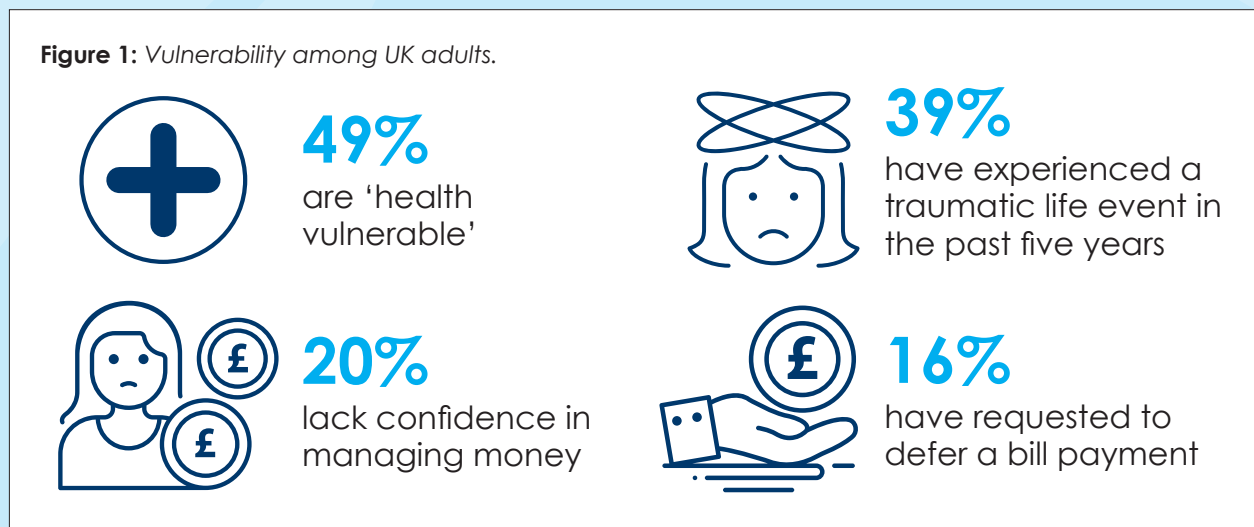ave long deployed dedicated procedures and resources, across every sector awareness is building of the duty of care owed by organisations and their contact centres to help protect vulnerable people from harm.

Two out of three adults self-identify as vulnerable

Following the FCA definitions of different types of vulnerabilities, CCMA research shows two out of three adults in the UK fall into one or more vulnerable group.

Two out of three adults (66%) in the UK self-identify as having at least one vulnerability.

Figure 1: *Vulnerability among UK adults.*

49% are 'health vulnerable'

39% have experienced a traumatic life event in the past five years

20% lack confidence in managing money

16% have requested to defer a bill payment

Base: n=1,001

Almost half of those surveyed (49%) suffered or have in the past five years suffered from at least one type of health vulnerability: recurring vision problems, hearing problems, mental health issues, fatigue, or difficulty understanding bills or letters.

Four in 10 (39%) people have experienced a traumatic life event in their household in the past five years: divorce or separation, redundancy, reduced working hours, bereavement, bankruptcy or critical illness.

Survey participants were asked to rate their confidence in managing money on a five-point scale ranging from 'very confident' or 'not at all confident'. One in five rated (20%) themselves 'not very confident' or 'not at all confident'.

[1] https://www.fca.org.uk/publication/research/financial-lives-survey-2020.pdf

[2] https://www.fca.org.uk/publications/finalised-guidance/guidance-firms-fair-treatment-vulnerable-customers

We are facing a vulnerability crisis among the young

Vulnerability in Britain today is widespread across all age groups, but younger people are even more likely to report vulnerable characteristics. More than three-quarters (77%) of those surveyed aged 18-34 fall into one or more vulnerable groups.

Figure 2: *Vulnerability among people aged 18-34.*

67%
are 'health vulnerable'

27%
have requested to defer a bill payment

31%
lack confidence in managing money

48%
have experienced a traumatic life event in the past five years
- 'reduced working hours' especially prevalent among the young.

