

Contact Centre Technology Report 2026

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Exciting Times

After decades of incremental technological progress, we find ourselves in the midst of a period of transformation that feels both exhilarating and, for many, deeply unsettling.

Generative AI has arrived with unprecedented velocity, promising efficiency gains, enhanced customer experiences and operational change. Yet as we rush to embrace these capabilities, a troubling question emerges – are we repeating the mistakes of the past?

The history of contact centre technology is littered with innovations that promised revolution but delivered frustration. Interactive Voice Response (IVR) systems that trapped customers in endless menu loops. Chatbots that couldn't understand basic queries and offered no clear path to human assistance. Each wave of automation arrived with fanfare, only to become synonymous with poor customer experience.

Now, as AI-powered solutions proliferate across our operations, we must ask ourselves: is this the 'third disaster' in the making? Or have we finally learned how to implement technology in ways that genuinely enhance both customer and colleague experiences?

The answer, as this report demonstrates, lies not in the technology itself but in how we deploy it. The organisations achieving genuine success with AI, and any other technology implementation, share common characteristics – they start with clearly defined problems rather than pursuing technology for its own sake, they involve frontline colleagues in design and implementation, they measure outcomes that matter to customers, not just operational efficiency, and they view technology as an enabler of human capability rather than a replacement for it.

This report brings together insights from industry leaders, practitioners and innovators who are navigating this transformation successfully. From strategic frameworks to practical case studies, it offers guidance for organisations at every stage of their technology journey.

Leigh Hopwood, CEO

A Landscape in Transformation

The word 'acceleration' is now synonymous with contact centre technology. A prime example: Three years ago, generative AI was barely on the radar for most contact centre leaders. Today, it has become central to strategic planning discussions, with organisations racing to identify use cases, deploy practical applications and reimagine their service models.

The vision emerging across the industry centres on leveraging AI for routine interactions whilst preserving human expertise for moments that truly require empathy, judgement and complex problem-solving.

This shift represents more than just technological advancement - it marks an irreversible change in the short and long-term future of customer service delivery.

People-Centric and Technology-Enabled

Contact centres have traditionally been, at their core, people businesses. The human element - the countless interactions, relationships, and personal connections - has long been what makes this industry compelling. For decades, technology played a supporting role, operating largely in the background and often presenting as many challenges as solutions.

The industry's trajectory changed dramatically around 2015, when Gartner formally recognised Contact Centre as a Service (CCaaS) as a distinct category. Whilst cloud-based contact centre solutions had existed since the early 2000s through vendors like Five9 and InContact (now NICE), they initially offered relatively basic voice routing capabilities.

By 2015, however, the market had matured significantly and organisations began embracing evergreen, subscription-based solutions that eliminated the burden of maintaining proprietary infrastructure.

The subsequent decade can be divided into two distinct phases. During the first five years, buyer demand outpaced vendor capabilities - organisations wanted more functionality than the market could readily provide.

The past five years have seen this dynamic reverse entirely. In an increasingly competitive landscape, vendors have released functionality at such a consistent pace that many organisations struggle to deploy and operationalise all available features effectively.

The GenAI Inflection Point

As businesses fight against the tide of ever-increasing employee costs, AI has appeared in boardrooms like a present under the Christmas tree.

Then generative AI has come along, and the entire playing field has shifted once again. The volume of solutions, the velocity of change and the increasingly blurred lines between CRM and CCaaS vendors have created a complex landscape. New entrants emerge regularly, whilst established players reinvent themselves with AI-enhanced offerings.

For organisations evaluating technology investments, the challenge is no longer simply keeping pace - it's navigating an environment where the options can feel overwhelming.

For board members eager to capitalise on AI's potential, standing still is not an option. Yet rushing forward without clear strategy risks significant investment in time, resources, and capital without commensurate returns.

The question becomes: what is the practical path forward that delivers genuine value whilst avoiding buyer's remorse?



Nerys Corfield,
Injection Consulting



Fundamental Principles in a Changing Market

Despite the rapid evolution of available solutions, certain fundamental principles remain constant, whilst some new considerations have emerged as critical success factors.

- **Clarity of use case remains paramount:** This requires understanding – and wherever possible, quantifying – the time and operational pain created by current workflows. Technologies such as automated call summarisation (which has increasingly become a standard practice across contact centre operations through the course of 2025) and real-time knowledge guidance offer material benefits. However, even seemingly obvious improvements require rigorous evaluation of value, return on investment and vendor selection – particularly given that organisations typically have multiple contracted vendors presenting similar new capabilities.
- **Core evaluation principles have not changed:** Regardless of the pace of technological advancement, when it comes to deployment you still have to apply some standard methodology. Involving frontline advisors in the decision-making process is vital, as is securing credible customer references, being very clear on a roadmap, understanding the origins of any solution you adopt and being clear on the integration points across your core stack.
- **A critical new consideration:** End-user understanding and adoption is a must. If the people using these technologies only have a vague notion of their benefits, adoption will falter and investments will fail to deliver expected returns. Clear communication of value and comprehensive enablement have become non-negotiable components of successful technology deployment.

Prescient or Naïve?

The next few years will likely make today's technology decisions look either prescient or naïve. Organisations that balance enthusiasm for innovation with disciplined adherence to fundamental evaluation principles will be best positioned to navigate the ongoing transformation successfully.

