Characterization and Benchmarking Study

Contact Centers´ Activity in Portugal

2022

INDEX

Preface

Continuing an initiative that has been taking place since 2006, the APCC presents the 2022 edition of the Characterization and Benchmarking Study of the Contact Center Activity in Portugal, compiling data for 2021.

As happened in the 2021 edition, marked by the advent of the pandemic, this edition also has characteristics of relevance because it addresses, in its various dimensions, the impacts of another exercise of unprecedented contours, very marked by the progressive recovery of the pandemic situation and marking direction to a normal not yet completely clear.

The APCC considers that the Study of Characterization and Benchmarking of the Activity of Contact Centers in Portugal is one of the most important initiatives that the APCC develops to allow detailed knowledge about this Industry of vital importance for the Portuguese Economy. Over the years, the various Players of our Sector and other Economic and Political Agents, have used this Study as a fundamental tool for analysis and decision-making. The unusual representativeness of the sample presented in this study, corresponding to over 50% of the universe of the Sector, gathering responses from 1,058 Service Lines, in which almost 52,000 employees work, is the supporter of the reliability and representativeness of the data presented.

The conclusions of the study are the safest and most effective response to the criticism that some sectors insist on addressing an Industry that demonstrates its resilience and importance, which has been further demonstrated in the particularly difficult social and economic circumstances that have been experienced in the last two years.

This study is organized in its 8 usual dimensions:

- Characterization - In its national dispersion and in the global dimensions.
- Operational Performance - Observing the behavior of the main indicators.
- Human Resources - Monitoring the quantitative and qualitative evolution of human resources in the Sector.
- Policies and Benefits - Observing the evolution of remuneration policies and benefits.
- Resort to Outsourcing - Understanding the main motivations of companies that resort to Outsourcing.
- Technology - Understanding the main trends of Companies in this Industry in their technological options.
- Continuous Improvement - Understanding the means of continuous improvement most adopted in the constant search for excellence in performance.
- Financial Data - Giving an overview of the financial data of companies in the Sector.

APCC appreciates the availability of all the responding Companies, especially our Members. It is this availability that allows the elaboration and distribution of this important work tool for all of those who are interested in the Sector.

A word of thanks is also due to NTT DATA, for the commitment placed in the execution of this work and for the high professionalism, great competence and immense dedication of the technical staff involved.

Ana Gonçalves

General Secretary

Methodological Note

The study this year was answered by a total of 1,058 service lines, operated by several Companies of different Sectors of activity. This represents a significant increase in the volume of responses to the studies of previous years (2017 - 89 lines; 2018 - 143 lines; 2019 - 722 lines; 2020 - 932 lines).

For this reason, the 2022 study is certainly representative of the Contact Center Sector in Portugal, reflecting in a reliable way the reality of this sector.

The study maintains the structure used in previous years, focusing on the profile, operational performance, policies, and benefits of employees, as well as on the attempt to identify the main trends related to technological innovation in the sector. Additionally, to previous studies and based on the impacts of the pandemic, this edition added questions related to current work regimes and main trends expected for the future.

It is intended that this study continues to be seen as a tool of analysis and assistance in decision-making for organizations that work in the sector.

Following the method used in previous editions of the study, the information collected is presented according to 3 dimensions: global analysis, analysis by economic sector and finally, analysis by Contact Center service line type. Data processing follows mathematical methodologies that ensure the correct determination of calculations for the dimensions mentioned.

Finally, we leave our deepest thanks to all the Organizations that participated in this study and their representatives for their commitment and cooperation with this initiative.

Executive Summary

Introduction and Framing of the Characterization and Benchmarking Study

The Portuguese Association of Contact Centers (APCC), in partnership with NTT DATA, holds this year the 17th edition of the Characterization and Benchmarking Study. The study aims to analyze the evolution of the main indicators of the Contact Center Sector and the presentation of behavior and trends at national level.

We highlight the vital participation of 1,058 service lines, constituting a sample increase of 126 lines compared to that observed in 2020. This ensures a significant representativeness of the Sector in Portugal and demonstrates the importance that the study has been acquiring as a way of characterizing and analyzing the evolution of the Sector compared to previous years, being also considered as a decision support tool.

This year's study continues, as in previous years, to reflect the updating of main practices/technologies of the Contact Center reflecting on the possible impacts of the pandemic on the Sector.

Current Situation of Contact Center Activity
Sample Characterization

In relation to the geographical distribution of Contact Centers positions, the centralization of Human Resources is maintained in the districts of Lisbon and Porto (61.4% and 18.2% respectively), although operations can be found in every district in Portugal.

Regarding the nature of the Companies, the majority are Outsourcing (58%). Regarding the distribution of Service Lines by Sector of Economic Activity, this year's Study highlights Commerce (16.3%), Banks and other Financial Institutions (14.5%) and Insurance (14.3%) Sectors.

Regarding the number of service positions (including Front-Office and Back-Office) there was an increase of 14.72% compared to last year (33,784 in 2021 vs 29,448 in 2020), with the Outsourcers (75% of the sample), Telecommunications (9% of the sample) and Insurance (6% of the sample) Sectors being the most dominant.

In Portugal, Customer Service remains the most representative Contact Center function, ensured by 89% of respondents (representing an increase of 2 percentage points compared to 2020), followed by Back-Office activities (62%) and Complaint Management (58%). Compared to the previous study, Complaint Management assumed a significant growth of 10%.

Operational Performance

Compared to 2020 it was possible to determine some interesting variations in the level of operational performance in the Contact Centers, highlighting the following indicators:

- Increase in the total number of inbound contacts of 7% compared to last year (2,285,315 vs 2,131,905)
- Rerouting of about 48% of the calls answered by IVR/BOT to an Operator / Contact Manager, especially the Mail and Express Distribution (70% of contacts) and Banks and other Financial Institutions (60% of contacts).

- Increase in the average resolution rate at first contact by 2 percentage points compared to 2020, reaching 85%.
- Reduced success of Inbound retention calls from 60% to 47% in 2021
- Decreased average request resolution time, from 10.3 hours to 8.6 hours.
- Highlight of the channels Website and APPS (21.1 hours) and E-mail (20.6 hours) regarding the average time of resolution of requests compared to chat channels (2.3 hours) and SMS (4.3 hours) that have the lowest times.
- Increase in average Complaint Resolution Time from 1.8 days to 2.5 days in 2021.
- Significant increase in the number of written requests per hour per Operator, a 12.4 change from 8.6 requests recorded in 2020.

Human resources

In this year's study it was possible to verify that 83% of respondents conduct satisfaction surveys to their employees, the majority of which were collected on an annual basis (61%). The average rating obtained in these surveys rose from 82% to 84%.

Regarding the employment statute of Contact Center Employees, effective contracts remain the dominant typology having grown by about 5 percentage points compared to last year (51% in 2020 to 56% in 2021). Term contracts, in turn, have been significantly reduced as a result of the increase in effective contracts.

As a result of the pandemic context, its impact on work regimes was inquired and it was found that most companies adopted a 100% remote work regime (62%), and only 12% adopted a 100% presential regime. Regarding the future scenario, Companies plan to bet on a mostly hybrid regime (43%) with fixed presential days (30%) or with flexibility on presential days (13%).

Regarding gender distribution, females remain the predominant gender of Contact Center Employees in Portugal (61%) although a decrease of 6 percentage points compared to last year was observed. It should be noted that the female gender has the same predominance in both Operators and Supervisors, as there is no gender discrimination in access to leadership positions.

As for the distribution of the ages of Contact Center Employees, this year's data shows that most Operators and Supervisors are between 25 and 40 years old (Operators: 51% and Supervisors: 60%).

Policies and Benefits

In 2021, the average monthly gross salary of operators was 897€, an average increase of 27€ compared to 2020. Sectors such as Banks and Financial Institutions (1,085€) and Mail and Express Distribution (960€) are the ones more above average values. These values correspond only to the base remunerations and do not consider any variable components.

In the same period, the average gross monthly salary of the Supervisors increased from 1,026€ to 1,084€ (an increase of 58€), this amount being 20% higher than that of Operators. The Mail and Express Distribution (€1,630) Banks and Other Financial Institutions (€1,382) and Commerce (€1,152) stood out above average values.

Resort to Outsourcing

The percentage of Companies that use and plan to continue to hire Outsourcing Companies, increased compared to 2020, from 68% to 75%. As for reasons that lead organizations to hire Outsourcing services, the need for specific skills (65%) and cost reduction (55%) remain at the top of the list, although with a decrease compared to previous years.

The services contracted in Outsourcing model were Agents / Contact Managers (76%), Supervisors (56%) and Back-Office or Administrative Tasks (46%), and the predominant remuneration models, as observed in the previous study, are the models "by human resource cost" (48%), "per hour" (45%) and "per call answered" (38%).

Technology

The technological solutions predominantly used in the activity of Contact Centers are the IVR (74%), Dialer for Outbound (74%) and Data Recording and Voice Solution (72%). Natural IVR and GPS Technology recorded significant growth in 2021 compared to the previous year (14% to 22% and 10% to 16%, respectively).

Regarding betting on new channels, 40% of respondents plan to invest in making Bots available to their Customers, while 33% want to invest in Chat solutions.

It should be noted that there was a significant increase in the attendances performed by Bots from 8% in 2020 to 31% in 2021. This was also accompanied by an increase in the percentage of resolved requests (from 21% to 34% in 2021).

When asked about the reasons for offering Self-Care service channels, 84% of respondents answered "to improve the Customer experience", remaining the main focus in the development of this solution. The biggest challenges for establishing these channels continue to be implementation costs (60%) and System Integration Difficulty (60%).

There was also an increase of 14 percentage points compared to 2020 of Contact Centers that already use the Cloud (from 38% to 52%) and 18% to indicate that you want to evolve their Contact Center to Cloud during the next year. Also note that only 15% of respondents do not equate moving to Cloud.

In 2021 there was an increase of 8 percentage points of respondents who already invest in RPA and intend to continue investing (from 43% to 51%). The percentage that states that do not invest nor intend to invest in RPA has increased slightly by only 1% (from 17% to 18%). On the other hand, the percentage of respondents who say they will stop investing in RPA is only 1%.

In relation to Artificial Intelligence solutions, 42% (an increase of 2 percentage points compared to 2020) of the sample already has this technology and intends to continue investing in it next year, and there was a slight increase in the percentage of respondents who do not have this solution and do not plan to invest in 2021 (went from 23% to 24%).

In this year's Study 82% of respondents say they already invest in Customer Experience and intend to continue to do so. Additionally, 8% say that they do not currently invest in Customer Experience but intend to invest.

Finally, the percentage of Companies using Speech to Text solutions increased compared to last year (from 21% to 24%).

Continuous Improvement

As to continuous improvement, the percentage of respondents conducting customer satisfaction surveys decreased from 2020 (from 82% to 78%), however, the average percentage of calls that are assessed increased (from 21% in 2020 to 26% in 2021).

The most used metric is the Net Promoter Score (NPS) being used by 64% of respondents. The CSTAT (Customer Satisfaction Score) follows with 16% of the answers and finally CES (Customer Effort Score) with 7%.

Regarding the average results obtained in these surveys, the value decreased compared to 2020 (went from 82% to 78%).

Conclusion

The results of this year's Study show an improvement in some of the operational performance indicators. Since these indicators worsened in 2020, possibly because of the process of adaptation to the impact caused by the COVID-19 pandemic, there seems to have been a recovery in 2021 resulting from the greater adaptation to the new paradigm. Despite the reduction in the success of Inbound retention calls, there was an increase in the average first contact resolution rate by 2 percentage points, an increase in the success of outbound retention and "sales" calls, a decrease in the average wait time to be answered, and in the average request resolution time.

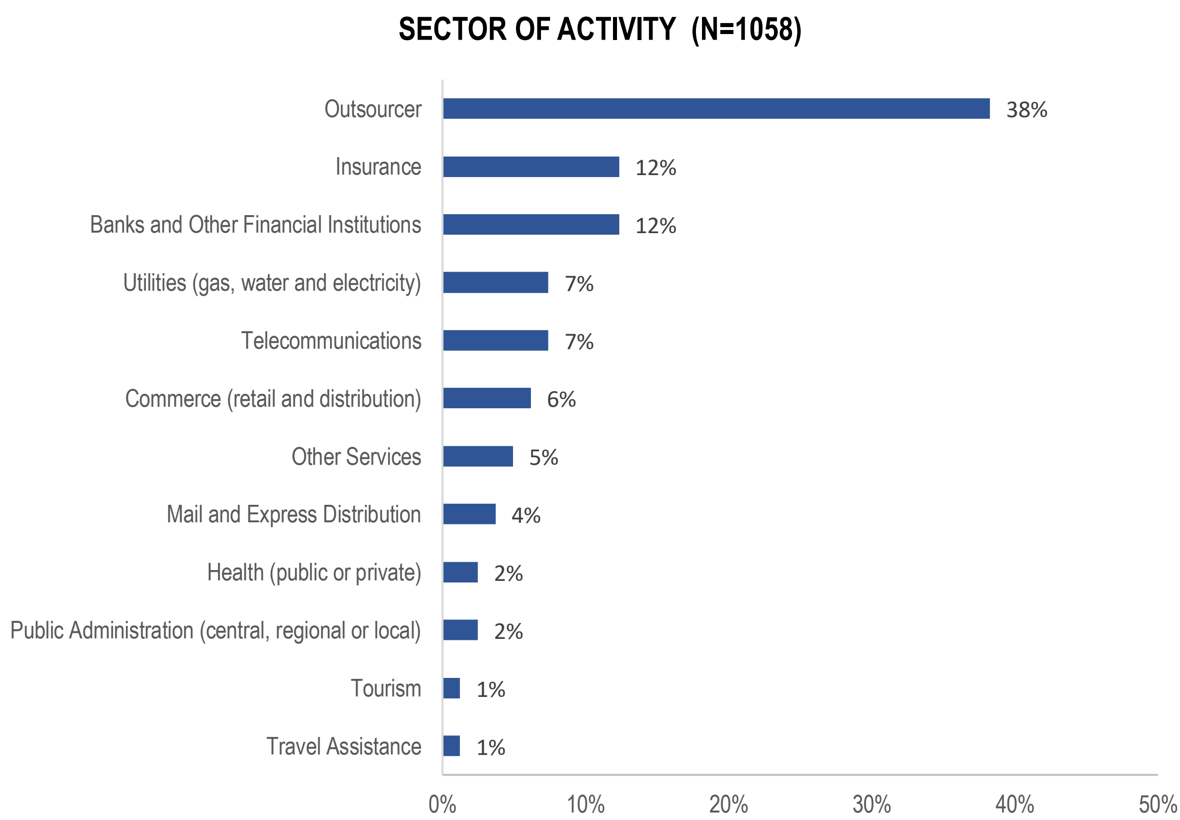
Following a trend already seen in previous years, driven by the pandemic and new ways of working, there was an increase in Contact Centers that already use the Cloud (from 38% to 52%). The adoption of self-care solutions in the future, namely bots, remains a trend, with the main objective of improving the Customer Experience by providing it with greater autonomy. These alternative channels are increasingly important, and it is worth noting a significant increase in the attendances assured by bots, as well as the percentage of requests resolved by this channel. It was also verified that the percentage of respondents investing in projects aimed at improving Customer Experience increased by 11% compared to 2020 (from 71% to 82%); this increase can be explained by the growing demands of Customers in the service process.