Base: n=271 aged 18-34

Young people are particularly struggling with mental health. People aged 18-34 are more than three times as likely to report having experienced mental health issues in the past five years compared with those aged 55+.

Figure 3: *Do you experience, or have you experienced in the past five years, any of the following? Mental health issues.*

Aged 18-34	Aged 35-54	Aged 55+
40%	28%	12%
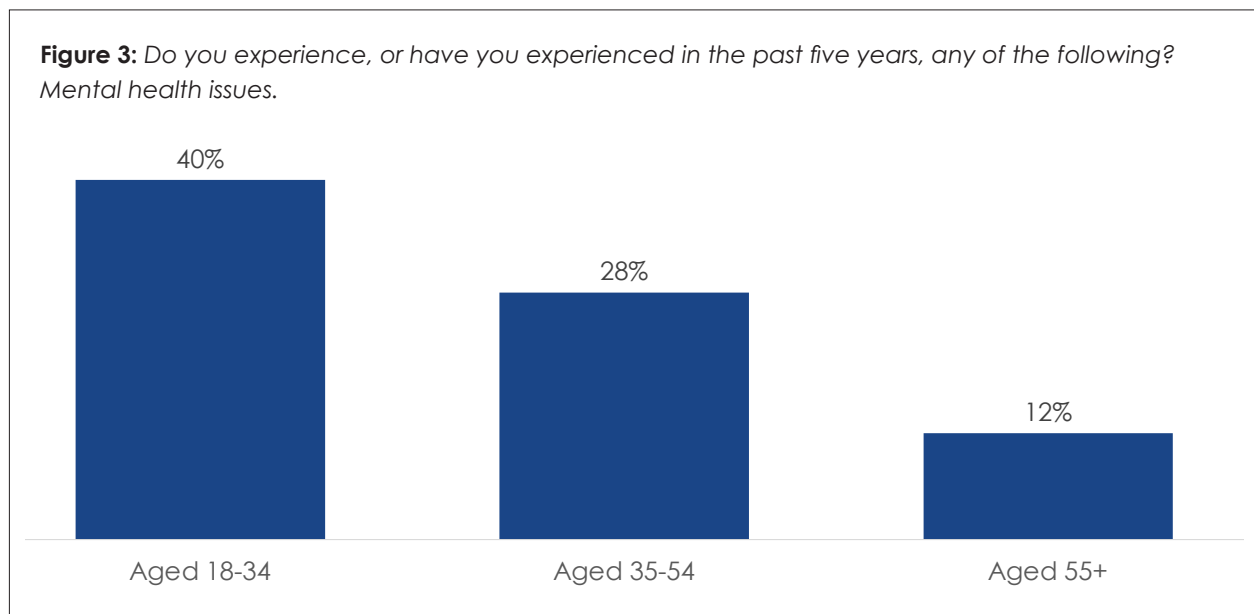
Base: n=271 aged 18-34, n=370 aged 35-54, n=360 aged 55+

When interpreting differences between age groups, care must be taken when attributing root cause. There can be no doubt that public discourse around vulnerability has progressed tremendously in the past 20 years. Today's young people are more prepared to recognise and admit to vulnerabilities than people of earlier generations.

"We're seeing more and more people being recognised as being vulnerable. A big part of that is due to the pandemic. Not necessarily just situational, but it is becoming more common language with the links to shielding groups. We get a much truer picture now of how many people find themselves in difficulty."

Steven Donovan, TCF & Consumer Vulnerability Lead, OVO

"As a result of the pandemic, we're much better at recognising the support we can offer each other as a better society."