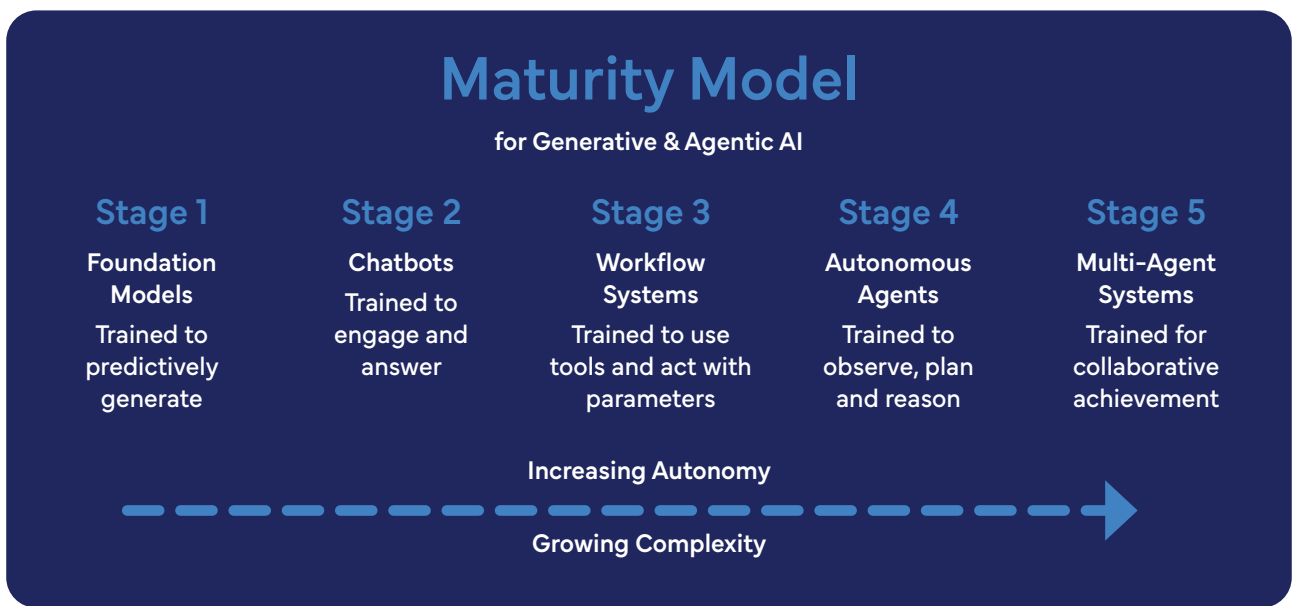
AI: Hype vs Reality

AI’s highest returns currently come from agent augmentation, agentic workflows with clear guardrails and disciplined AI readiness.

The most successful contact centres are those re-architecting habits, not just tools. This happens when decision-making is based on foundation understanding of AI’s strengths and weaknesses, ROI flows from fixing real world problems, and teams that are aligned around a shared vision of AI-infused customer contact.

How AI Is (And Isn’t) Transforming CX

AI has moved from point tools to orchestration. The practical frontier in 2025 is agentic AI paired with human expertise – goal-directed systems that can plan, act across enterprise systems and escalate intelligently. Right now, market readiness is focused on delivering agentic workflow which is mid-point in agentic maturity.



This shifts AI from answer engines to outcome engines: updating CRMs, triggering refunds, rescheduling deliveries, or reconfiguring network settings without human keystrokes and handing off to people when context, emotion or ambiguity demand it.

The net effect in mature adopters is measurable gains in speed and First Contact Resolution (FCR), plus less cognitive drag for advisors who receive real-time knowledge, summaries and next-best-actions rather than wading through systems.

Where it does not transform is where expectations exceed readiness: siloed data, weak governance, poor process design, or no human-in-the-loop protocol resulting in brittle bots and customer frustration.

Proactive understanding of your readiness to move onto the next stage of agentic capability is as essential as running your business as usual (BAU) efficiently.

Ethical and Practical Considerations

Trust is an operational capability, not a slogan, and contact centres must operationalise ‘responsible AI’ and make it central to what customers remember about their engagement.



Martin Hill-Wilson, Brainfood

When customers interact with AI, they need clear disclosure alongside easy access to human assistance. Managing model behaviour requires ongoing bias monitoring, accuracy engineering and human review of consequential decisions. Privacy must be embedded by design, aligning to data residency commitments and regulatory adherence. Explainability becomes critical as risk increases – customers should understand how and why AI-powered decisions affect them.

AI-Human Partnering

The interplay between AI and frontline advisor becomes ever more significant. Real-time assistance and summarisation reduce wrap-up time and error, whilst improving compliance. Supervisor alerts based on sentiment and complexity enable better live guidance, while knowledge orchestration replaces static search with context-aware retrieval, grounding answers in approved sources and past case data.

Agentic flows automate completion rather than just conversation – refunds, password resets, warranty checks and appointment changes can execute without human keystrokes.

With any of these processes, actions must be implemented with appropriate permissions and reversible mechanisms – especially as AI shifts the role of frontline advisors to higher-emotion, higher-complexity interactions. Wellbeing features that monitor advisor burnout signals and suggest cadence breaks help reduce attrition, whilst sustaining empathy under heavier case mix.

Training must extend beyond ‘how to use the tool’ to ‘how to supervise the tool’. Advisors need collaboration fluency – prompt discipline, the ability to verify model outputs, skills in switching between co-pilot and pilot modes and judgment about when not to use AI.

As simple queries deflect to automation, remaining contacts demand stronger problem-solving and domain mastery. Emotional labour support through wellbeing analytics, micro-break nudge, and post-contact decompression improves sustainability and outcomes. Organisations must make new career progression options visible as teams move toward specialist casework, relationship recovery and complex troubleshooting.

Balancing Efficiency with Empathy

Much has been made of the efficiency-empathy trade-off with AI, but it is false when designed properly. This requires understanding about what’s distinctive about human and artificial intelligences, and how to optimise their partnership.



It's vital to automate the routine with guardrails, reserving human time for ambiguity, emotion and exception handling. Route by need rather than channel, using predictive intent and sentiment to direct contacts to the right human skill. Measure what matters - complement Average Handling Time (AHT) and FCR with customer effort, emotion recovery and colleague wellbeing. Reward 'right-time service' rather than exclusively fast service. Escalation rules should privilege human reassurance when risk or distress is high, even if a machine can compute a solution faster.

Habits Before Habitats

The key with AI is to start with habits before habitats. Fix the work practice, then deploy the tool. Processes designed for human 'swivel-chair work' often break under automation, requiring redesign around outcomes and controls first. Maturity beats spectacle – and organisations progress from exploratory pilots to integrated orchestration by investing in data quality, governance and change management rather than simply acquiring models.

Avoid 'pilot purgatory' by tying each use case to a single business metric with predefined acceptance criteria, then iterate in production with human oversight. Guardrails make the critical difference: least-privilege access, reversible actions, deterministic connectors for critical steps and explicit escalation maps keep agentic systems safe and auditable. Human-AI partnership consistently outperforms either humans or AI alone when roles are clearly divided.

Hype Vs Reality: A Clear Line

The gap between hype and reality remains substantial across three key areas:

- **Hype:** "AI will replace contact centres." **Reality:** Volumes deflect, complexity concentrates. Human empathy, negotiation and context remain decisive in loyalty-critical moments.
- **Hype:** "Just add a chatbot." **Reality:** Value appears when AI is woven into back-end actions, knowledge governance, identity, and quality assurance (QA) – and when it can do work, not only talk.
- **Hype:** "Scale first, fix later." **Reality:** The majority of initiatives stall without readiness. Governance, data integration and change adoption determine lift-off.

A Pragmatic Playbook

Assess maturity across governance, people, process, technology and data before launching any AI deployment. Set risk thresholds and escalation criteria upfront rather than discovering gaps during implementation.

Design explicitly for partnership by defining who leads each step – human, AI, or both. Make handoffs seamless with full context preserved. Start narrow and ship fast: choose one high-volume, low-risk process, instrument it thoroughly and iterate to stability before expanding.

Make empathy measurable by incorporating emotion recovery, effort scores and wellbeing metrics into performance dashboards. Close the loop systematically – use QA and conversation review to retrain knowledge, tighten guardrails and update playbooks weekly rather than yearly.

AI delivers outsized returns in customer contact when treated as a disciplined partnership. Agentic systems handle the busy work and back-end actions whilst people do the sensing work of care, judgment and recovery.