1 Characterization

QUESTION: How many operations are involved in this response?

COMMENT: The Characterization and Benchmarking Study of 2022 was answered by 1058 service lines, operated by several companies from different sectors of activity. This represents an increase of about 14% compared to the volume of responses of the Previous Year Study (2021 - 932 lines). The main was answered by Companies whose nature of the activity is Outsourcing (38%), Banks and other Financial Institutions (12%), Insurance (12%), Utilities (7%) and Telecommunications (7%).

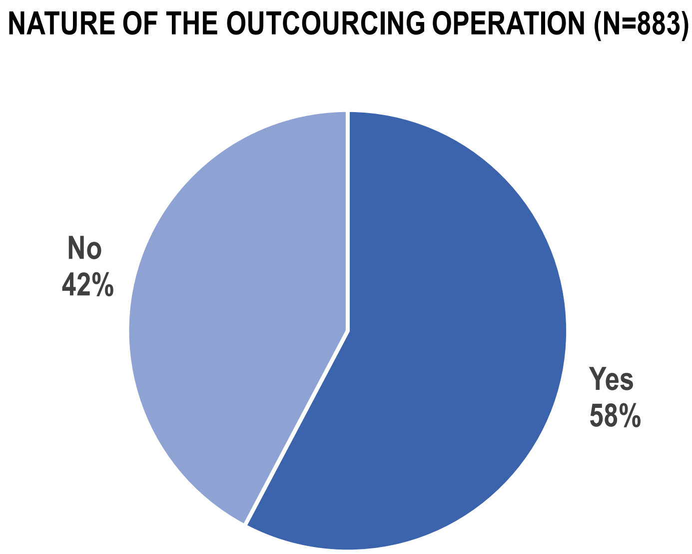
FIGURE 1



QUESTION: Is the nature of the Company outsourcing?

COMMENT: 58% of Contact Centers operations operate under Outsourcing.

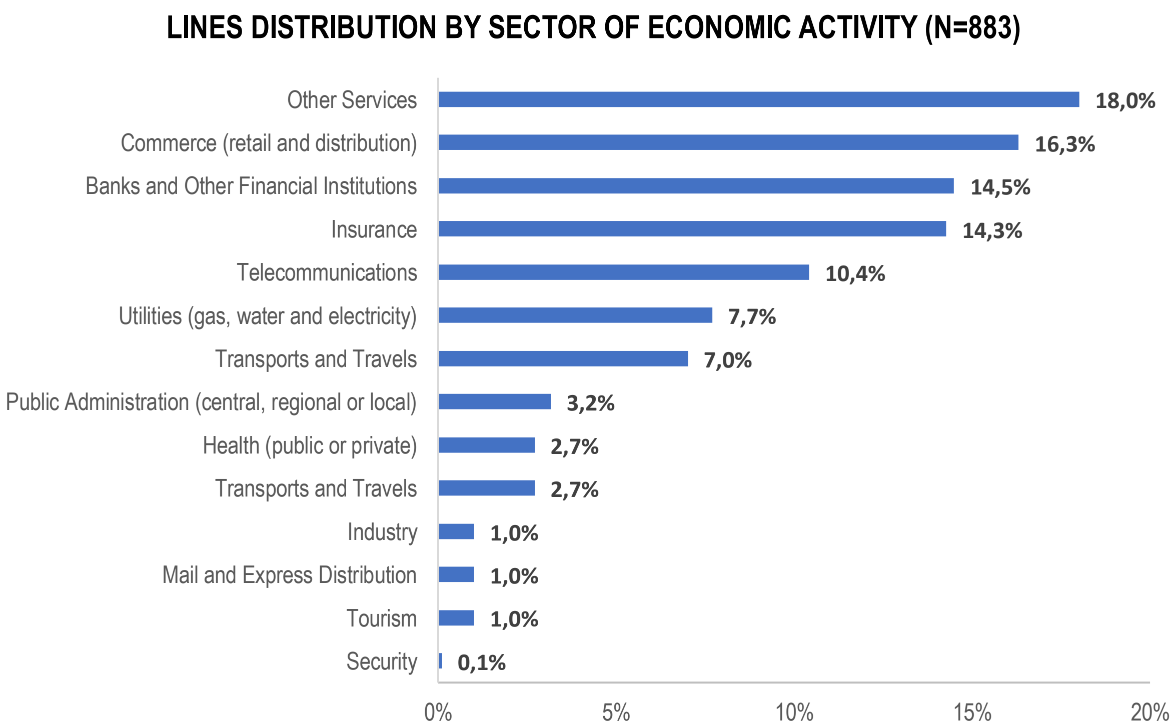
FIGURE 2



QUESTION: What is the number of operations/lines per sector of economic activity?

COMMENT: Regarding the dedication by sector of the different companies' respondents (including Outsourcing), in this year's study the sectors with the highest number of operations / service lines were Other Services (18.0%) Commerce (16.3%), Banks and other Financial Institutions (14.5%), Insurance (14.3%) and Telecommunications (10.4%).

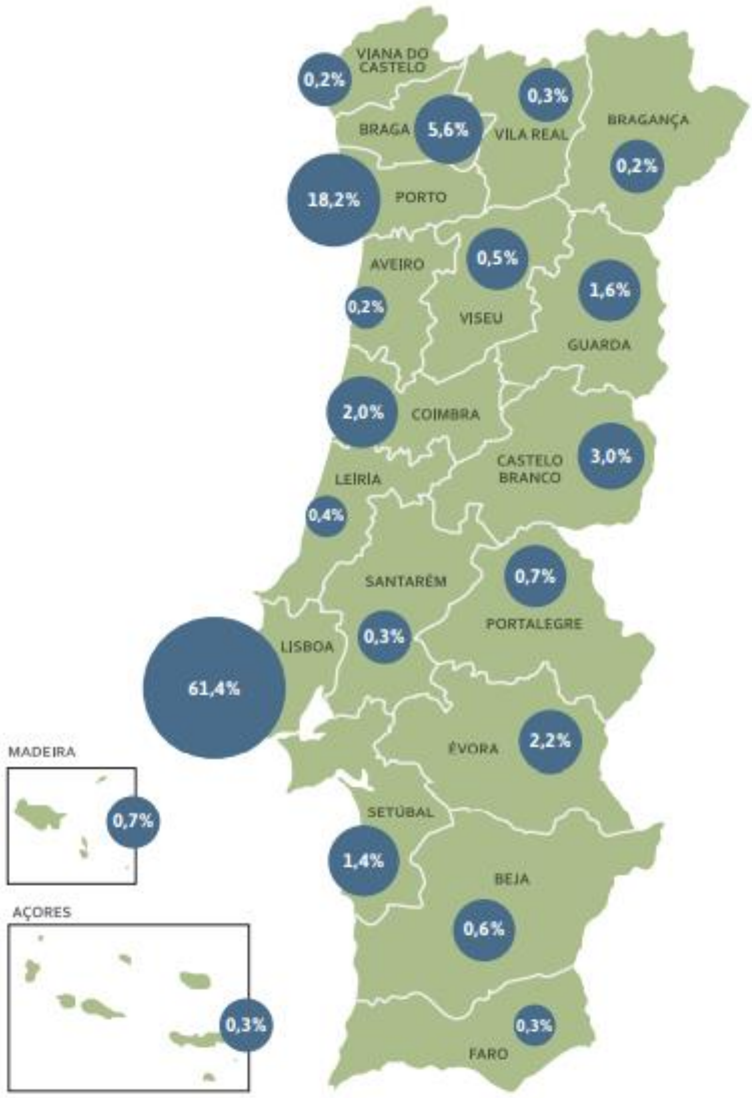
FIGURE 3



QUESTION: What is the number of Human Resources in office in each district?

COMMENT: In 2021 most of the Human Resources of Contact Centers are in Lisbon (61.4%), followed by Porto (18.2%), Braga (5.6%) and Castelo Branco (3.0%). These 4 districts total 88.2% of the Human Resources of respondents.

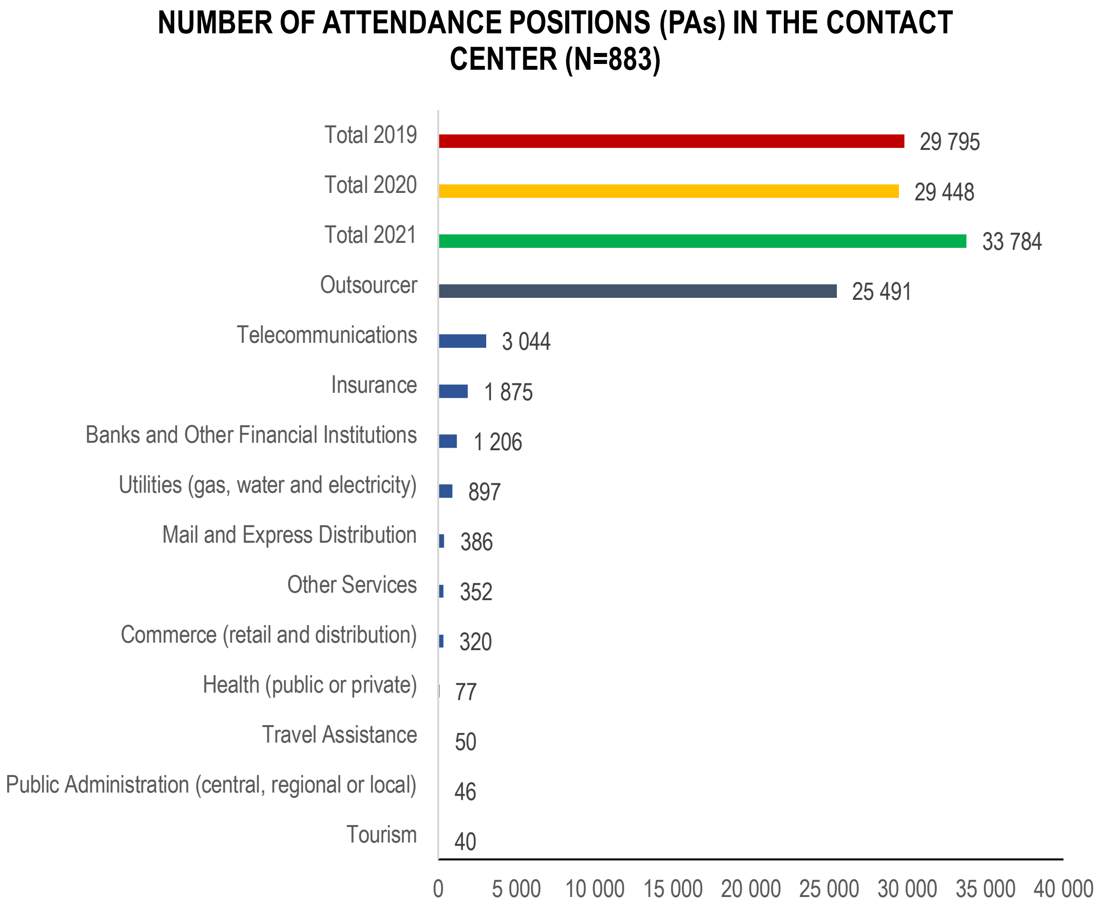
FIGURE 4



QUESTION: What is the number of service positions (PAs) in the Contact Center?

COMMENT: Contrary to the trend observed in 2020, the number of attendance positions increased by about 14.72% compared to the previous year, to 33,784. Outsourcing (25,491), Telecommunications (3,044) and Insurance (1,875) were the predominant sectors in terms of service positions.

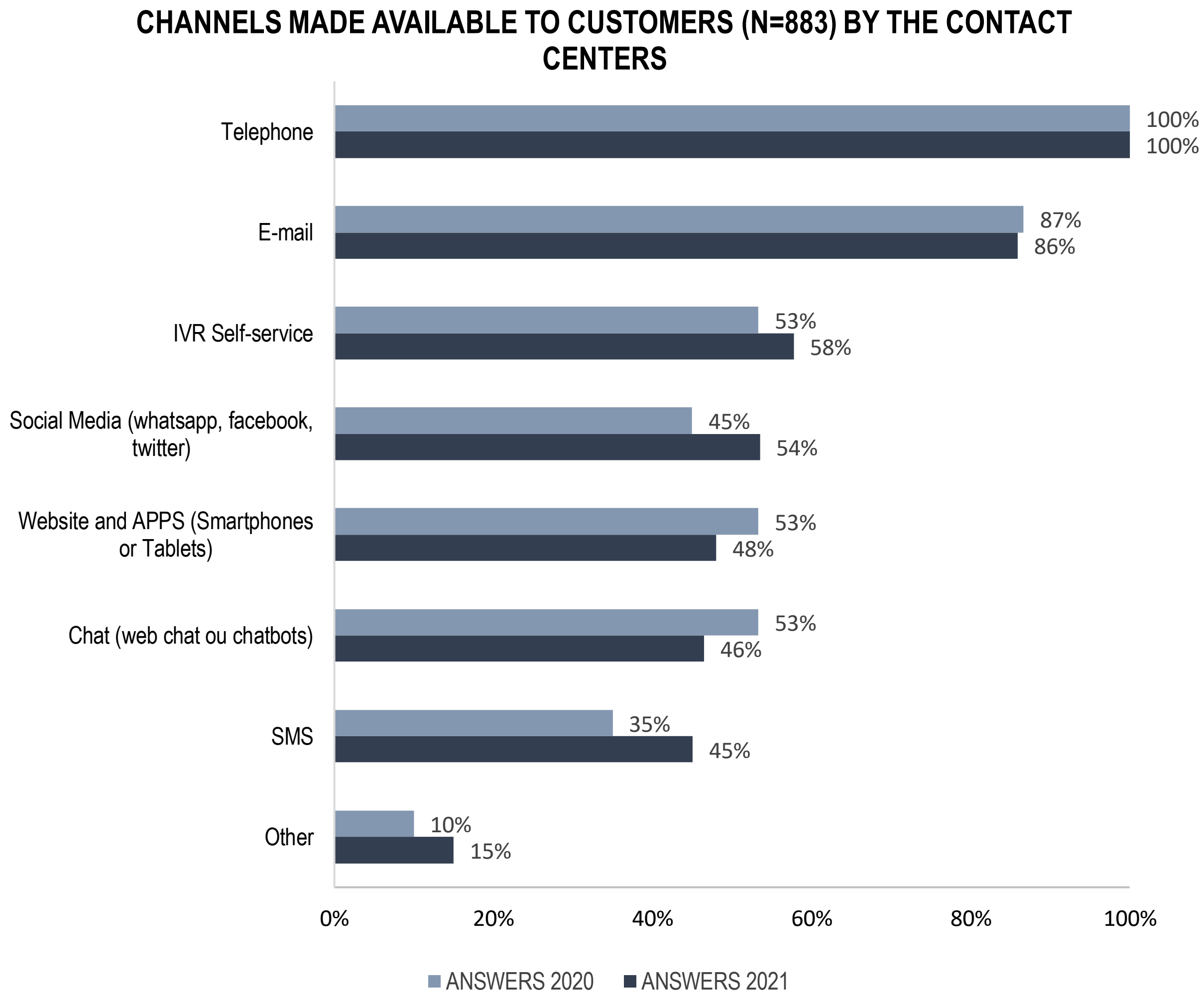
FIGURE 5



QUESTION: What channels are made available by the Contact Center to the Customer?