Sharon Millard, Head of Contact Centre Operations, Halfords Group

"We've done quite a bit of recruitment recently. Candidates are asking much more than before about working from home and about our mental health ethos."
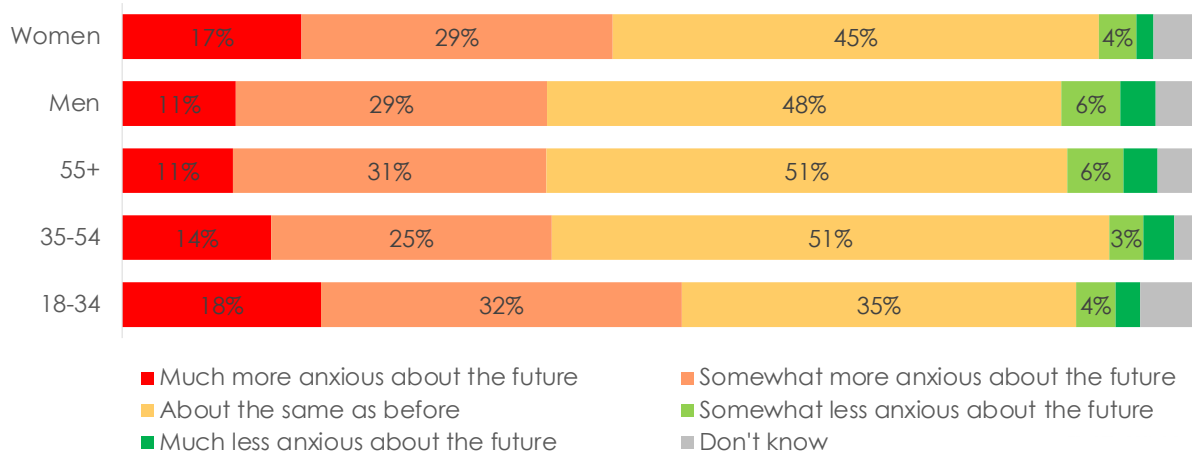
Aimee Bushell, Head of Customer Engagement, Smeg (UK)

Evidence[3] suggests that many young people do indeed face significant situational challenges[4], against the backdrop of growing wealth disparities between young and old[5]. It is therefore reasonable to assert that the vulnerability crisis among the young is not simply a result of greater willingness to recognise and admit, but of genuine lived experience.

Uncertainty about the future on the rise since the pandemic

The social and economic consequences of COVID-19 have contributed to a feeling of uncertainty for many people. As shown in Figure 4, anxiety about the future has risen since the pandemic, especially among younger people and women. Half (50%) of all those surveyed aged 18-34 report that they have become more anxious about the future since the start of the pandemic.

Figure 4: *Since the start of the pandemic, generally speaking have you become more anxious about the future, less anxious or about the same as before?*

Legend:
- Much more anxious about the future
- Somewhat more anxious about the future
- About the same as before
- Somewhat less anxious about the future
- Much less anxious about the future
- Don't know

	Much more anxious	Somewhat more anxious	About the same	Somewhat less anxious
Women	17%	29%	45%	4%
Men	11%	29%	48%	6%
55+	11%	31%	51%	6%
35-54	14%	25%	51%	3%
18-34	18%	32%	35%	4%

Base: n=510 women, n=489 men, n=271 aged 18-34, n=370 aged 35-54, n=360 aged 55+

The relationship between vulnerability and anxiety is illustrated in Figure 5. Vulnerable people of all kinds are all significantly more likely than the non-vulnerable to say that they have become more anxious about the future. The impact of the pandemic is most keenly felt among those who have less resilience to cope.

[3] https://www.health.org.uk/news-and-comment/news/young-people-say-their-prospects-are-dwindling-and-wellbeing
[4] https://www.ucl.ac.uk/ioe/news/2021/apr/more-half-16-25-year-olds-fear-their-futures-and-job-prospects
[5] https://www.fca.org.uk/publications/research/research-note-accumulation-of-wealth-in-britain-preparedness-for-retirement

Figure 5: *Since the start of the pandemic, generally speaking have you become more anxious about the future, less anxious or about the same as before?*