Organisations that succeed will change habits as well as habitats, building maturity step by step and prove that the real competitive advantage is a trustworthy system that is fast, empathetic and safe by design.

The Tech Stack Paradox: How Your Contact Centre Transformation Can Move Forward

Here's an intriguing perspective that deserves consideration: your contact centre's technology stack might be ready for a different approach to unlock genuine transformation.

Yes, you read that correctly.

In the enthusiasm to adopt the latest tools – AI assistants here, analytics platforms there, a sprinkle of workforce optimisation for good measure – organisations have created complex technology ecosystems that possess tremendous potential yet await proper orchestration.

Walk into any contact centre boardroom today and you'll hear ambitious visions about "digital transformation" and "AI-powered customer experiences". Yet beneath the surface of these technology portfolios lies an opportunity: most organisations have the building blocks for transformation but haven't yet realised their full potential.

Consider this: whilst nearly half of UK contact centres have now implemented a chatbot, there's still significant room for improvement in customer satisfaction metrics. We're automating at unprecedented speeds, yet customers still value voice channels – nearly 70% of contact centre demand remains voice-based. The technology stack continues to evolve, presenting opportunities for meaningful change.

The Architecture of Tomorrow's Contact Centre

A future-ready contact centre technology stack isn't about accumulation, it's about orchestration. Think of it as the difference between owning a collection of world-class musical instruments versus conducting a symphony. The instruments matter, but with proper orchestration, you can create something truly exceptional.

The modern stack benefits from being built on three fundamental principles that offer significant opportunities for improvement:

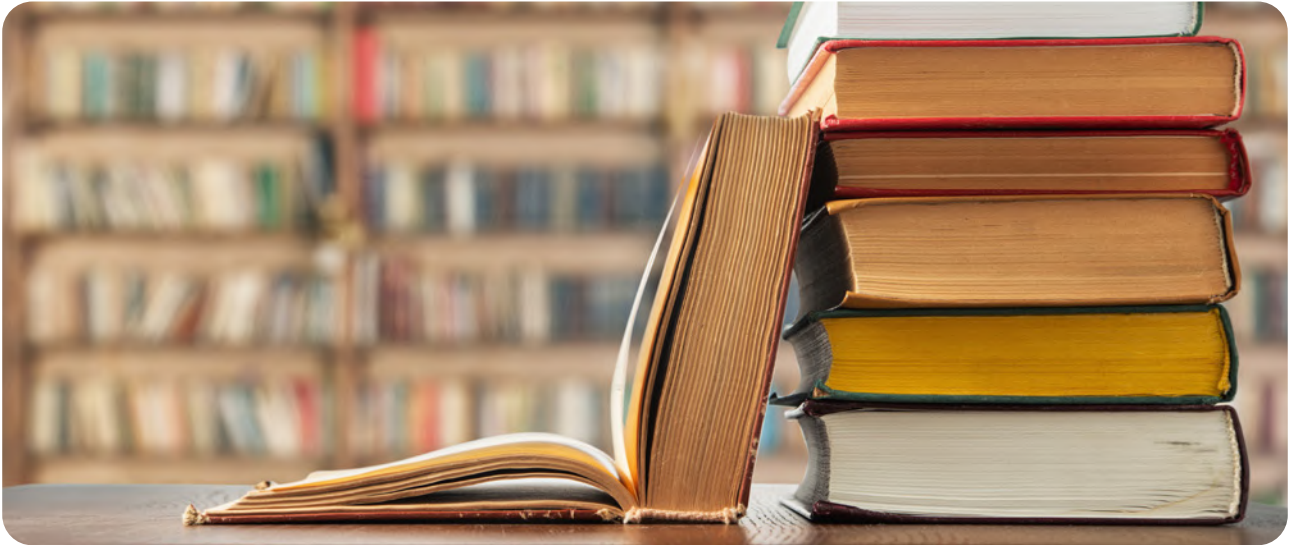
Cloud-native composability – Moving beyond cloud-washed legacy systems towards modern platforms. True composability means your telephony core can seamlessly interact with your CRM, your workforce management system can dynamically adjust based on real-time analytics, and your AI can access and action data from any system without complex integrations. When systems truly communicate with each other, organisations often discover their actual contact reasons differ significantly from their assumptions, opening doors for targeted improvements.

Data as the spine, not an appendage – Whilst many organisations currently view data analytics as supplementary dashboards, there's tremendous potential in making data the central nervous system of your contact centre. When properly integrated, data can inform every decision from routing to resource allocation, potentially uncovering efficiency gains equivalent to multiple full-time positions simply through better utilisation of existing resources.

Human-centric automation – This presents perhaps the greatest opportunity. Automation should amplify human capability rather than replace it. When organisations successfully digitise routine enquiries, they free their agents to handle complex, high-value interactions that genuinely require human empathy and problem-solving skills, creating more fulfilling work whilst improving customer outcomes.



Stuart Dorman,
Sabio



The Overlooked Pillars of Transformation

Whilst AI and automation capture much attention, several foundational elements of the technology stack present immediate opportunities for improvement:

Workforce Optimisation may not be glamorous, but it represents a significant opportunity for excellence. Despite its importance, monitoring of critical Workforce Management (WFM) metrics like schedule adherence, utilisation and forecast accuracy could still be better across the industry. Refocusing on these fundamentals can yield substantial results.

Channel orchestration presents another key opportunity. Whilst customers use multiple channels, many contact centres still have scope to better integrate their operations. Creating visibility across channels – where email teams can see chat history, and chat agents can access voice interactions – represents a clear path to improved service delivery. True omnichannel isn't just about offering every channel, it's about creating seamless transitions between them.

Quality management offers untapped potential. With 66% of contact centres still using spreadsheets for quality monitoring and 12% using paper-based forms*, there's a clear opportunity to transform this from a compliance activity into a powerful improvement tool.

The Strategic Enabler

AI's role as part of the technology stack has to be explored. Yes, it's transformative. Yes, it's increasingly essential. And yes, it requires thoughtful implementation to deliver real value.

The organisations seeing genuine returns from AI aren't those applying it universally. They're the ones deploying it strategically. Success comes from understanding specific use cases and ensuring proper integration with existing systems. High accuracy rates in AI-powered solutions – whether in enquiry recognition or self-service – come from meticulous training and thoughtful implementation, not from the technology alone.

AI should serve as the intelligence layer that enhances everything else, rather than a standalone solution searching for applications. The key lies in understanding where automation adds value versus where human intervention remains essential.

* Call Centre Helper (2024) What Contact Centres Are Doing Right Now.
<https://www.callcentrehelper.com/images/resources/2024/2024-what-contact-centres-are-doing-right-now-survey-240924.pdf>

Building the Future-Ready Stack

The path forward isn't necessarily about acquiring more technology. Often, it's about better orchestration of existing capabilities, clearer vision of objectives and strategic thinking about how components work together.