COMMENT: During the year 2021 the Telephone channel continued to be made available to Customers as a means of contact by all companies. There was a slight decrease in the availability of E-mail (86% instead of 87%), the availability of Websites and APPS (48% instead of 53%) and Chat (46% instead of 53%). On the other hand, it increased the availability of Self-Service IVR (58% instead of 53%), Social Media (54% instead of 45%) and SMS (45% instead of 35%).

FIGURE 6



QUESTIONS: What are the total Human Resources allocated to Contact Center operations? Indicate the number of Operators, the number of Supervisors and the total number of the Support Staff.

COMMENT: The number of Human Resources allocated to Contact Center operations increased about 19% in 2021 compared to 2020 (51,167 instead of 42,889), which can be partly explained by the increase in the number of answers to the question. The ratio between Operators and Supervisors remained quite similar, however, the number of Operators per Support Staff decreased compared to 2020 (14 instead of 14.8).

FIGURE 7

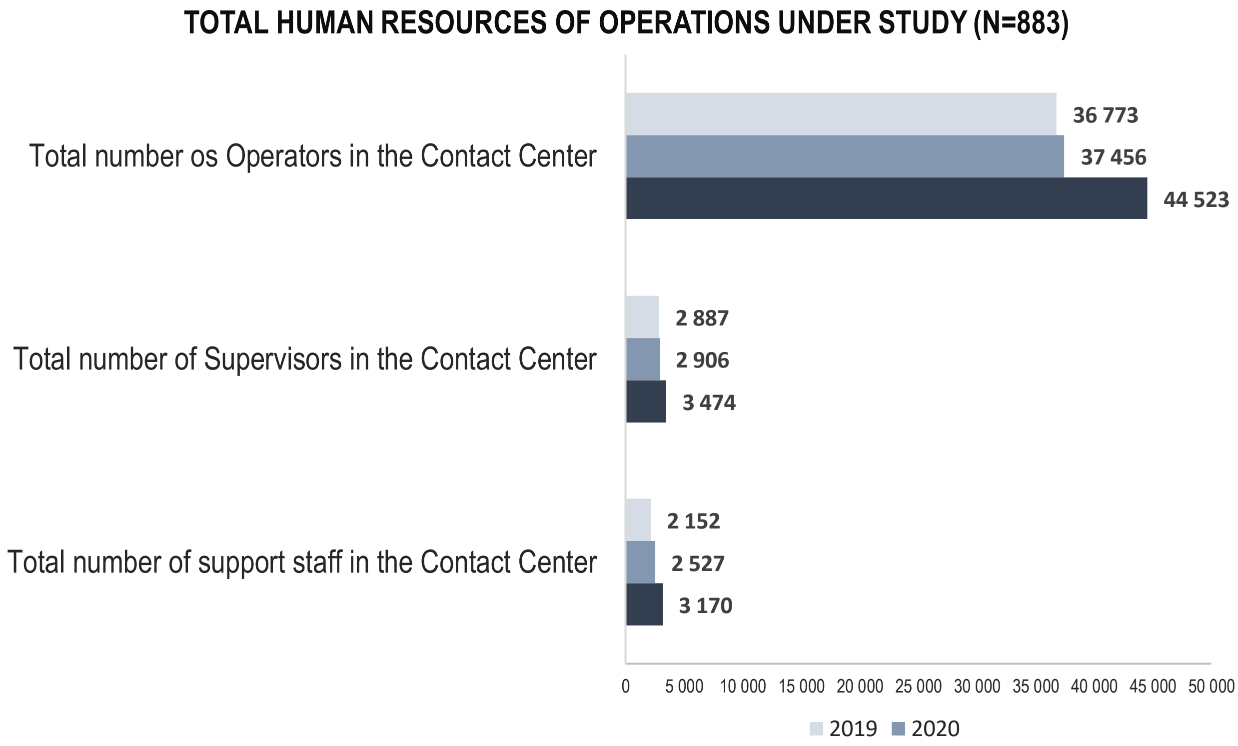
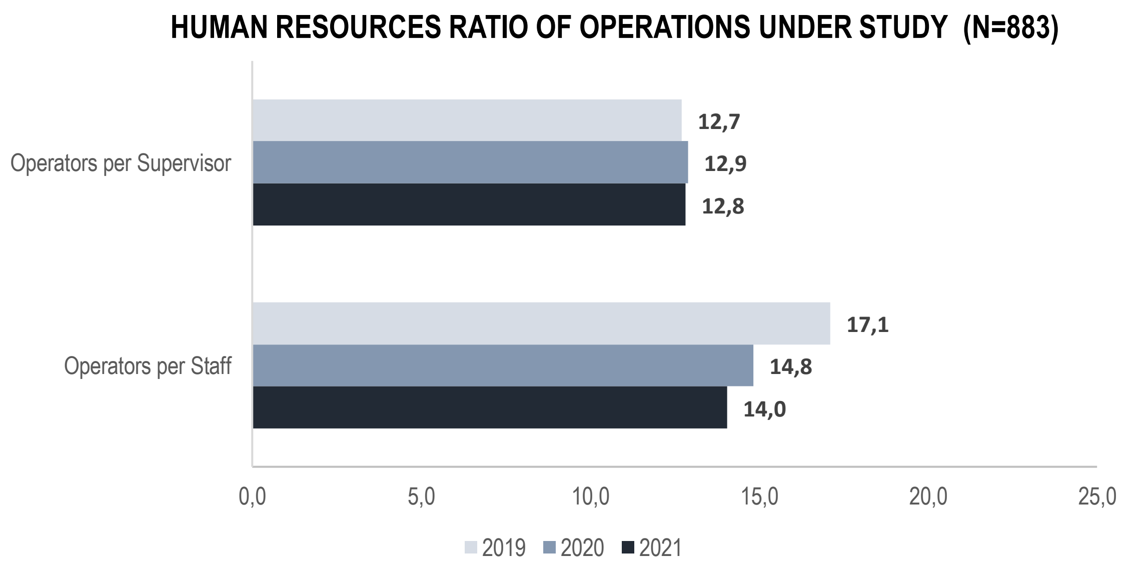


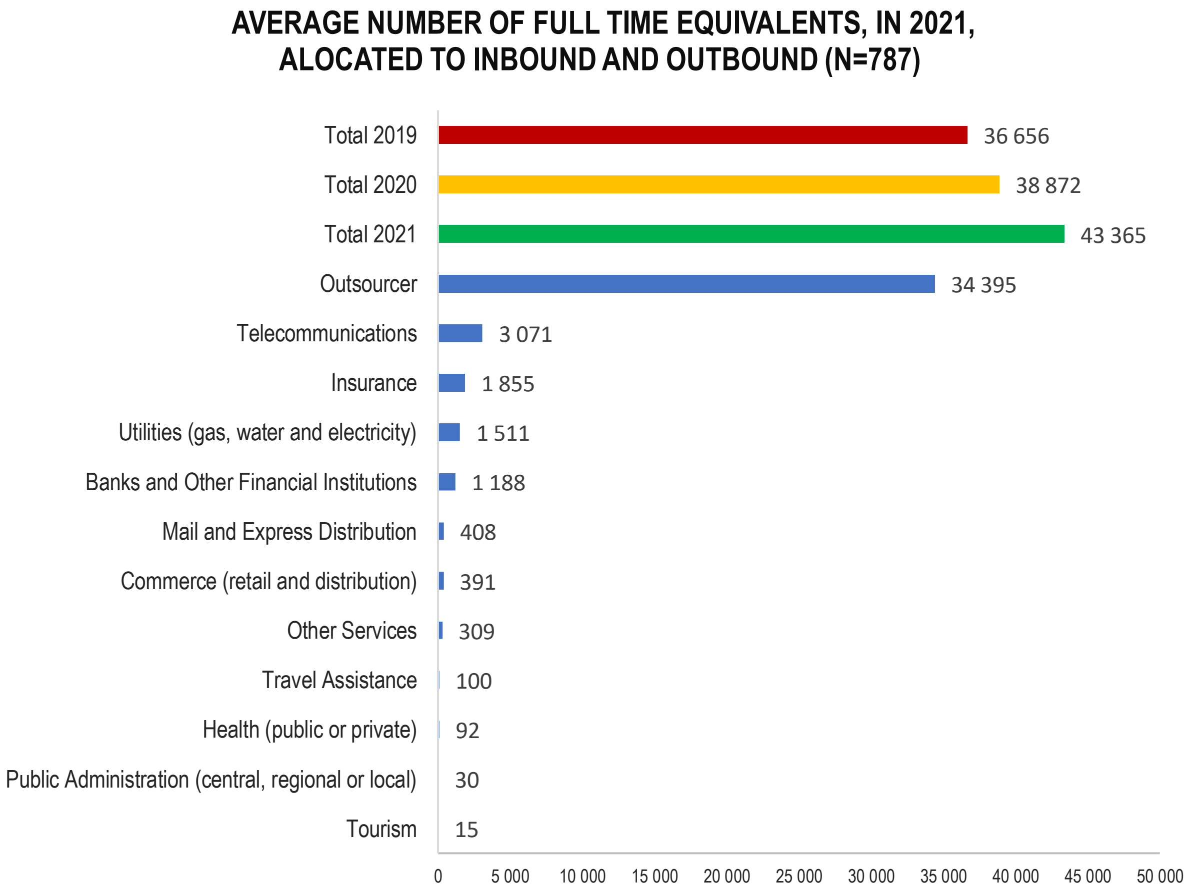
FIGURE 8



QUESTION: What is the average number of Full Time Equivalents, in 2021, allocated to Inbound and Outbound?

COMMENT: The total number of Full time Equivalents (FTEs) of the sample increased by about 12% compared to 2020 (38,872 in 2020 to 43,365 in 2021), and this increase should be interpreted considering the increase in the number of responses to this year's Study. The two sectors with the highest number of FTEs remained in relation to 2019 and 2020: Outsourcer (34,395) and Telecommunications (3,071).

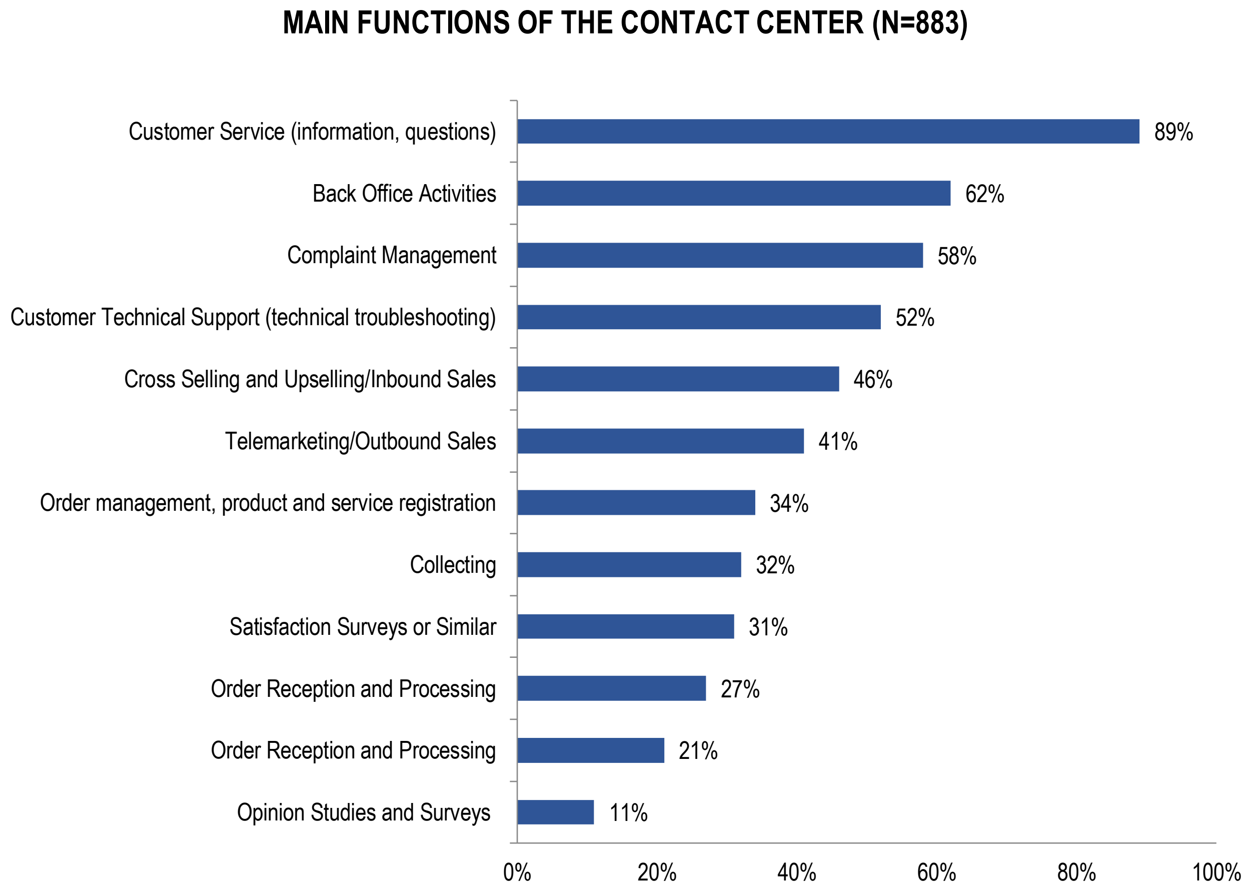
FIGURE 9



QUESTION: What are the main functions of the Contact Center?