Category	Much more anxious	Somewhat more anxious	About the same	Somewhat less anxious
Non life event vulnerable	10%	24%	55%	4%
Life event vulnerable	19%	37%	33%	6%
Non health vulnerable	7%	25%	58%	3%
Health vulnerable	21%	34%	34%	7%

■ Much more anxious about the future
■ Somewhat more anxious about the future
■ About the same as before
■ Somewhat less anxious about the future
■ Much less anxious about the future
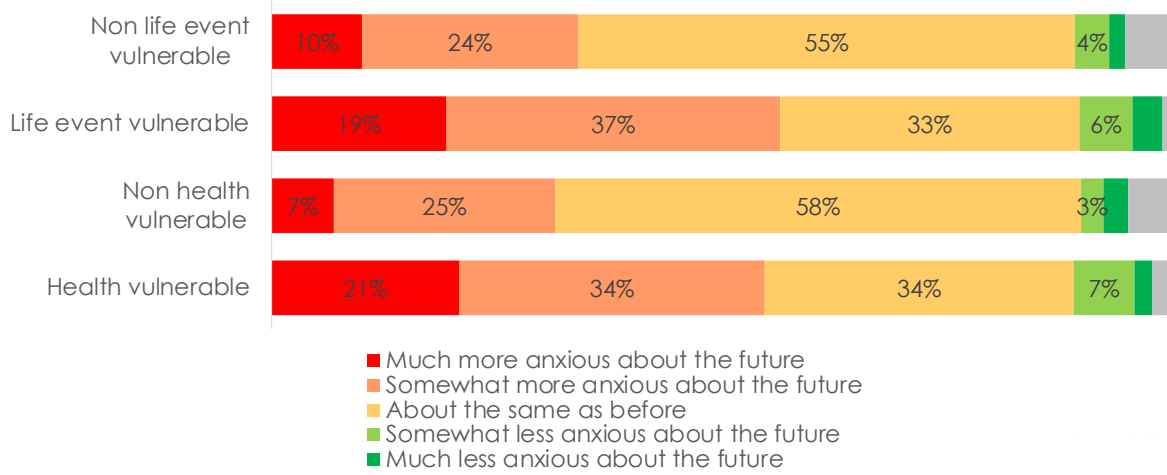
Base: n=751 money confident, n=195 money unconfident, n=392 life event vulnerable, n=609 non life event vulnerable, n=491 health vulnerable, n=510 non health vulnerable.

....

"We're looking at the difference between what is a permanent vulnerability and a short-term vulnerability and when we should take off the flag when it's a short-term vulnerability."

Daren Homewood, Director of Operations, Atlanta Insurance Intermediaries

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How can contact centres better identify vulnerable customers?

For all the damage that the pandemic has wrought, one of the positive outcomes is the growth in public discourse around vulnerability and greater willingness for vulnerable people to speak up and ask for help. In turn, providers are offering more recognition and support than ever before.

A substantial proportion of vulnerable people say they are more likely to contact organisations for help today than before the pandemic, as illustrated in Figure 6.

Figure 6: *Compared with before the pandemic, generally speaking are you more likely to contact organisations for advice, less likely or about the same as before?*

Category	Much more likely	Somewhat more likely	About the same
55+ non-vulnerable		4%	88%
55+ vulnerable		15%	72%
35-54 non-vulnerable		11%	77%
35-54 vulnerable		19%	60%
18-34 non-vulnerable		16%	63%
18-34 vulnerable		24%	50%

■ 5 - Much more likely now to contact organisations for advice
■ 4 - Somewhat more likely now to contact organisations for advice
■ 3 - About the same as before
■ 2 - Somewhat less likely now to contact organisations for advice
■ 1 - Much less likely now to contact organisations for advice

Base: n=209 18-34 vulnerable, n=62 18-34 non-vulnerable, n=260 35-54 vulnerable, n=110 35-54 non-vulnerable, n=190 55+ vulnerable, n=170 55+ non-vulnerable.

While the pandemic has contributed to lowering stigmas around vulnerability, many people, particularly older ones, are still reluctant to disclose. In some cases they may not be fully aware of their own vulnerabilities, or of the support that is available to people in their situation.