Consider your technology stack as an evolving ecosystem. Each component – from core telephony to AI orchestration – should work in concert to deliver exceptional experiences. The challenge lies not in having the most impressive collection of technologies, but in creating a coherent, composable, data-driven environment where every element serves a clear purpose.

The future belongs to contact centres that view their technology stack not as a collection of tools, but as an integrated platform for transformation. This means moving beyond the accumulation mindset towards thoughtful curation and orchestration. It means recognising that transformation isn't achieved through technology alone, but through the strategic alignment of people, processes and platforms.

As you evaluate your own technology stack, consider these questions:

- Are your systems truly talking to each other?
- Is data driving decisions or simply reporting on them?
- Are you using automation to enhance human capability or merely to reduce headcount?

The answers to these questions will determine whether your technology stack becomes a catalyst for transformation or remains a costly collection of underutilised potential.

The opportunity for genuine transformation has never been greater. With the right approach to orchestration and integration, today's technology stacks can deliver on their promise of revolutionised customer experience.

The question isn't whether you have enough technology – it's whether you're ready to make what you have work as one.

OVO – Using Artificial Intelligence for Advisor Assist

OVO’s frontline advisors were faced with a challenge: supporting wide-ranging customer queries across multiple channels while managing high average handling times driven by knowledge gaps and administrative tasks required during customer conversations.

While advisors excelled at building relationships and demonstrating empathy – achieving 70% customer satisfaction in telephony – significant time was being consumed juggling backend work while trying to focus on customer connection.

Defining the Vision

OVO recognised an opportunity to leverage AI to dramatically reduce administrative burden, creating time and space for advisors to focus on building customer relationships and improving overall experience. The organisation also acknowledged the need to better support neurodiverse colleagues finding certain text-based tasks difficult.

This aligned with the UK energy supplier’s strategic objectives of building leading customer experiences while simplifying the operating model. The vision was clear – every advisor would have a knowledgeable, efficient AI co-pilot called ‘Advisor Assist’ to help solve customer queries faster.

Advisor Assist

The solution OVO deployed displays live call transcription, allowing advisors to easily track conversations and preventing customer frustration from repeating information. Using this live transcription, the AI automatically generates call summaries at call end, broken into three sections: the customer issue raised, action taken on the call and next best steps.

This structure enables consistency when customers call back about the same issue or when advisors investigate complaints, with notes provided in a clear, digestible format. Advisors can copy and paste summaries directly into customer accounts, saving significant time per call and removing stress from dealing with tricky problems while simultaneously taking notes.

Collaborative Development Approach

The product was co-created in partnership between the Model Office team in the care department and a product team in the tech department. They created a highly collaborative unified team by co-creating the vision, prioritising the most valuable problem statements together and leveraging continual feedback throughout the process.

OVO prioritised appropriate governance including fortnightly stakeholder sessions and regular working group sessions between Model Office and tech teams. Working closely with external machine learning specialists ensured iteration and testing with the right large language model to generate high-quality summaries with accuracy rates above 80%. OVO ran a hackathon with its data science community to create the most optimised prompt. With prompt engineering being a relatively new skillset, crowdsourcing this component proved highly effective.



Comprehensive Impact

Advisor Assist led to substantial improvements across multiple dimensions. By automating administrative tasks and providing real-time support, OVO significantly reduced Average Handling Time, enabling more effective call management. Call transfer rates reduced from 18% to 10%, reflecting greater FCR. Customer satisfaction scores improved from 70% to 85%, demonstrating positive impact on service quality.

The AI solution transformed customer experience by ensuring interactions became smoother, faster and more accurate. Live transcription allows advisors to track conversations in real-time, reducing customer need to repeat information and minimising frustration. Auto-generated call summaries ensure subsequent interactions with different advisors are seamless, as all necessary information is readily available.

By offloading routine, time-consuming administrative tasks, the AI tool allowed advisors to focus on what they do best: building customer relationships and addressing needs empathetically. Advisors reported feeling more supported and less stressed, knowing they have a reliable co-pilot assisting with details. Neurodiverse colleagues valued the transcript and generated summary, demonstrating how AI – if used in a strategic and considered way – can improve accessibility and inclusivity in contact centre environments.

Operationally, real-time transcription and auto-summarisation features reduced time spent on post-call documentation, allowing advisors to handle more calls per shift. This efficiency reduced operational costs while improving quality and consistency of information logged in systems. The accuracy rate above 80% for AI-generated summaries ensured information passed between advisors remained reliable and high-quality.

Launch Strategy and Adoption

Throughout the launch plan, OVO released Advisor Assist to small groups of advisors to gain feedback and understand where optimisation and iteration were needed. The organisation prioritised an agile, lean approach, ensuring value reached customers as soon as possible by testing one hypothesis at a time.

A dedicated business acceptance testing team assessed auto-generated summary quality against expectations of typical advisor-generated summaries, with target accuracy levels above 80%.

OVO's contact centre held a dedicated 'Advisor Assist' celebration day across Glasgow and Bristol offices, creating energy and excitement around the new product launch. This approach enabled high user adoption rates from day one.

On launch day, the system produced 14,000 summaries with immediate adoption rate of 55%. The solution went live on voice for all 3,300 of OVO's advisors – both inbound and outbound.



Novuna – Transforming Speech Analytics into Actionable Intelligence

When Novuna implemented speech analytics across their contact centre operations, they unlocked a wealth of customer insight. But the sheer volume of data quickly created a hurdle – how to analyse thousands of interactions efficiently whilst maintaining the depth and accuracy needed to drive meaningful change.

The deployment of a Genie Bot not only solved this problem but transformed how insights drive decision-making across the organisation, delivering benefits measured in hundreds of thousands of pounds while strengthening customer protection and colleague wellbeing.

Rich Data, Limited Capacity

Novuna, a leading consumer finance provider based in Leeds, had successfully implemented speech analytics to capture detailed information from customer interactions. The system generated rich operational data, but manual analysis proved time-intensive, creating bottlenecks and slowing decision-making.

Each analysis cycle revealed new priorities, stretching the insights team's capacity. Other business areas – risk, business development, marketing and operations – struggled to see the relevance of speech analytics, which felt complex and abstract. Novuna needed a solution that delivered rapid, targeted insights while making data accessible across functions.

AI-Powered Conversational Analytics

The Genie Bot provided the agility Novuna required. The AI-powered tool enabled rapid topic switching and fast, targeted insights through a conversational interface that made complex analytics accessible to non-specialists. Users could ask questions in natural language and receive immediate, actionable answers, bringing speech analytics to life as a business-wide asset rather than a specialist tool.

The implementation prioritised speed and responsiveness, recognising that the ability to act quickly without compromising analytical depth would be crucial for adoption and impact.

Driving Cross-Functional Transformation

Once deployed, the Genie Bot's impact extended far beyond efficiency. It rapidly identified friction points within customer journeys, enabling process fixes that reduced unnecessary contact. For instance, it revealed that missing auto-acknowledgement messages prompted customers to call simply to confirm receipt – an easy fix that eliminated avoidable contact.