COMMENT: Customer Service remains the main function of the Contact Center (89%), and there was a slight decrease in the second most common function, Back-Office Activities, which went from 65% to 62%. The percentage of the remaining functions increased compared to 2020, especially the function of "Technical Customer Support" which registered an increase of about 14%.

FIGURE 10

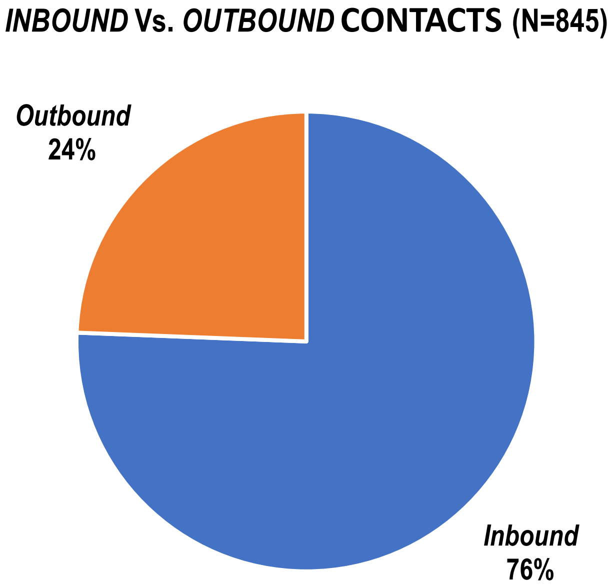

MAIN FUNCTIONS OF THE CONTACT CENTER (N=883)
Customer Service (information, questions)
89%
Back Office Activities
62%
Complaint Management
58%
Customer Technical Support (technical troubleshooting)
52%
Cross Selling and Upselling/Inbound Sales
46%
Telemarketing/Outbound Sales
41%
Order management, product and service registration
34%
Collecting
32%
Satisfaction Surveys or Similar
31%
Order Reception and Processing
27%
Order Reception and Processing
21%
Opinion Studies and Surveys
11%
0%
20%
40%
60%
80%
100%

2 Operational Performance

QUESTION: What is the distribution, as a percentage, of contacts by interaction nature (Inbound vs. Outbound)?

COMMENT: The percentage of Inbound calls remained very similar to 2020, with a slight decrease from 77% to 76% in 2021.

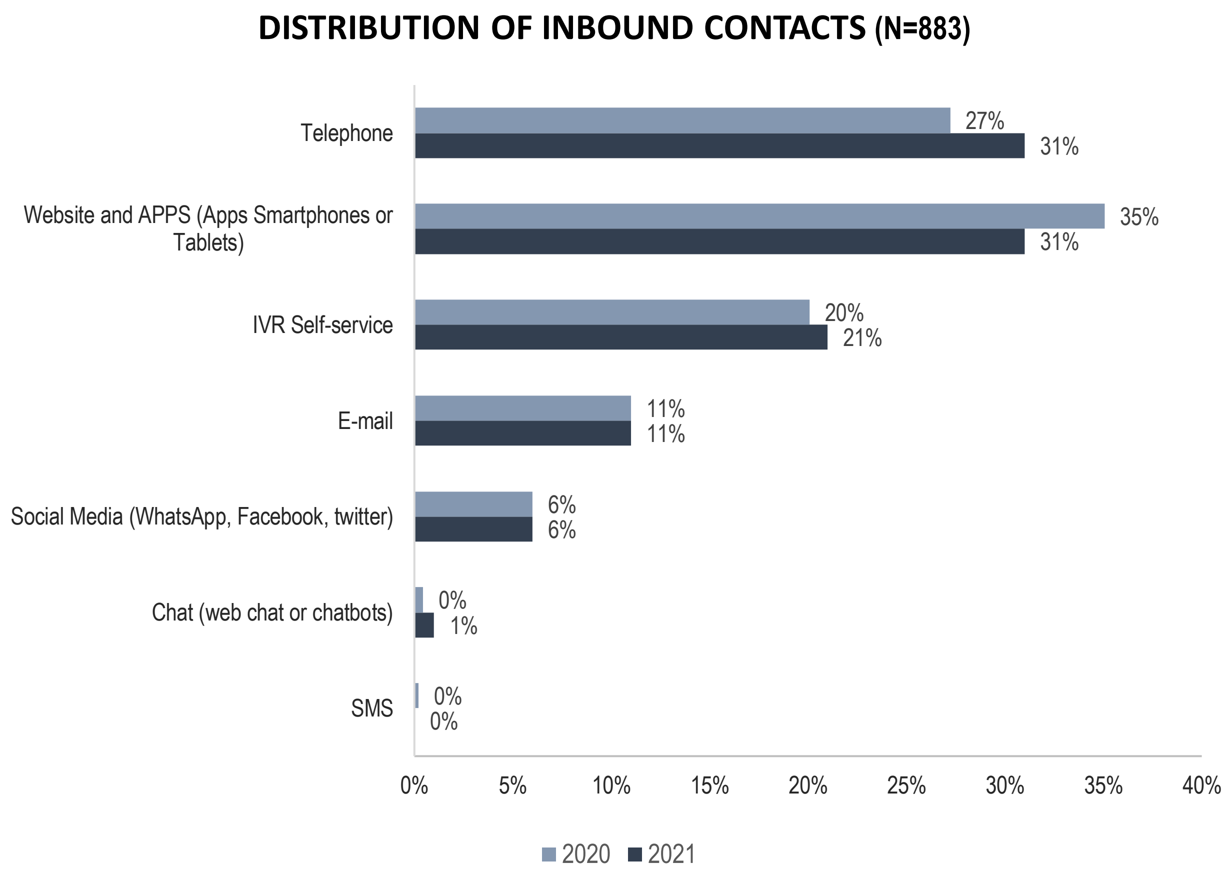
FIGURE 11



QUESTION: What is the average number of contacts, of an Inbound nature, per channel, per day?

COMMENT: The total number of Inbound contacts across different channels increased by 7% compared to 2020 (2,285,314 per day instead of 2,131,905). The channels that recorded the highest number of contacts were the Websites and APPS and Telephone (both with 31%) followed by IVR Self-Service (21%). The channels that recorded the lowest number of contacts were SMS and Chat (0% and 1%, respectively).

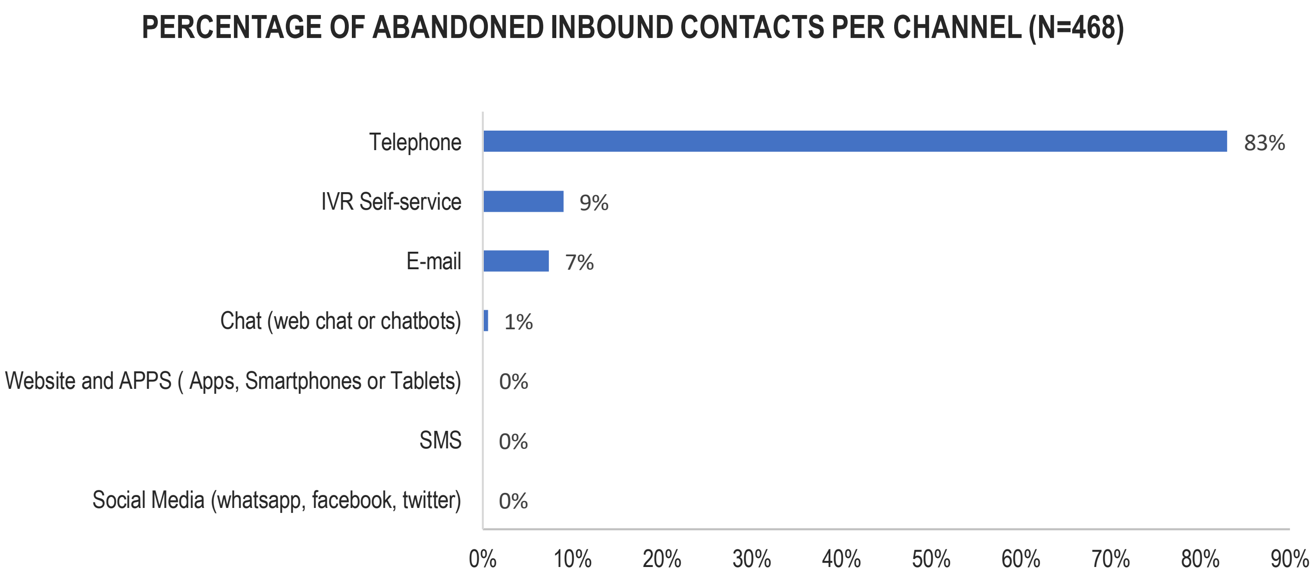
FIGURE 12



QUESTION: What is the average number of abandoned Inbound contacts per channel per day?

COMMENT: Considering all inbound contacts abandoned, average per day, the highest percentage was Telephone (83%) followed by the IVR Self-Service channel (9%), E-Mail (7%) and finally Chat (1%).

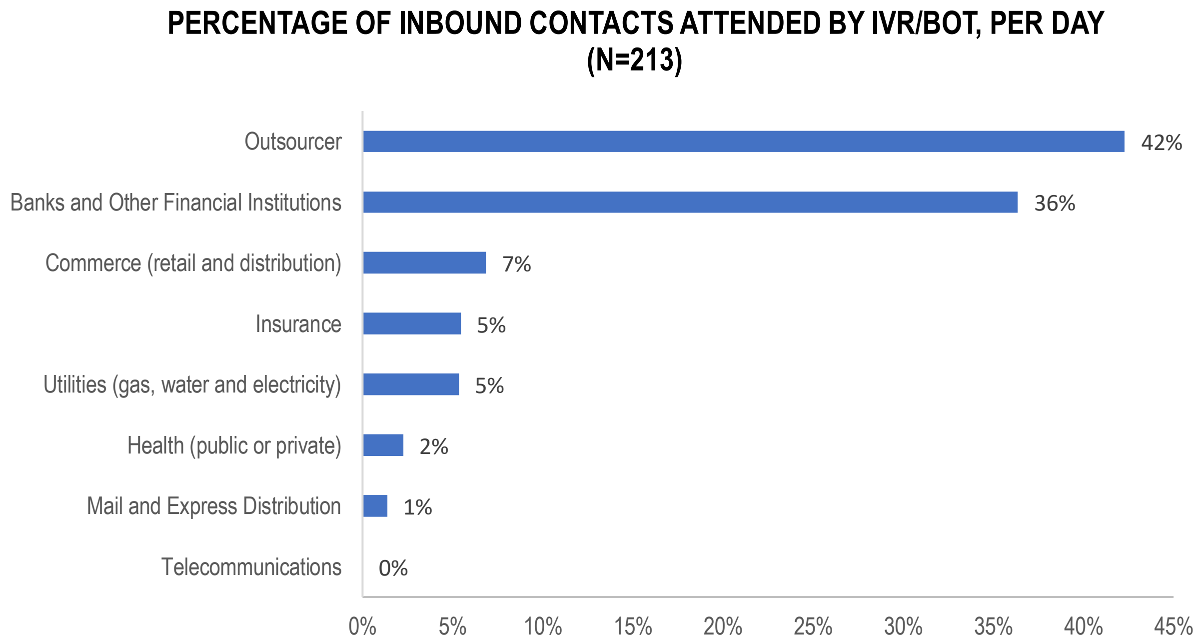
FIGURE 13



QUESTION: What is the average number of Inbound contacts served by IVR/Bot per day?

COMMENT: Most Inbound contacts served by IVR/BOT per day belong to the Outsourcers sector (42%) followed by Banks and Other Financial Institutions (36%) and the Commerce sector (7%).

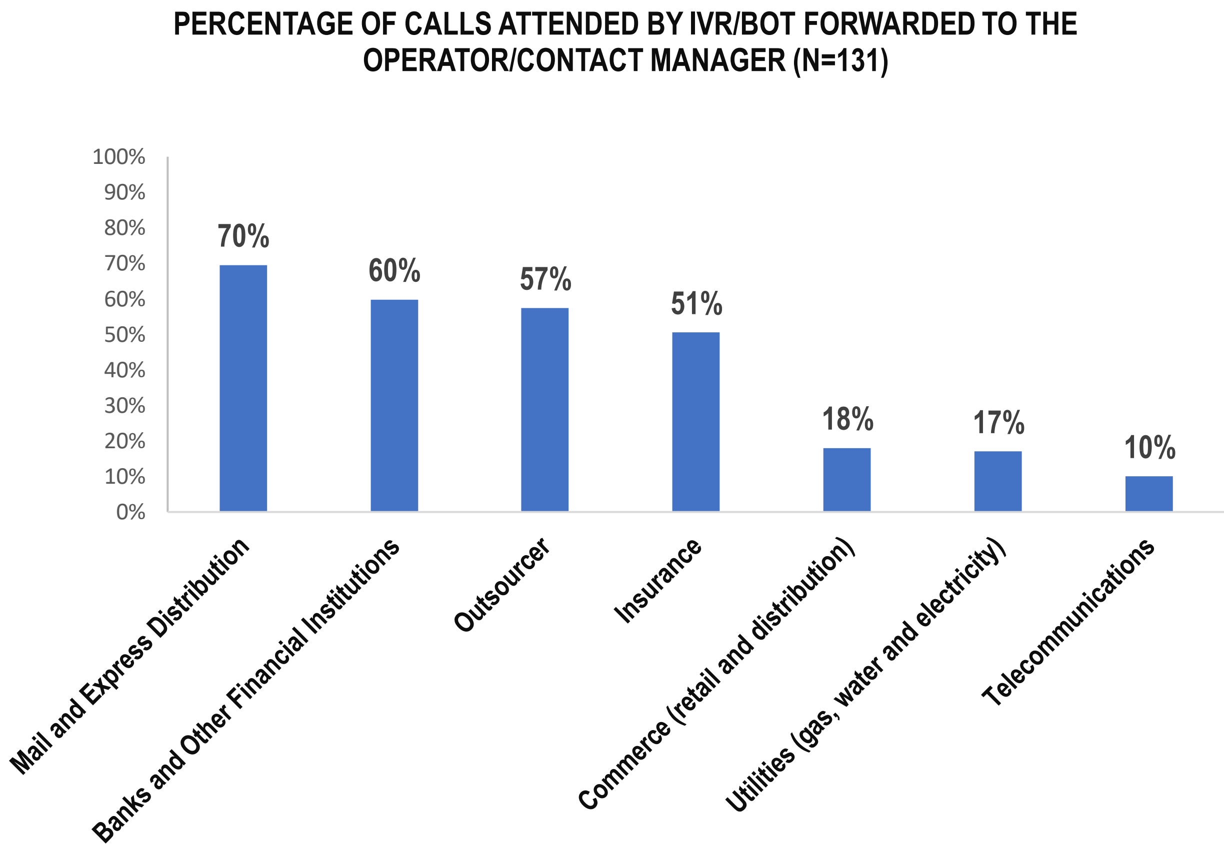
FIGURE 14



QUESTION: Of the calls answered by IVR/Bot, what percentage of them are forwarded to the Operator / Contact Manager?