"We've recently rolled out a training module for our teams around treating customers fairly. Using example conversations, it demonstrated vulnerability

in a way that I hadn't seen it brought to life before, with clear signposts of things to listen for."

Sharon Millard, Head of Contact Centre Operations, Halfords Group

Figure 7 shows how organisations could encourage customers to notify them about vulnerabilities. Vulnerable customers are most likely to be swayed by assurances around confidentiality, and explanations of what additional help would be on offer for them.

Figure 7: *Which of the following, if any, would encourage you to proactively notify an organisation about a hardship or life event? Please select all that apply.*

You were assured of full confidentiality	48%
The organisation makes it clear that you would be eligible for extra help	38%
The organisation's reputation for helping people in need	31%
Hearing positive experiences of others in need who have been helped	31%
You were assured that disclosure would not affect your credit rating	29%
Received helpful support from other organisations when you told them about your challenges	24%

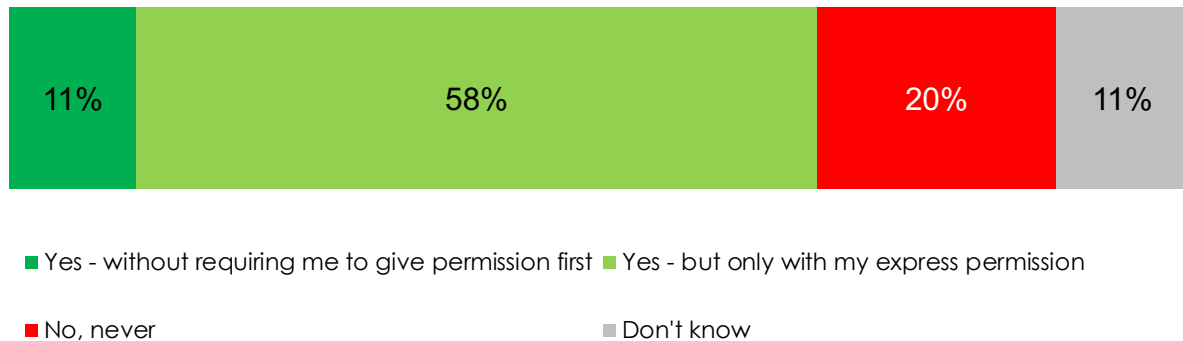Base: n=606 (fall into at least one vulnerable category).

In addition to self-disclosure, technology is being deployed in contact centres to help identify vulnerable customers, for example through speech and text analytics.

"We're exploring how speech analytics might be able to help us identify different types of vulnerability and then develop our reps to handle these calls more effectively. We do check for vulnerability through our QA process, but that's sometimes like searching for a needle in a haystack."

Daren Homewood, Director of Operations, Atlanta Insurance Intermediaries

In the utilities sector a voluntary Priority Services Register overseen by Ofgem is shared across organisations, offering registered customers access to services such as large-format or Braille bills, advanced notice of service interruption, priority in a power cut and assisted meter readings. As Figure 8 shows, a majority would support a nationwide opt-in database of vulnerable customers.

Figure 8: *If you were facing hardship, would you consent to being added to a national database of people potentially in need of extra support, which providers could access to proactively offer you advice and help.*

| 11% | 58% | 20% | 11% |

■ Yes - without requiring me to give permission first ■ Yes - but only with my express permission
■ No, never ■ Don't know

Base: n=1,001

"Not just opt in, but opt out as well. And it's really important to set out very clearly what are the consequences of being honest. The good and bad."

Jan Oldaker, Head of Customer Care, Lovehoney

"In the north west we worked with the Money Advice sector to launch a portal called the Hardship Hub. Organisations upload information onto the portal and the debt and money advisors can use this to understand the schemes available for each customer in their circumstances from a broad spectrum of organisations."