Speech category analysis improved vulnerability monitoring, detecting calls involving sensitive topics and allowing proactive welfare checks to support colleague wellbeing. The bot also transformed coaching approaches, comparing behaviours between colleagues with high and low satisfaction scores to pinpoint best practice and shape training programmes that improved consistency.



Quantifying the Impact

The Genie Bot delivered measurable benefits across multiple dimensions. A major process improvement in the e-signature workflow, worth around £800,000, was identified solely through the bot's analysis. Operational efficiency gains equated to two full-time insight analysts, saving about £80,000 annually while expanding analytical capacity.

Risk and fraud prevention strengthened significantly, with the flagging of potentially suspicious calls for faster investigation. Service refinements - such as improved call openings - helped reduce average handling times. The Genie Bot also identified where colleagues could demonstrate greater empathy, particularly during sensitive conversations, ensuring fair and compassionate outcomes while validating adherence to internal knowledge guidance.

Data-Driven Decision-Making

Combining conversational analytics with speech data allowed Novuna to build detailed business cases with greater accuracy. When developing virtual assistant journeys, the team pinpointed call volumes, types and handle times to forecast savings and customer impact precisely. The Genie Bot also supported rapid responses to emerging regulatory and operational challenges, enabling quick, evidence-based decisions.

Perhaps the deployment's most transformative effect was making analytics accessible to all. Interactive demonstrations allowed teams across risk, marketing and operations to pose their own questions and receive instant insights, turning abstract data into tangible results.

This success is now shaping Novuna's next phase, expanding the Genie Bot access to team leaders and operations managers, empowering frontline teams to conduct analysis independently and act on insights faster.

Building the Future

The credibility established through the Genie Bot has accelerated Novuna's wider automation roadmap. Planned initiatives include a Virtual Assistant for customer self-service, auto-wrap functionality suggesting interaction notes for agent review, and a Coaching Bot delivering personalised development through AI-driven feedback.

Further projects such as Customer Care Automation and Auto QA are in development, designed to streamline complaint handling and quality assurance. These innovations aim to deliver faster, fairer and more consistent outcomes - continuing Novuna's journey towards data-driven, AI-enabled excellence in customer experience.

The Legal Considerations of AI in Contact Centres

The rapid adoption of artificial intelligence in contact centres presents significant compliance risks for UK and EU organisations. From AI-powered call summarisation and voice analytics to automated decision-making, these technologies promise efficiency but create substantial legal exposure under both the UK and EU General Data Protection Regulations (GDPR) and the EU Artificial Intelligence Act. Contact centre operators must understand these dangers and implement safeguards before deployment.

Contact centres using AI must comply with GDPR, which governs personal data processing, and the EU AI Act, effective from 2024 with full implementation by 2027, regulating AI systems based on risk. Non-compliance can incur fines up to €20 million or 4% of global turnover under GDPR, with similar penalties under the EU AI Act. Contact centres processing thousands of interactions daily face compounded risks.

Most AI deployed in customer service is 'limited risk' under the EU AI Act, requiring transparency. However, AI systems influencing access to services or profiling individuals are 'high risk', triggering strict requirements like risk assessments, technical documentation, and human oversight.

Voice Biometrics: A High-Stakes Risk

Voice recognition is among the most sensitive AI uses in contact centres. The ICO (Information Commissioner's Office) recently sanctioned HMRC for using voice biometrics without valid consent. Voice data are biometric data and classified as special category personal data under GDPR Article 9, requiring the explicit consent of data subjects as well as another lawful basis.

HMRC enrolled millions of callers without adequately informing them about biometric processing or providing genuine choice. This resulted in the mandatory deletion of biometric data lacking consent. Simply announcing that the call is being recorded is insufficient for lawful biometric processing.

Emotion recognition through voice analytics raises further issues. The EU AI Act prohibits such systems in workplaces except for safety or medical reasons. While monitoring customer emotions may be allowed, simultaneously tracking employee emotions breaches the EU AI Act's prohibitions.

Automated Decision-Making Restrictions

GDPR Article 22 prohibits solely automated decisions with legal effects or significant individual impact unless exceptions apply, such as contract performance or explicit consent. Contact centres increasingly use AI for credit scoring, insurance pricing, complaint handling, and eligibility decisions, all subject to these restrictions.

The European Court of Justice ruled credit scoring an automated decision under Article 22, extending to contact centres making loan or insurance decisions via AI. Organisations must offer safeguards: rights to human intervention, to express views, and to challenge outcomes.

The recently introduced UK Data Use Act includes new provisions on automated decision-making, relaxing restrictions on the use of personal data where certain safeguards are in place. However, meaningful human oversight, not just symbolic review, is still essential for compliance with EU GDPR Article 22 requirements and avoid forbidden 'solely automated' decisions.



Obi Nwokedi,
Orbital Law

Data Protection Impact Assessments (DPIAs)

GDPR mandates DPIAs for processing likely to result in high risks to individuals. Contact centres must conduct DPIAs before deploying AI for customer interaction control, automated decisions, advanced monitoring, or processing special category data like health information.

DPIAs describe processing, assess necessity and proportionality, identify risks and define mitigations. Authorities explicitly require DPIAs for AI controlling interactions or evaluating personal aspects. Failure to conduct DPIAs risks regulatory sanctions.

AI Summarisation and Data Storage Risks

AI call summarisation tools pose hidden dangers. Feeding call recordings or transcripts into large language models to generate summaries raises issues around lawful basis, data minimisation, accuracy, accountability, and third-party relationships.

Legitimate interests, often cited as the lawful basis by many organisations, requires a balancing test proving necessity, legitimacy, and no overriding individual rights. Many contact centre AI uses fail this test, especially when less intrusive options exist.

Data minimisation is challenging when AI training requires large datasets. Controllers must restrict data inputs to what is necessary, favouring pseudonymisation or anonymisation, keeping in mind true anonymisation means irreversible identity removal.

Storage limitation principle under GDPR Article 5(e) mandates deleting data when no longer needed. Contact centres must automate retention schedules and deletion aligned with defined periods. AI systems often lack clear lifecycle controls, increasing regulatory exposure.

Data Subject Access Rights

GDPR grants individuals extensive rights over their data, including access (Article 15), correction, deletion, restriction, portability, and objection. Subject to a few very narrow exceptions, contact centres must respond within one month to requests to locate and provide personal data, including specific call recordings.



Identity verification is critical before disclosure. Data must be provided transparently and understandably. Customers can request corrections or deletions, and object to ongoing processing, which contact centres must honour subject to any applicable exceptions.

Integrating data subject rights management in IT systems and training colleagues ensures timely, compliant handling of data subject requests. Automated tools help track requests but human oversight ensures accuracy and compliance.