COMMENT: Of the calls answered by IVR/BOT about 48% are forwarded on average to an Operator / Contact Manager. The sectors that have a higher referral percentage to the Operator are Mail and Express Distribution (70%) and Banks and Other Financial Institutions (60%). On the other hand, the sectors with the lowest percentage of rerouting are Telecommunications (10%) and Utilities (17%).

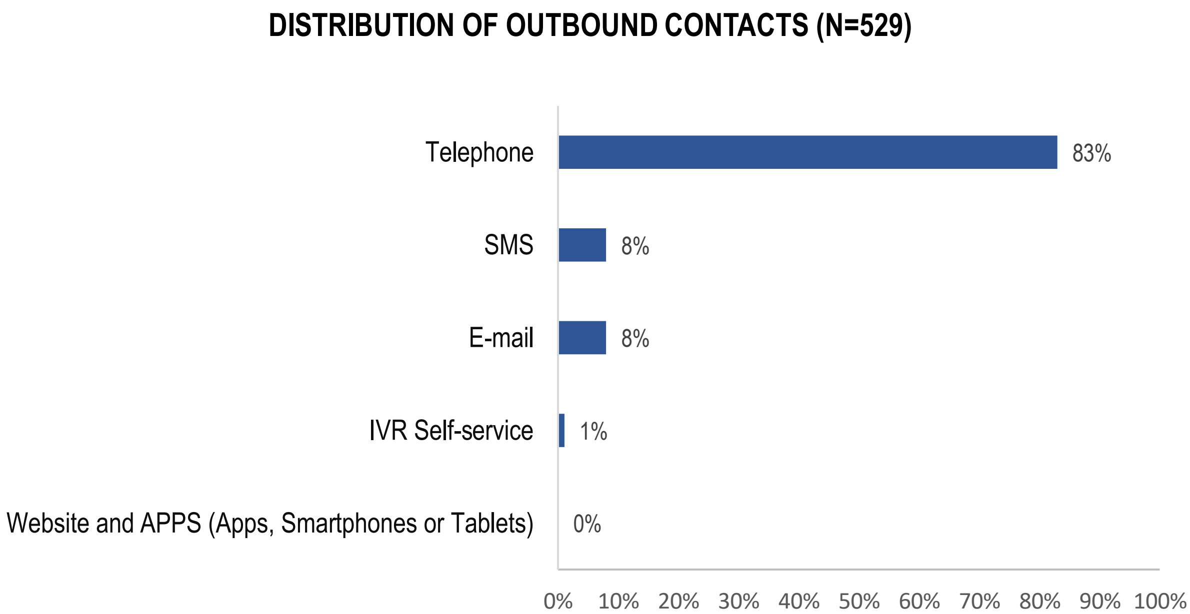
FIGURE 15



QUESTION: What is the average number of Outbound contacts per channel per day?

COMMENT: The total number of Outbound contacts in 2021 increased by about 29% (from 263,443 to 339,871). The channel that has the highest percentage of Outbound contacts is the Telephone with 83%, followed by E-Mail and SMS with 8% and finally the Self-Service IVR (1%).

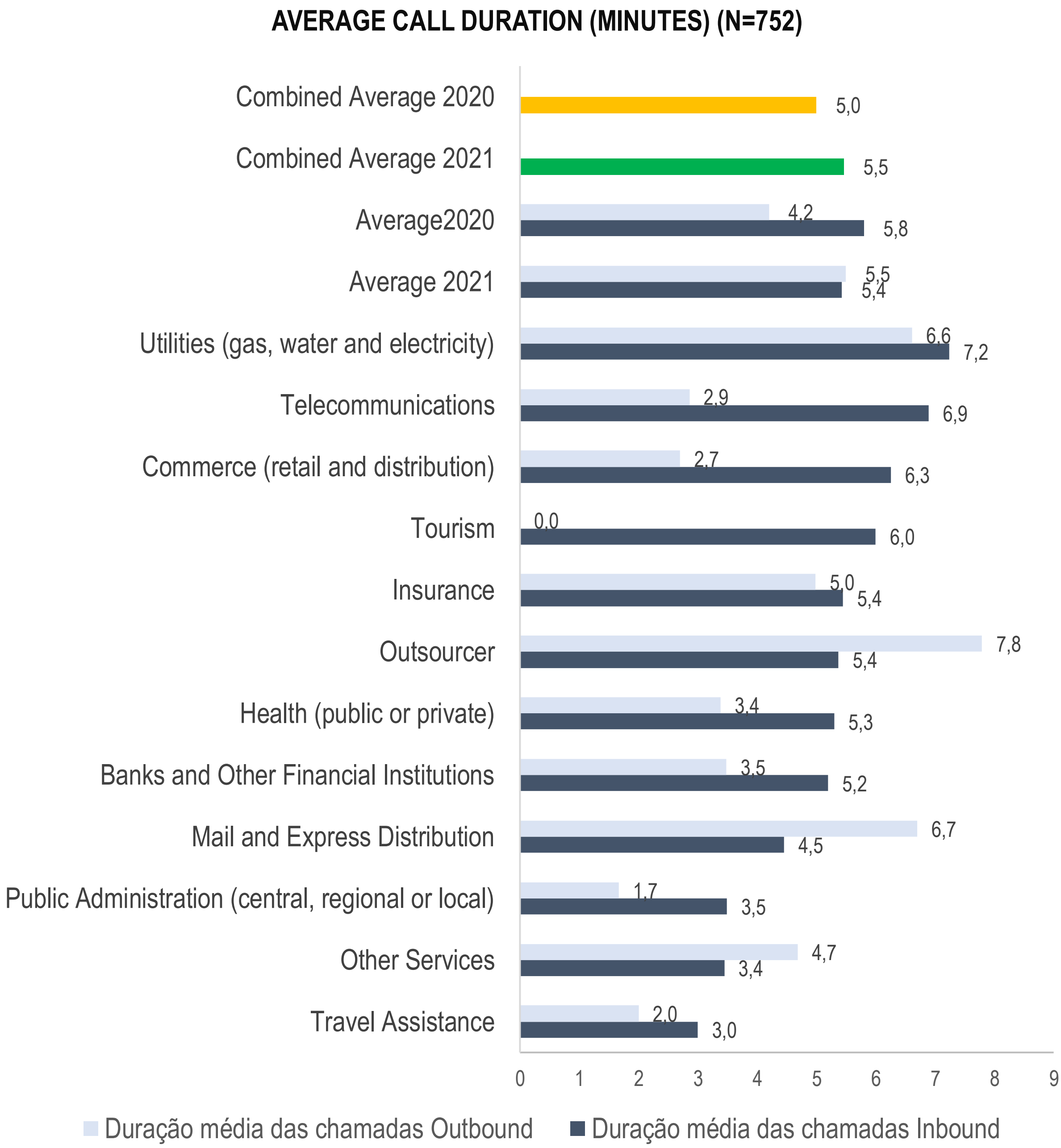
FIGURE 16



QUESTION: What is the average duration of calls, per Inbound and Outbound?

COMMENT: The time of the joint average (Inbound and Outbound) of the call duration increased compared to 2020 from 5.0 to 5.5 minutes in 2021. In 2021 Inbound calls averaged 5.4 minutes and Outbound calls about 5.5. As for Inbound calls, the higher durations were Utilities (7.2 minutes), Telecommunications (6.9 minutes), Commerce (6.3 minutes) and Tourism (6.0 minutes). The shorter times of Inbound calls belong to the Travel Assistance (3.0 minutes) and Public Administration (3.5 minutes) sectors. For Outbound calls, the sectors with the highest average are Outsourcer (7.8 minutes), Mail and Express Distribution (6.7 minutes) and Utilities (6.6 minutes). For Outbound calls the lowest value sectors are Tourism (0.0 minutes), Public Administration (1.6 minutes) and Travel Assistance (2.0 minutes).

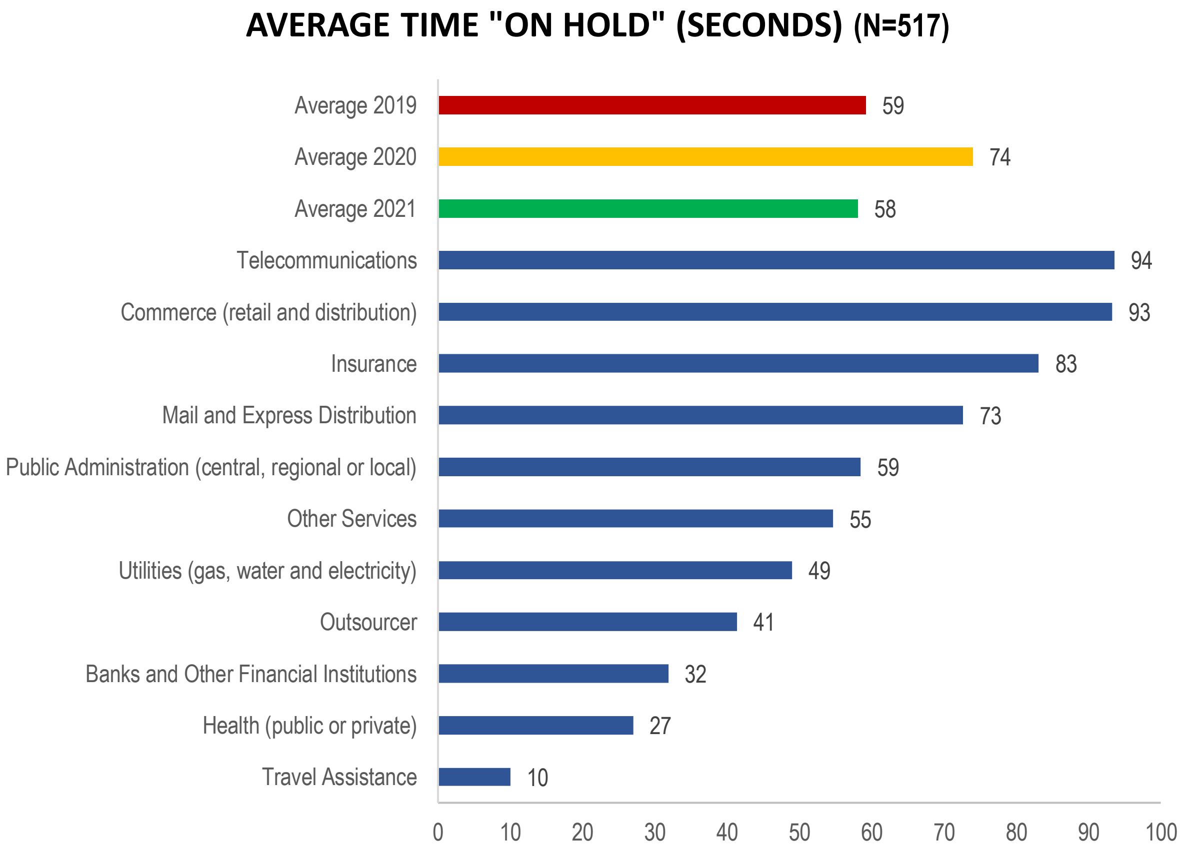
FIGURE 17



QUESTION: What is the average on hold time?

COMMENT: In 2021 the average waiting time decreased by about 16 seconds (from 74 to 58 seconds). The sectors that performed less positively were Telecommunications (94 seconds), Commerce (93 seconds) and Insurance (83 seconds). The Travel Assistance (10 seconds) and Health (27 seconds) sectors have the best average on hold time.

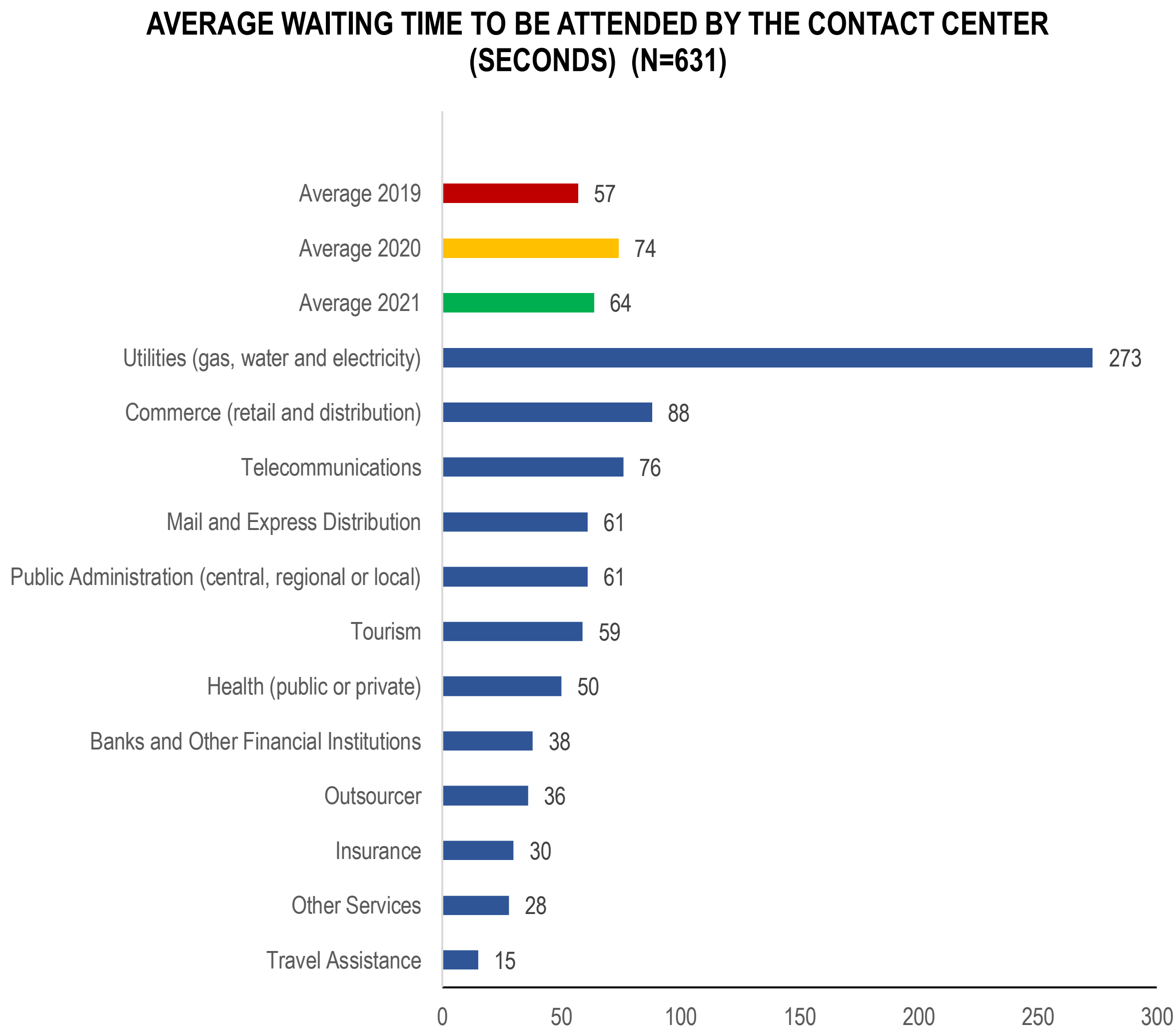
FIGURE 18



QUESTION: What is the average waiting time to be attended by the Contact Center?