Colette Evans, Head of Customer Services, United Utilities

Different vulnerabilities pose different challenges for organisations

Some types of vulnerabilities pose specific challenges for providers to be able to identify and appropriately respond, in particular people with literacy vulnerabilities and mental-health difficulties.

"Some vulnerabilities are easier to handle than others. I feel very comfortable that financially vulnerable customers are going to the right people and getting the right service. We've got lots of different options for our reps to offer support to customers in financial difficulty. Similarly we have a process that supports customers with

a bereavement. However, when it comes to something like mental capacity, that's really difficult to identify and the support required may be bespoke to the customer's needs. We would struggle to develop such a process and therefore we rely far more on the skills, experience and capability of our reps."

Daren Homewood, Director of Operations, Atlanta Insurance Intermediaries

"We do have customers with mental health difficulties. Sometimes it's very difficult to understand whether the problem they're presenting to you is your problem or not. It's about reading between the lines, understanding that there's a whole gamut of different types of people, and not judge."

Jan Oldaker, Head of Customer Care, Lovehoney

At present most providers operate a single vulnerability flag. As yet few organisations are able to use individual flags for different vulnerabilities, although we may expect to see this over time.

"Right now our vulnerability flags aren't very granular, but we want to get to the point where we can have different ones with the right actions for the specific type of vulnerability."

Beth Gee, Customer Operations - Product Partners Senior Manager, Monzo

Preparing advisors to deal with vulnerable customers

Contact centres are more than ever reliant on their frontline teams to be able to identify and handle vulnerable customers appropriately and sensitively.

Many organisations deploy specialist teams in their contact centres who have received specific training on vulnerable customers. This is particularly commonplace in regulated industries where there is significant operational scrutiny. Training is provided by both internal and external parties.

For utility providers, the Priority Services Register allows a vulnerable customer to be flagged immediately and routed to the specialist team. Other businesses without such a database rely on advisors to identify a vulnerable customer then manually escalate.

"Once a customer joins our Priority Services Register, they're given access to a freephone number which connects them to a dedicated team who receive customer vulnerability awareness training with the helpful input of organisations such as Mind, Samaritans, Macmillan Cancer Support and Autism Together, plus enhanced training on how to recognise and support customers living with dementia."

Colette Evans, Head of Customer Services, United Utilities

"We also have a dedicated team. Our general team should be able to handle up to a certain point, then it's passed to an escalation team."

Beth Gee, Customer Operations - Product Partners Senior Manager, Monzo

It is important to remember that some colleagues in the contact centre will themselves be vulnerable and furthermore, that conversations with vulnerable customers can often add to the cognitive and emotional load placed on advisors. It is essential therefore advisors who deal regularly with vulnerable customers be provided with coaching and support to remain resilient.
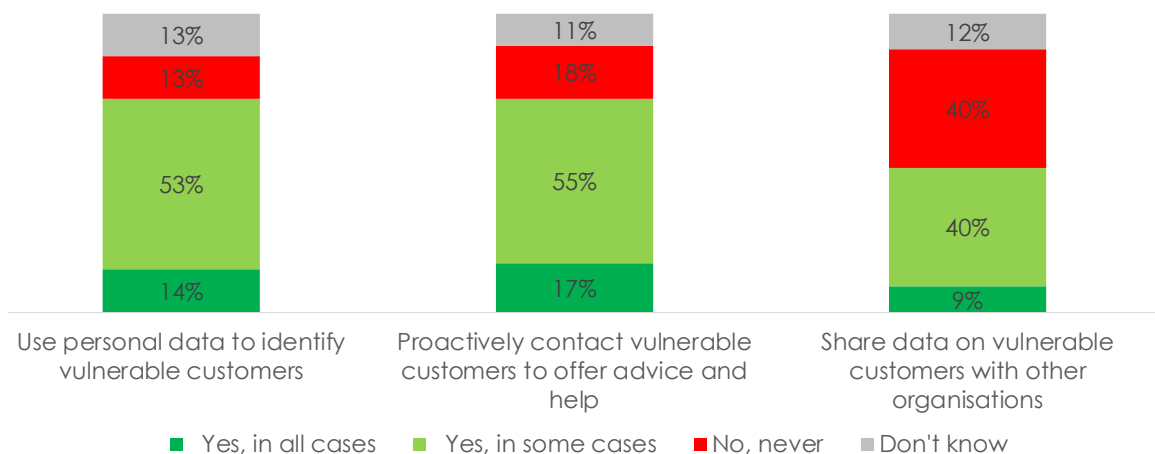
Designing for vulnerable customers