International Data Transfers and Risk Assessments

Cloud AI services often host data outside UK/EU, triggering GDPR Chapter V rules on international data transfers. Transfers to countries without adequacy decisions, such as the US, require safeguards like Standard Contractual Clauses (SCCs), Binding Corporate Rules, or derogations.

Contact centres must perform transfer risk assessments analysing the destination country's legal and technical protections. The Schrems II ruling emphasises supplementary measures – encryption, pseudonymisation, minimising transferred data – to maintain GDPR compliance.



Documenting transfer mechanisms and mitigation is vital. Vendor contracts should explicitly govern cross-border transfers and define actions should transfer rules or laws change.

Third-Party AI Vendor Responsibilities

Using third-party AI vendors does not shift GDPR accountability. Controllers remain responsible for compliance regardless if AI is developed internally or purchased.

Article 28 requires detailed written data processing agreements specifying processing scope, duration, categories of data, security, sub-processor use, and deletion obligations.

Vendors' standard terms often lack adequate protections, especially on international transfers, sub-processors, and retention. Controllers must negotiate robust agreements aligned with GDPR and EU AI Act requirements.

Steps for Compliant AI Use in Contact Centres

1. Audit AI systems and data flows. Document lawful basis, purpose, retention schedules, and assessments for each type of processing.
2. Conduct DPIAs for all high-risk AI deployments to evaluate risks, discrimination, bias, and ensure human oversight.
3. Ensure transparency by informing individuals about AI interactions, explaining purposes, and enabling escalation to human agents.
4. Implement strong governance: encryption, access controls, automated data deletion, breach response, and regular bias testing.
5. Secure data processing agreements with AI vendors covering security, sub-processing, data location, model training restrictions, and audit rights.
6. Manage and document international data transfers with risk assessments and supplementary safeguards.
7. Train colleagues continuously on GDPR principles and AI compliance to detect and escalate risks.

Deploying AI in contact centres offers operational benefits but carries complex compliance challenges under GDPR and the EU AI Act. Issues like voice biometrics, automated decision-making, call summarisation, data subject access rights, and international data transfers require careful risk assessment, robust safeguards, and transparent governance to avoid sanctions and reputational damage. Investing upfront in compliance delivers safer, more effective AI adoption aligned with evolving regulation.

Dojo – Turning AI Call Summarisation into Tangible Business Impact

In Spring 2023, when Dojo’s Customer Operations team set out to improve operational efficiency, they faced a challenge familiar to contact centres worldwide: how to support a growing customer base while managing costs and maintaining service quality.

Their solution – harnessing OpenAI technology to automate call summarisation – would lead to results that exceeded their most optimistic projections, while simultaneously improving both customer and colleague experiences.

Identifying the Problem

Dojo is a UK-based payments technology company providing smart, secure card machines and payment solutions for businesses. Founded in 2020 as part of the Paymentsense Group, Dojo delivers customer-focused experiences in the payments space. The company’s products are widely used across hospitality, retail and service sectors, offering rapid transaction speeds, next-day funding and integration with major POS systems.

As a product-driven business, Dojo relies on data and research to identify problems before developing solutions. Initial discovery work revealed a striking insight: 45% of advisors’ total call time was consumed by after-call work, with approximately 50% of that spent manually writing notes following inbound calls – averaging 3 minutes 42 seconds per interaction.

This manual note-taking equated to ten full-time advisors across the contact centre, representing significant annual costs. However, the opportunity extended beyond pure cost savings. The team recognised that reducing administrative burden could fundamentally improve the advisor experience, allowing colleagues to focus on value-adding customer interactions rather than clerical tasks.

The organisation established two clear objectives: achieve an average two-minute reduction in after-call work time and increase advisor satisfaction by removing repetitive manual tasks.

Building the Solution

Dojo created a platform that could automatically generate and store summaries from every inbound call, leveraging OpenAI technology to deliver both time savings and greater consistency. The technical architecture reflects careful consideration of speed, accuracy and security requirements.

When a customer call concludes, the audio file is retrieved from the telephony platform’s API and processed through Dojo’s on-premises cloud-hosted audio transcription service to create a textual document. This transcript is enriched with contextual customer data and sent to cloud-based large language models to produce call summaries.

The system uses refined prompts to extract specific required data points, ensuring the output includes actions taken by advisors or customers, plus any post-call steps required. Completed summaries are stored internally and published to the organisation’s custom CRM platform for easy access.

Selecting the appropriate technology represented a significant portion of project effort. Multiple options were tested and rejected due to performance limitations. Following thorough market review, superior speed and accuracy of the speech-to-transcription became the deciding factor.



Stakeholder Engagement

Success required coordination across multiple teams. The Service Optimisation Product Team designed and delivered the technical solution while the Strategy & Change Team coordinated implementation. Legal and Compliance ensured the final solution met UK and EU legal requirements for data storage and processing.

A pilot team of ten advisors played a crucial role, helping define the prompts that would determine what information the AI captured. These advisors reviewed generated notes, highlighting errors or missing information, enabling continuous refinement.

The training team recognised that successful adoption required more than technical education - it demanded building confidence and trust throughout the advisor population. Feedback from pilot team members helped demonstrate value to the wider contact centre, showing how the technology would enable advisors to focus on meaningful customer conversations.

The wider leadership team received regular updates through monthly operational strategy meetings. Advisors were guided through the goals and benefits via weekly team meetings, building confidence and excitement ahead of rollout.

Delivering the Goods

Initial estimates predicted efficiency savings of ten full-time equivalent (FTE) positions. However, strong adoption by advisors and team managers delivered actual savings of sixteen FTE positions - finances that Dojo has subsequently been able to reinvest in its team and in future projects.

The solution delivers a first-year return on investment of 495%. As Dojo expands into other European markets, these benefits are likely to scale with contact centre growth.

The impact on advisor experience proved equally significant. The technology allows colleagues to remain fully present with customers during calls, prioritising query resolution over note-taking. Advisors with neurodiverse conditions reported particular benefits, with ADHD advisors noting how the solution reduced their after-call work time dramatically, enabling them to handle more contacts daily.

Feedback highlighted the quality of AI-generated notes. Advisors returning to historical interactions found summaries comprehensive enough to understand previous conversations without additional context, particularly valuable for complex billing and collections scenarios requiring follow-up work.

Building Trust for Future Innovation

As Dojo's first AI implementation, the rollout established credibility for future initiatives. The organisation is now exploring additional AI applications, including call categorisation for improved consistency and detailed insights, plus email theme analysis with automated initial response generation. The team has launched AI Cause for Call creation - which means advisors don't need to manually select a reason for contact - plus an AI Chatbot for advisor knowledge assistance.

The success demonstrates that AI's promise can translate into tangible business impact when implementation prioritises both technical excellence and human factors. By involving frontline advisors throughout development, selecting appropriate technologies for specific requirements, and focusing on genuine problem-solving rather than technology deployment for its own sake, Dojo created a solution that delivers measurable value while improving the working lives of the colleagues it serves.