COMMENT: The average waiting time to be attended by the Contact Center decreased by about 10 seconds from 2020 (from 74 to 64 seconds). The sectors with the highest waiting times were Utilities (273 seconds) and Commerce (88 seconds). The sectors with the shortest waiting time were Travel Assistance (15 seconds) and Insurance (30 seconds).

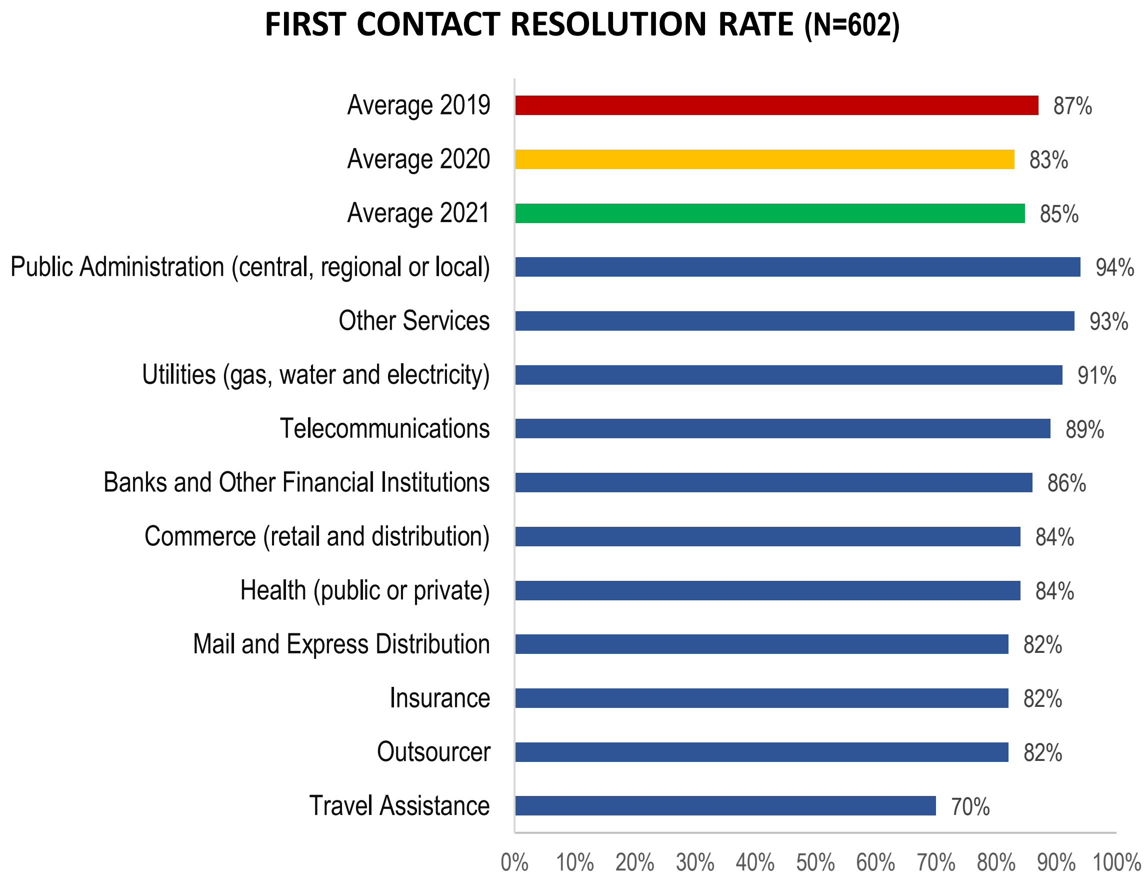
FIGURE 19



QUESTION: What is the first contact resolution rate?

COMMENT: The average first contact resolution rate increased by 2 percentage points compared to 2020, placing at 85%. In 2021, the sector with the best performance was Public Administration (94%), Other Services (93%) and Utilities (91%). The sectors with the lowest percentage were Travel Assistance (70%) and the Outsourcers sector (82%).

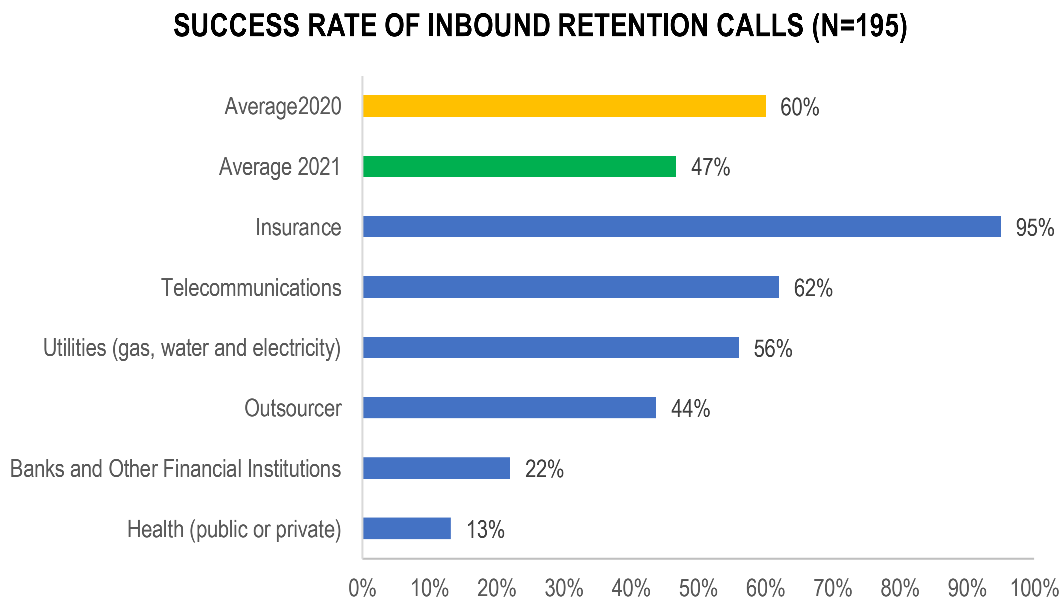
FIGURE 20



QUESTION: What is the success percentage of Inbound retention calls?

COMMENT: The success of Inbound retention calls registered a decrease compared to the previous year, from 60% to 47% in 2021. The best performance occurred in the Insurance sector (95%) and the worst in the Health sector (13%).

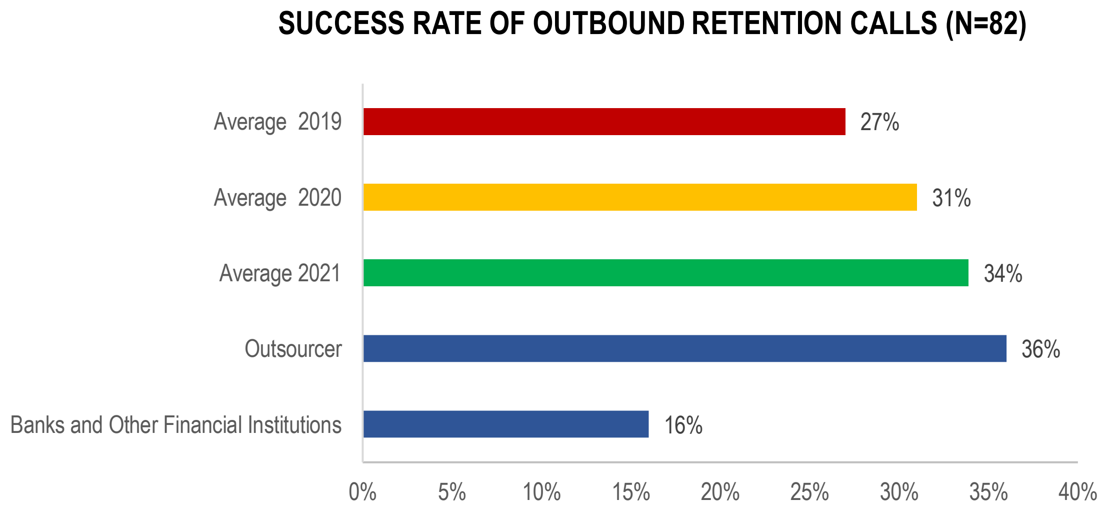
FIGURE 21



QUESTION: What is the success percentage of Outbound retention calls?

COMMENT: The trend of increasing the success of Outbound retention calls (from 31% to 34%). The Outsourcer sector had the highest success percentage (36%) followed by the Banks and Other Financial Institutions sector with a percentage of 16%.

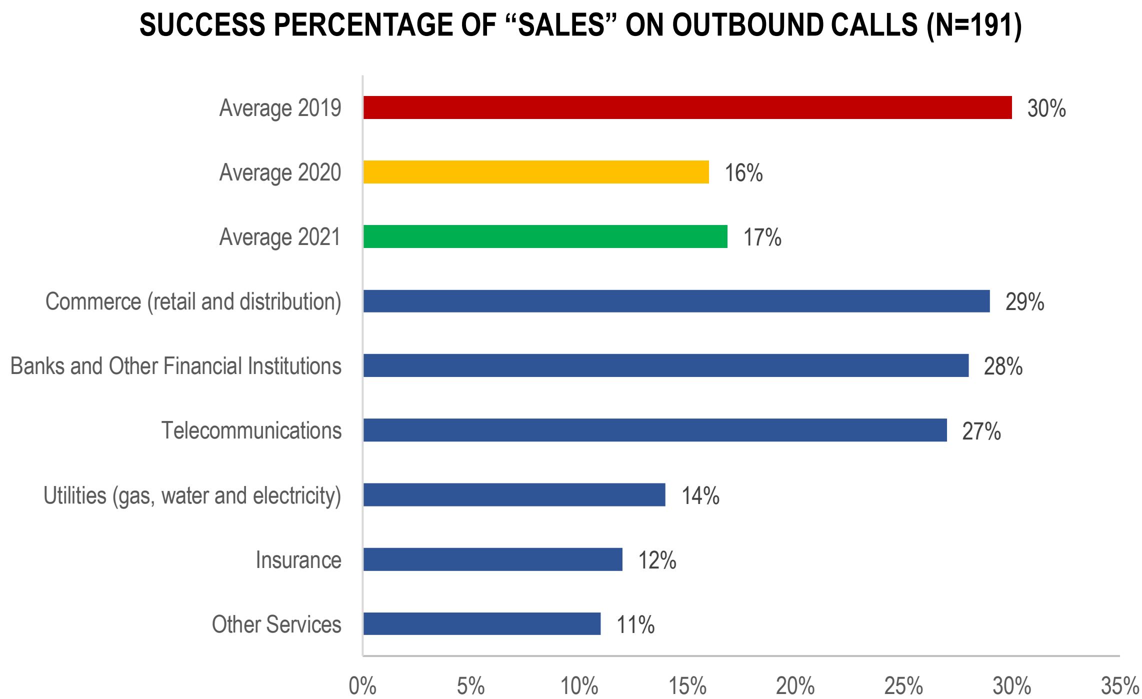
FIGURE 22



QUESTION: What is the percentage of "sales" successfully in Outbound calls?

COMMENT: In 2021 the percentage of "sales" successfully in Outbound calls per sector increased by 1 percentage point (from 16% to 17%) compared to 2020. For the sectors with the highest percentages, Commerce (29%), Banks and Other Financial Institutions (28%) and Telecommunications (27%) stand out. The sector with the lowest percentage is that of Insurance with a successful sales percentage of 12%.

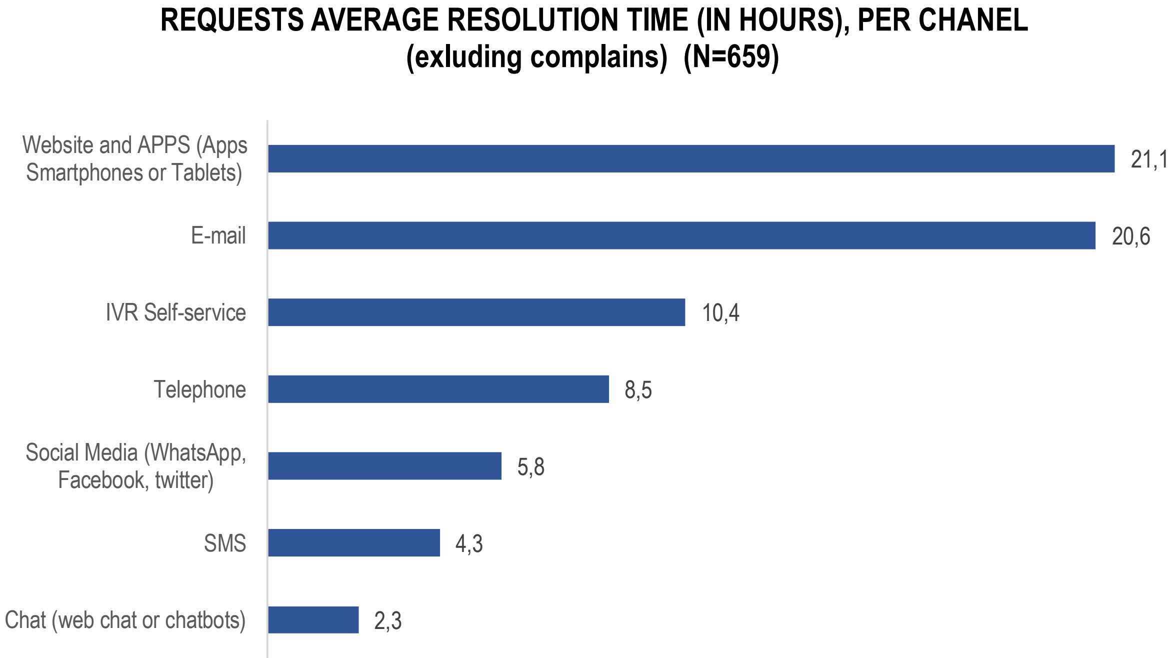
FIGURE 23



QUESTION: What is the average time of resolution of requests, excluding complaints, per channel?