As the commitment to serve vulnerable customers grows, organisations are increasingly looking to design their products, services and customer journeys appropriately. Once again regulated industries lead the way.

" If you design something that works for people with accessibility needs, typically it tends to improve service overall, because we're talking about making it simpler or easier which from a customer experience point of view is always going to be a good thing to do."

Steven Donovan, TCF & Consumer Vulnerability Lead, OVO

Figure 9: *In your opinion, should organisations be allowed to …?*

	Use personal data to identify vulnerable customers	Proactively contact vulnerable customers to offer advice and help	Share data on vulnerable customers with other organisations
Don't know	13%	11%	12%
No, never	13%	18%	40%
Yes, in some cases	53%	55%	40%
Yes, in all cases	14%	17%	9%

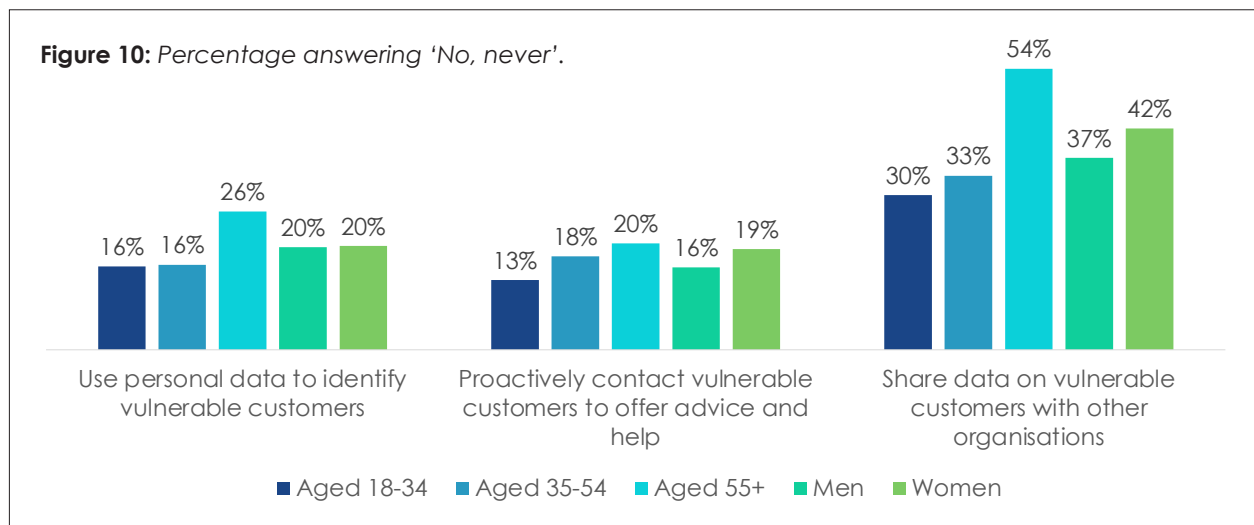■ Yes, in all cases ■ Yes, in some cases ■ No, never ■ Don't know

Base: n=1,001

Most people support the use of personal data to help serve the vulnerable

As shown earlier in this report, overcoming initial concerns about confidentiality will go a long way to encourage people to disclose vulnerabilities. Furthermore, a majority supports the use of personal data by providers to identify vulnerable customers to proactively contact them to offer help.

However, as Figure 9 illustrates, there is considerably more resistance to the idea of organisations sharing data with each other. Any such sharing must therefore be implemented with a high degree of transparency, ideally on an opt-in basis.