Ageas – Building Customer Excellence Through Strategic Data Insights

UK personal lines insurer Ageas has long had a comprehensive Voice of the Customer programme that captures feedback at every stage of the customer lifecycle – from proposition development through to ongoing service delivery.

The organisation's data collection strategy operates on multiple levels. Real-time transactional surveys capture customer feedback immediately following key interactions: policy purchases, changes, claims and renewals. These surveys help Ageas understand how easy and effective specific journeys are while providing valuable insight on individual touchpoints.

The organisation receives approximately 15,000 completed responses monthly, creating a rich dataset for analysis.

Innovative Survey Design

Recognising that transactional feedback alone provides an incomplete perspective, Ageas supplements this with quarterly relational surveys designed to capture input from customers who haven't contacted the organisation recently. These surveys take a more holistic view, gathering feedback on products, pricing and overall experience while giving customers opportunity to identify what matters most to them.

The organisation's approach proves the value of innovation in survey design. Rather than generic satisfaction questions, each survey captures feedback on specific journey steps while remaining concise enough to maintain strong response rates – a balance many organisations struggle to achieve.

Crucially, the surveys allow customers to explain the reasons behind their scores, enabling Ageas to identify root causes and derive actionable feedback. This qualitative dimension transforms raw data into genuine insight, moving beyond knowing that customers are dissatisfied to understanding precisely why and where improvements are needed.

Ageas enriches Voice of the Customer data by integrating it with other sources including speech analytics and digital analytics tools. This multi-source approach creates a deeper understanding of customer behaviour and experience. The organisation has also deployed data science techniques to identify patterns in scores and respondent behaviours, enabling identification of specific challenges facing particular customer cohorts, including vulnerable customers requiring personalised journey support.

Good Governance

Successful data programmes require more than sophisticated collection and analysis, they need organisational structures that ensure insights translate into action. Ageas worked closely with stakeholders who would actively use the data to ensure survey design met their demands. Before launch, the organisation tested its approach with customers and refined it based on feedback.

Two governance forums ensure stakeholders can access and utilise insights effectively. Weekly Service Tolerance Meetings review the previous



week's performance and identify likely impact of forthcoming events, enabling planning for additional flex resource when needed. These meetings ensure the organisation maintains optimal resource levels to deliver the best customer experiences they can offer.

Quarterly Journey Reviews employ customer journey modelling to pinpoint areas where customers encounter difficulties. A diverse stakeholder group examines the latest Voice of the Customer data, seeks additional interpretations and decides on further investigative actions when required. This regular cadence ensures customer insight continuously informs operational improvements.

Beyond formal governance, Ageas distributes comprehensive reports to each business area weekly and monthly. Frontline colleagues and managers access dashboards displaying all customer feedback related to their interactions, creating valuable coaching and development tools. This democratisation of data ensures a customer-centric culture thrives throughout the organisation.

Measurable Business Impact

Ageas consistently achieves NPS scores of +50 for online journeys and +45 for phone journeys. Additional metrics highlight continuously positive performance, including Net Easy Score of +50 and FCR of 80%.

By evolving its approach to capturing customer feedback and ensuring mechanisms exist for timely action, Ageas has increased customer adoption of digital journeys. This created a balanced blend of self-serve and human experiences, delivering both efficiency savings and sustained high customer satisfaction - a combination many organisations find elusive.

The organisation's strategy explicitly acknowledges this balance: "Great value all the time, brilliant service where it matters" means giving customers choice to complete transactions when and how they prefer, offering self-serve options across all journeys while ensuring human support remains available when customers need extra help.

The Foundation of Success

Ageas's achievement demonstrates that successful data and insights programmes require more than technology and methodology. They demand clear strategic vision understood throughout the organisation, leadership commitment to customer-centricity, governance structures ensuring insights drive action and recognition that employee engagement underpins customer satisfaction.

By building these foundations and consistently acting on customer insight, Ageas has created sustainable competitive advantage, proving that in insurance - an industry often criticised for struggling to enhance customer experiences - excellence can be achievable for organisations able to listen and respond to what customers tell them.



The Impact of Technology

In 2025, the CCMA conducted research exploring how UK consumers perceive technology's impact on both the workplace and customer service. The findings revealed a public that recognises technology's benefits whilst remaining acutely aware of its risks - and one that still values human connection even as digital channels proliferate.

A Workplace Under Pressure

April's [The Impact of Technology and Economic Shifts on UK Consumers](#) research found that technology is not necessarily a panacea when it comes to people's workload, efficiency and productivity. Half (45%) reported their workloads increasing over the previous 12 months. A similar proportion expect workloads to continue growing, creating sustained pressure as organisations navigate what government data shows is a complex employment landscape where digital sector jobs declined by 6.3% in 2024 following years of growth.

When asked why workloads have changed, respondents cited multiple factors including changes in responsibilities (32%) and alterations to staff numbers or team composition (28%). This multiplicity of causes points to a dynamic workplace where technology alone cannot solve capacity challenges - particularly when research shows that 7.5 million UK adults (18%) lack essential digital skills needed for work.

Technology as a Solution, and a Concern

Can technology help colleagues cope with growing demands? The research suggests cautious optimism. Almost two in three people (63%) believe technology is making work easier, compared with just 9% who think it makes work more difficult. Younger people prove especially optimistic, with those aged 18-34 significantly more likely to view technology positively than older age groups.


The leading benefits cited were practical improvements: better access to information (47%), automation of repetitive tasks (46%), and more flexible working arrangements (46%). As one consumer observed, technology is "removing more tedious work from our lives" and "automating soulless tasks".

However, awareness of potential risks matches - and in some cases exceeds - recognition of benefits. The most-cited risks were less human contact (57%) and job elimination (52%), both more salient than the top-cited benefit. This concern about human connection emerges as a recurring theme. A 2024 Gartner¹ survey found that 64% of consumers would rather organisations didn't use AI for customer service, with 60% worrying it will make reaching a live person harder.

The Learning Challenge

Crucially, 70% of the public recognise that "a lot" or "quite a bit" of learning and retraining is required to effectively use new technology in the workplace. This acknowledgement creates both opportunity and obligation for employers, particularly as IT and data skills remain the hardest to find for the fifth consecutive year according to the 2025 Talent Shortage survey.²

When rating their employer's learning and development provision, 59% of those in employment offered positive ratings. However, age gaps emerge - older colleagues proved less likely to offer strongly positive ratings, suggesting employers must ensure workers of all generations receive adequate support for the modern workplace.



Stephen Yap,
CCMA

Empathetic Responses

The research explored consumer preferences for digital versus human interaction across customer service, revealing striking findings. Across all industry sectors, consumers were more likely to express desire for more human contact than for more digital interaction. This preference holds true in retail, financial services, healthcare, utilities and travel sectors alike.