COMMENT: The 2021 data reveals that the Website and APPS (21.1 hours) and E-Mail (20.6 hours) channels are the ones with the longest average request resolution time. The channels with the lowest average resolution time are chat channels (2.3 hours) and SMS (4.3 hours).

FIGURE 24

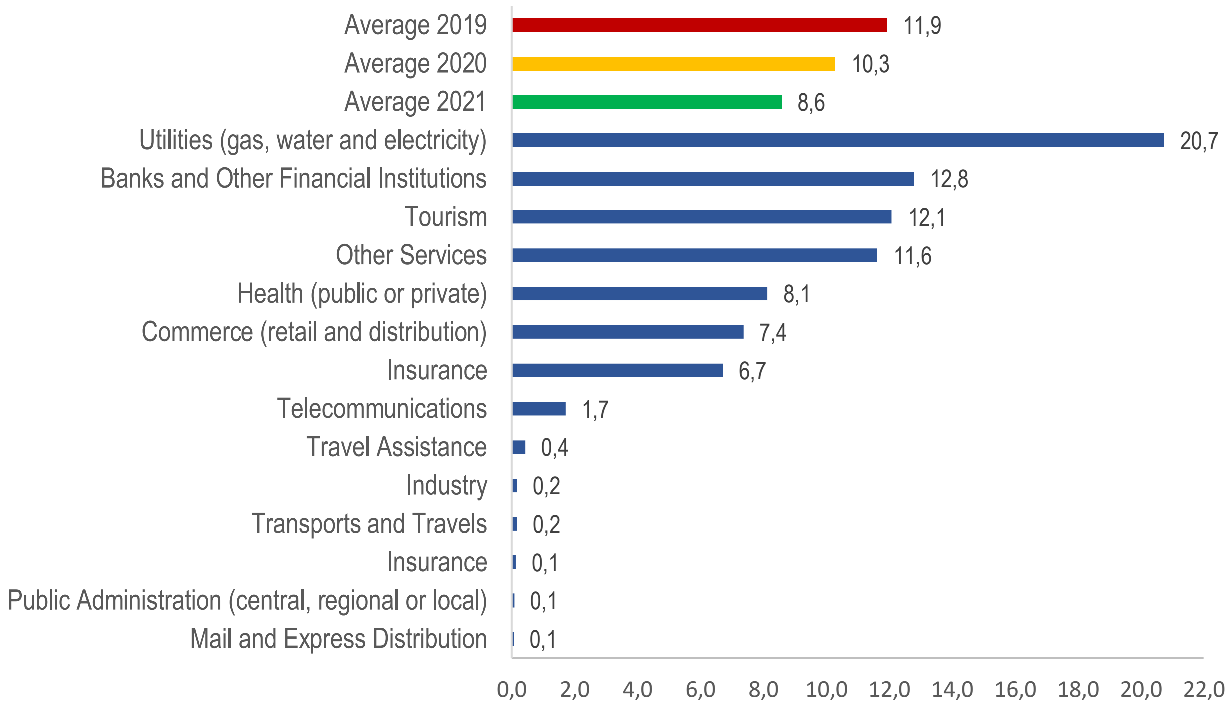


QUESTION: What is the average time of resolution of requests, excluding complaints, by sector?

COMMENT: Following the trend seen in 2020, the average time of resolution of requests decreased, from 10.3 hours to 8.6 hours. The sectors with the shortest request resolution time were Mail and Express Distribution (0.1 hours), Public Administration (0.1 hours) and Security (0.1 hours). On the other hand, the sectors that recorded the worst performance in this metric were Utilities (20.7 hours), Banks and Other Financial Institutions (12.8 hours) and Tourism (12.1 hours).

FIGURE 25

REQUESTS AVERAGE RESOLUTION TIME (IN HOURS), BY SECTOR (exluding complains) (N=327)



QUESTION: What is the average time of resolution of complaints, per channel?

COMMENT: In relation to 2020, the Average Time of Resolution of Complaints evolved negatively, having increased from 1.8 days to 2.5 days. The sectors included in the Other Services section were the ones that recorded the highest average complaint resolution time (11.5 days), followed by Utilities (9.3 days) and Commerce (6.8 days). Regarding the channels, E-Mail (3.74 days) and Social Media (3.50 days) performed the worst. On the other hand, Chat (0.09 days), SMS (0.13 days) and Telephone (1.97 days) were the channels that recorded the best performances.

FIGURE 26

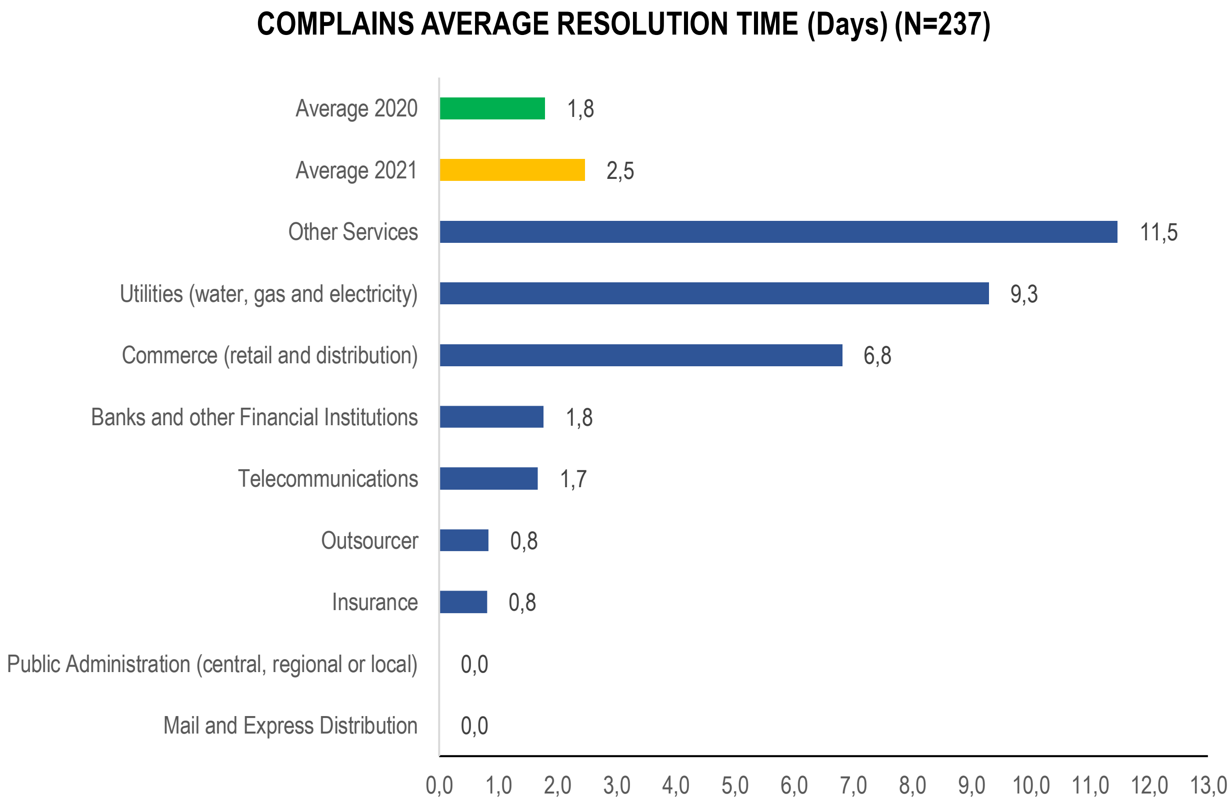
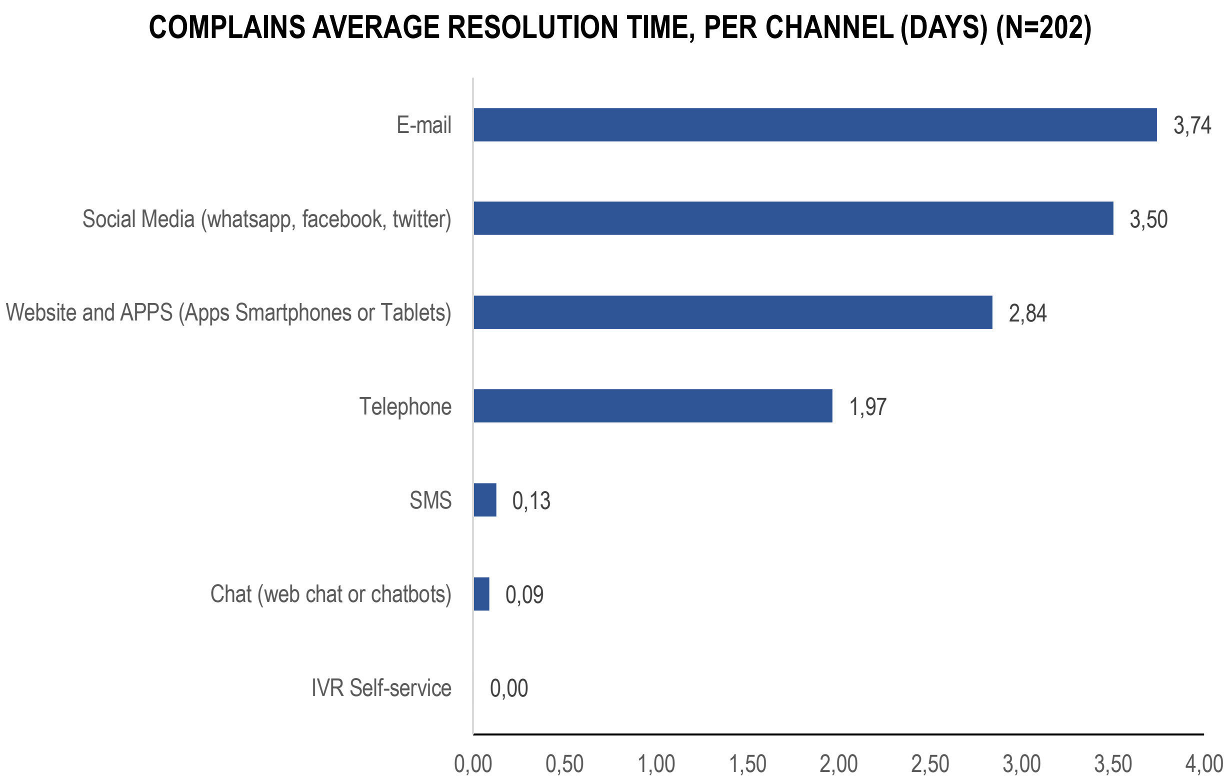

COMPLAINS AVERAGE RESOLUTION TIME (Days) (N=237)
Average 2020
1,8
Average 2021
2,5
Other Services
11,5
Utilities (water, gas and electricity)
9,3
Commerce (retail and distribution)
6,8
Banks and other Financial Institutions
1,8
Telecommunications
1,7
Outsourcer
0,8
Insurance
0,8
Public Administration (central, regional or local)
0,0
Mail and Express Distribution
0,0
0,0 1,0 2,0 3,0 4,0 5,0 6,0 7,0 8,0 9,0 10,0 11,0 12,0 13,0

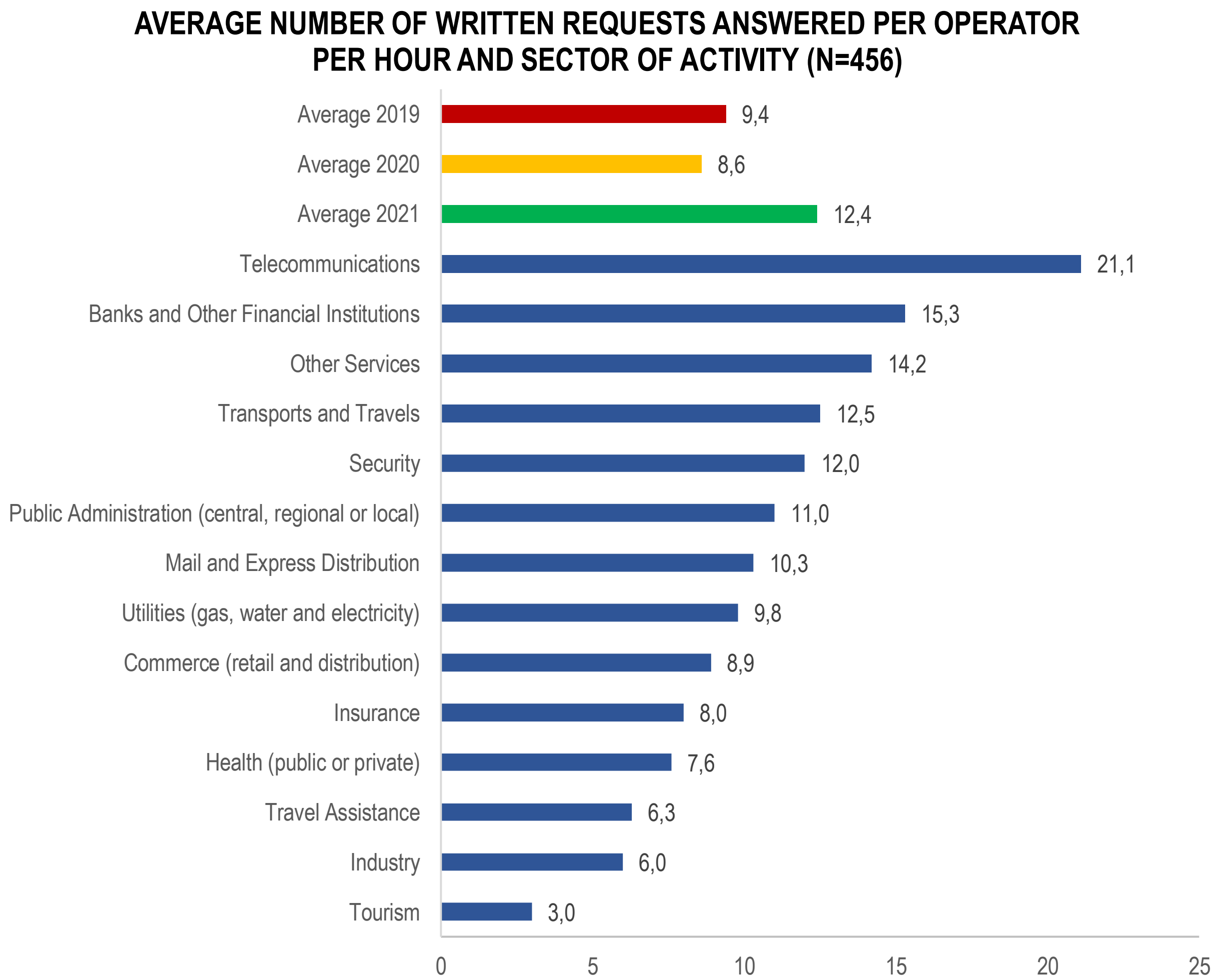
FIGURE 27


COMPLAINS AVERAGE RESOLUTION TIME, PER CHANNEL (DAYS) (N=202)
E-mail
3,74
Social Media (whatsapp, facebook, twitter)
3,50
Website and APPS (Apps Smartphones or Tablets)
2,84
Telephone
1,97
SMS
0,13
Chat (web chat or chatbots)
0,09
IVR Self-service
0,00
0,00 0,50 1,00 1,50 2,00 2,50 3,00 3,50 4,00

QUESTION: What is the average number of written requests answered per Operator per hour?