Figure 10: *Percentage answering 'No, never'.*

	Use personal data to identify vulnerable customers	Proactively contact vulnerable customers to offer advice and help	Share data on vulnerable customers with other organisations
Aged 18-34	16%	13%	30%
Aged 35-54	16%	18%	33%
Aged 55+	26%	20%	54%
Men	20%	16%	37%
Women	20%	19%	42%

Base: n=271 aged 18-34, n=370 aged 35-54, n=360 aged 55+, n=489 men, n=510 women.

"There needs to be openness about where the data goes. It can't be just a black hole of my data being shared. As part of GDPR there needs to be clarity around who it's going to, and for what purpose as we currently have in place with the Energy Priority Services Register."

Steven Donovan, TCF & Consumer Vulnerability Lead, OVO

The Priority Services Register demonstrates that well-run and responsible initiatives can be highly successful, but when considering rolling out similar initiatives customers will expect reassurances of confidentiality. As Figure 10 shows, people aged 55+ are especially sensitive to privacy, and women are more likely than men to be cautious about their personal data being shared.

"We committed to having our Priority Services scheme meet the British Standards Institute Inclusive Service Provision. It wasn't something that we needed to do, but external assurance lets customers know that it's there for a reason."

Colette Evans, Head of Customer Services, United Utilities

"If you start a conversation asking a customer if there is anything about their circumstances we need to know so we can adapt the service/ product to their needs, make sure you finish that conversation talking about what we're going to do differently."

Steven Donovan, TCF & Consumer Vulnerability Lead, OVO

Treating vulnerable customers fairly is good business

Few would dispute there is a moral imperative to help protect vulnerable people from harm. Regulators have made a huge difference, visible in the sophisticated and mature processes deployed in utilities and financial services.

Other than simply being the right thing to do, there is considerable evidence that investing in processes, technology and training to help support vulnerable customers is a sensible business decision. Contact centre leaders we spoke with pointed out the benefits they have witnessed, including improved retention and positive PR.

"Most people will have a vulnerable situation at some point. From a business point of view, it's reasonable to expect to be set up to help in these situations so that you don't lose customers at this point in their journeys with us. Some of the best press we get is around when we really helped people in vulnerable situations, such as our gambling block."

Beth Gee, Customer Operations - Product Partners Senior Manager, Monzo

"Our sustainability is about the trust relationship we build with customers to enable them in a lifetime of motoring and cycling. If you think about it from that perspective, the way we behave helps build that trust and that sustainability."

Sharon Millard, Head of Contact Centre Operations, Halfords Group

Five discoveries from this research

1. Since the pandemic vulnerable people have become more willing to contact organisations for help.

2. Organisations have successfully implemented mature processes for some vulnerabilities such as financial constraint. Other vulnerabilities such as mental health and literacy are more subjective and bespoke.

3. Confidentiality is of the utmost concern for vulnerable customers. Providers must be transparent around the implications of disclosure and use of personal data.

4. Technology - for example speech and text analytics - is playing a growing role in identifying vulnerable customers and routing their queries to the right advisors.

5. At the same we are more reliant on our advisors than ever before to exercise skill, judgement and empathy.

About the CCMA

The CCMA is the longest established association representing the call centre industry in the UK. We support contact centre managers through providing opportunities to network; to openly share best practice and to increase their skills and knowledge through specialist training.

Our aim is to offer timely and impartial advice to our members; to keep contact centre leaders in touch with changes in their industry; to provide credible benchmarking information and to help individuals maintain an awareness of the latest trends and developments.

Our membership association is not for profit, and our board is made up of people who work full time in the industry in operational roles. We are run by our members for our members.

For more information: www.ccma.org.uk | @CCMATalk

About Odigo

At Odigo we are committed to developing technology that ensures customer experience (CX) is put first and our clients can deliver customer service that is convenient, personalised and effective. The dynamic, fast-changing nature of modern business, across all sectors, means organisations need robust, scalable and flexible solutions that enable swift reactions and proactive engagement.

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