When asked why they prefer digital channels, the most-cited reason was convenience – “can access when I want to” topped the list. However, when explaining their preference for human interaction, consumers revealed deeper concerns. The leading reason was “better chance of satisfactory resolution” (54%), followed by “better understanding of my needs” (45%) and “more empathetic responses” (41%).

As one respondent noted about automated systems: “computer says no” has become a major barrier to acceptance, particularly for complex, contextual, or emotionally charged situations.

Balancing Progress with Connection

The Impact of Technology and Economic Shifts on UK Consumers paints a picture of a public that welcomes technology’s role in improving workplace efficiency and offering convenient customer service options, whilst simultaneously expressing concern about losing human connection and being inadequately prepared for technological change.

Research shows that nearly 50% of people believe “human agents remain essential for providing empathy and reassurance”.³ Government research on HMRC interactions found that telephone contact was perceived as “most likely to result in the resolution of a query or issue,” with human interaction considered essential for complex or time-sensitive matters.⁴

For contact centres navigating digital transformation, the message is clear – the future belongs not to organisations that choose between human and digital, but to those that thoughtfully integrate both – using technology to handle routine interactions whilst preserving and enhancing human expertise for moments that truly require it.

Customer satisfaction and business performance remain inextricably linked, making the balance between efficiency and empathy seemingly not just a service imperative, but a commercial one.

¹ Gartner (2024) Gartner Survey Finds 64% of Customers Would Prefer That Companies Didn't Use AI For Customer Service <https://www.gartner.com/en/newsroom/press-releases/2024-07-09-gartner-survey-finds-64-percent-of-customers-would-prefer-that-companies-didnt-use-ai-for-customer-service>

² Manpower (2025) Talent Shortage Survey https://www.manpowergroup.co.uk/b_talent-shortage-survey-2025/

³ Hiver (2024) AI vs Human – The Future of Customer Service <https://hiverhq.com/reports/ai-vs-human-customer-support>

⁴ HMRC (2025) Individuals Customer Experience and Perceptions Survey 2024. <https://www.gov.uk/government/publications/individuals-customer-experience-and-perceptions-survey-2024/individuals-customer-experience-and-perceptions-survey-2024>

The Challenge for Leaders

As contact centres navigate the next phase of accelerated technological change, this year's CCMA Contact Centre Technology Report highlights both the scale of opportunity and the responsibility that comes with it. Leaders have long known that successful transformation is no longer about acquiring new technology, but about deploying it wisely - aligning people, processes and platforms to deliver measurable value.

Key takeaways from Contact Centre Technology Report 2025:

- **Successful AI adoption is done with purpose.** Generative AI and agentic workflows can transform efficiency and quality, but only when grounded in clear use cases and strong governance.
- **Keep people at the centre.** Technology succeeds when colleagues understand its value. Involve frontline teams early and design change around how people actually work.
- **Data is your foundation.** Treat data as the spine of your operation, incorporating analytics across channels to unlock richer insights, improve forecasting and enable a more proactive form of customer service.
- **Balance efficiency with empathy.** Automation should free humans to focus on high-emotion, high-complexity moments. Measure not just speed, but emotional recovery, effort and wellbeing.
- **Strengthen compliance and trust.** With increasing AI adoption comes greater responsibility. Embed privacy, transparency and human oversight into every system, and ensure customers understand when and how AI is being used.
- **Optimise what you already have.** True transformation often comes from orchestrating existing tools more effectively. Ensure your systems communicate and that automation supports, rather than replaces, human capability.
- **Build readiness, step by step.** Avoid "pilot purgatory" by tying every initiative to a single business metric with clear success criteria. It's ok to start small, learn fast and scale the technologies and tools that truly work.



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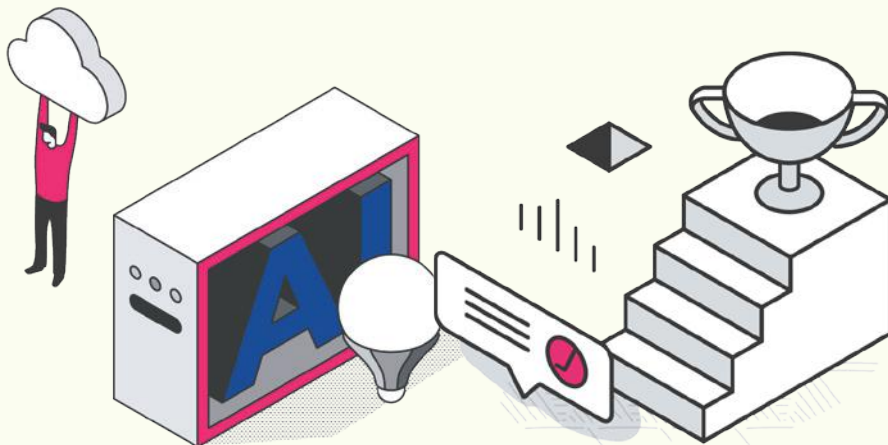
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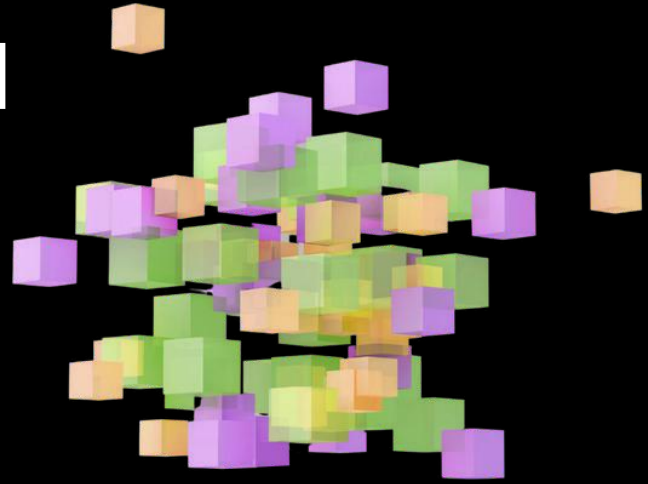
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About the CCMA

For more than 30 years, the CCMA has been dedicated to supporting contact centre leaders. We push ourselves to do more for our thriving membership base, which is the largest community of industry professionals in the UK.

The CCMA was founded with the goal of sharing best practice and networking to improve skills and knowledge in order to progress contact centre operations – and we live by that to this day.

We give those who work in contact centres the chance to discuss ideas and share experiences through member-only Special Interest Groups and online and in-person events. Member organisations are invited to become Accredited through the Contact Centre Standards Framework and get independent guidance on where they can improve. There is the opportunity to compare operations against industry standards and 25+ KPIs, via our annual CCMA Benchmark.

Our training arm, CCMA Academy gives contact centre professionals at all levels a structured learning opportunity to support both personal and professional development for the benefit of their operations. We also celebrate the progress our industry is making through the UK National Contact Centres Awards. Those that win go on to share their stories through channels such as the UK National Contact Centre Conference, Best Practice Visits and CareerTalk, while also providing input into our Special Interest Groups and other events.

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