

1 Treat contact centres as a barometer of institutional trust

Customers now see their interactions with contact centres as a reflection of an institution's integrity and innovation. Those that fail to evolve run the risk losing relevance and damaging their reputation.



of respondents have **'somewhat'** or **'complete trust'** that their financial institution's contact centre will handle their issues fairly.



2 Focus on channel choice with new customer contact models

Providing channel choice, automation and functional transactions is the aim for contact centres, whereby people and technology provide superior customer connections as part of a 'conversational' digital journey.



of 18-34-year olds say they are **'very likely'** or **'somewhat likely'** to use a digital only contact centre.



3 Turn contact centres into 'value centres'

While carefully controlling operational costs will always be important for any bank or insurer, forward-thinking financial institutions are realising that contact centres that prioritise value and build brand loyalty represent a smart return on investment.

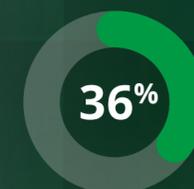


of respondents nominated **'financial services'** institutions when asked which industries offer the best contact centre experience overall.



4 Invest wisely in human 'super agents'

Even with automation on the rise, the human element remains indispensable in contact centres. Financial institutions must commit to ongoing investment and training to cultivate human 'super agents' who can work alongside tech solutions and virtual assistants.



of respondents say that a **'human fallback option'** is most important to them when interacting with an AI-driven system.



5 Build a new workforce model balancing human and digital support

The rapid evolution of technology will enable context-aware digital agents to take on a greater 'workload' and further personalise the customer experience as generations Z, Alpha and Beta mature. However, companies will still be seeking to deliver satisfying experiences through human agents – using people when empathy and interaction are important, and turning to AI when they are not.



6 Promote digital literacy and AI-driven self-service

Many customers do not feel overly confident in their use of technology, including for relatively simple tasks such as registering or resetting access for digital banks. However, financial institutions can use the latest AI conversational support to "hand hold" people who are accessing self-service options and avoid the need for human contact centre support.



7 Embrace AI as an engine of personalisation

AI's real promise lies in its capacity to harness data from millions of voice and chat transcripts to tailor contact centre interactions. Institutions can use these insights to anticipate needs, personalise advice and demonstrate empathy. This capability transforms contact centres into genuine brand ambassadors.