COMMENT: On average, each Operator responds to 12.4 written requests per hour, a value higher than in 2020 (8.6 requests). The Telecommunications sector stands out from the rest with an average number of written requests answered of 21.1 per Operator per hour, followed by the Banks and Other Financial Institutions sector that recorded an average of 15.3 requests. The sectors that respond to the lowest number of requests on average are Travel Assistance (6.3 requests), Industry (6.0 requests) and Tourism (3.0 requests).

FIGURE 28

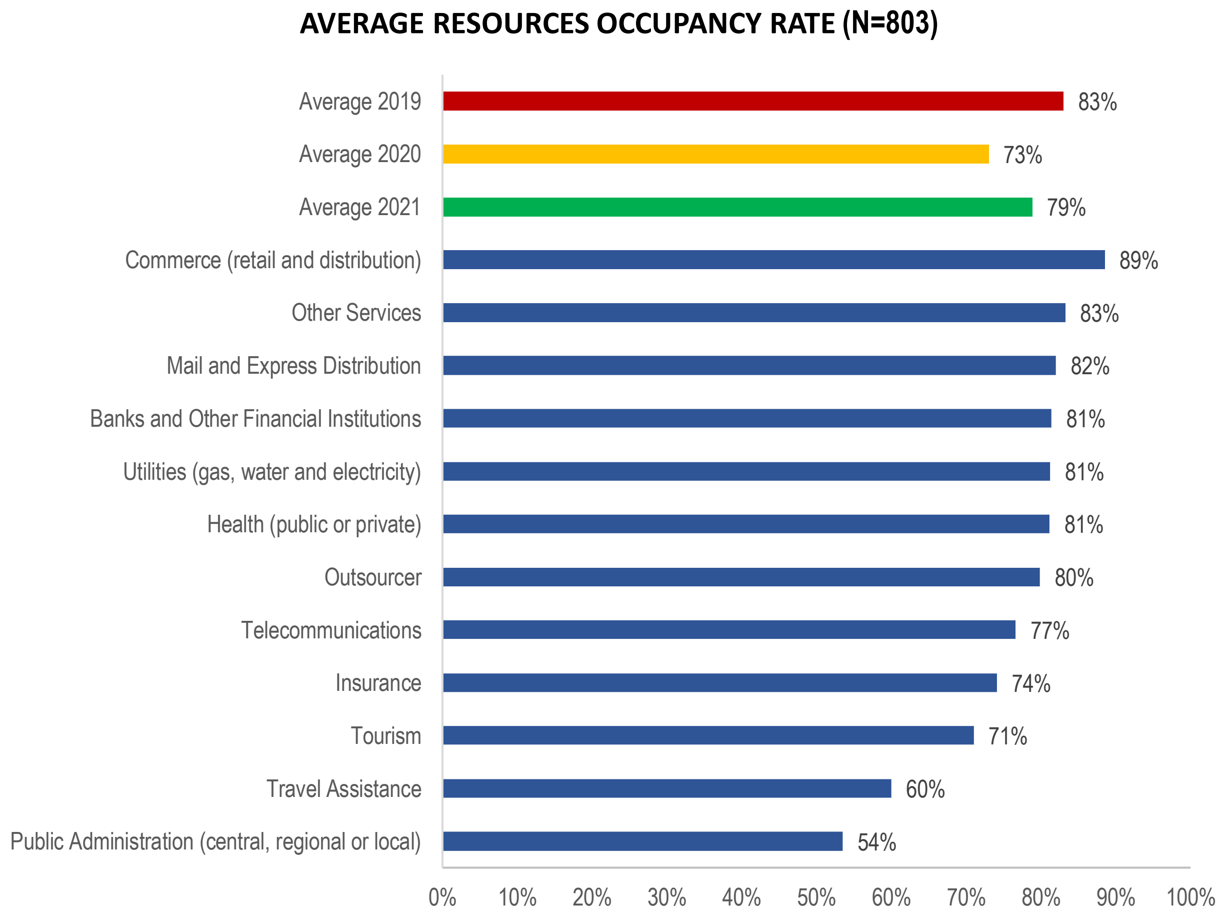


3 Human Resources

QUESTION: What is the average resource occupancy rate in 2021?

COMMENT: The average resource occupancy rate increased from 73% to 79% in 2021. The sectors with the highest occupancy rates were Commerce (89%), Other Services (83%) and The Mail and Express Distribution (82%). The Public Administration (54%) and Travel Assistance (60%) sectors presented the lowest resource occupancy rates.

FIGURE 29

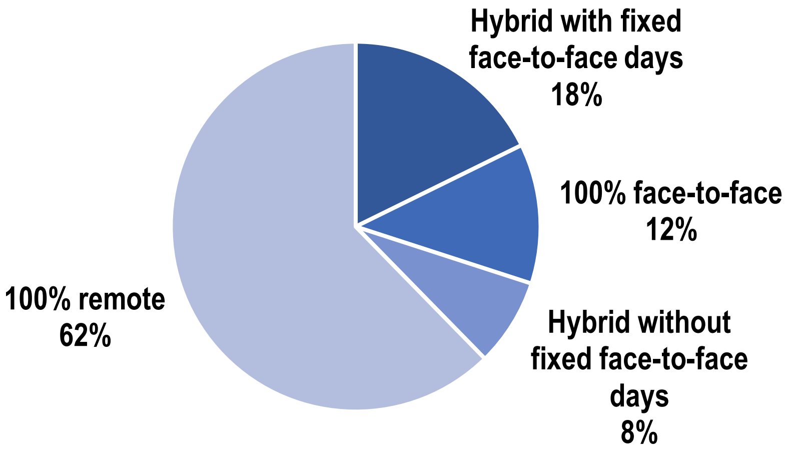


QUESTION: What are the work regimes of Contact Center Employees, and their respective%, adopted by the Company in 2021?

COMMENTS: For the different work regimes, the majority of employees work on a 100% remote scheme (62%). Of the remaining, 18% work on a hybrid regime with fixed face-to-face days, 12% work in a 100% face-to-face regime and only 8% follow a hybrid work model without fixed face-to-face days.

FIGURE 30

PERCENTAGE OF EMPLOYEES PER WORK REGME (Current) (N=849)

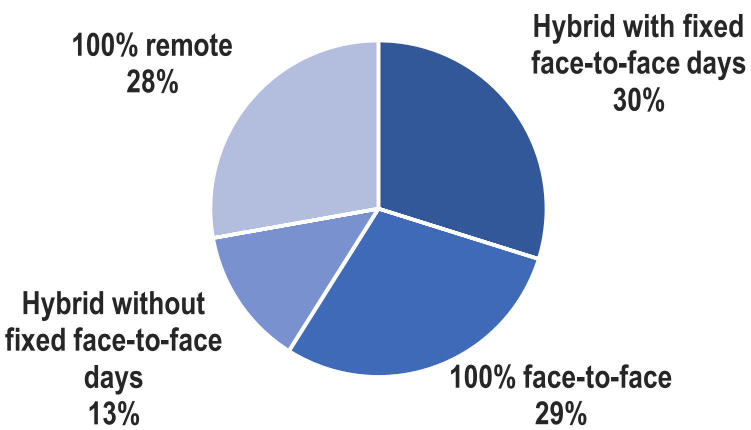


QUESTION: What are the work regimes of Contact Center Employees, and their respective%, considered adopting in the future?

COMMENT: When asked about the evolution of the future work regime, the majority replied that it will be hybrid with fixed face-to-face days (30%), 100% face-to-face (29%) and 100% remote (28%). The least chosen option refers to the adoption of a hybrid regimen without fixed face-to-face days (13%).

FIGURE 31

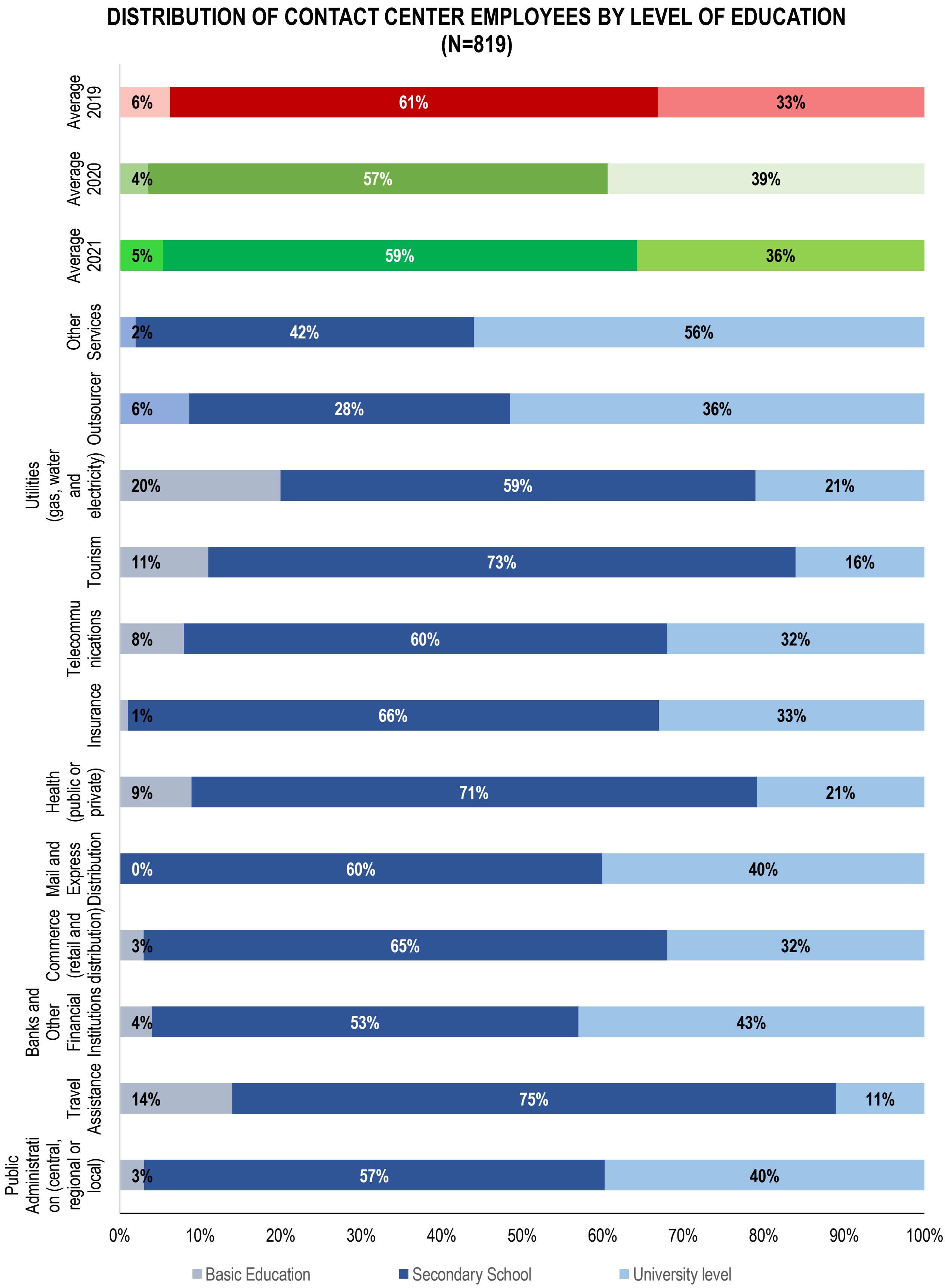
PERCENTAGE OF EMPLOYEES PER WORK REGIME (Future) (N=849)



QUESTION: What is the distribution of employees by degree of education?

COMMENT: The distribution values of employees by educational level, with 36% university degree (below 39% observed in 2020), 59% at secondary level (above 57% observed in 2020) and only 5% with basic education (slightly above the 4% observed in 2020) remain in general, with some changes in 2020. The sectors in which there is a higher percentage of employees with higher education are Banks and Financial Institutions (43%), Mail and Express Distribution (40%) and Public Administration (40%). Regarding basic education, the Utilities (20%), Travel Assistance (14%) and Tourism (11%) sectors presented higher representativeness.

FIGURE 32



DISTRIBUTION OF CONTACT CENTER EMPLOYEES BY LEVEL OF EDUCATION (N=819)
Average 2019
6%
61%
33%
Average 2020
4%
57%
39%
Average 2021
5%
59%
36%
Other Services
2%
42%
56%
Outsourcer
6%
28%
36%
Utilities (gas, water and electricity)
20%
59%
21%
Tourism
11%
73%
16%
Telecommunications
8%
60%
32%
Insurance
1%
66%
33%
Health (public or private)
9%
71%
21%
Mail and Express Distribution
0%
60%
40%
Commerce (retail and distribution)
3%
65%
32%
Banks and Other Financial Institutions
4%
53%
43%
Travel Assistance
14%
75%
11%
Public Administration (central, regional or local)
3%
57%
40%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Basic Education
Secondary School
University level

QUESTION: Are employee satisfaction surveys conducted? What is the frequency of employee satisfaction surveys? What is the rating obtained on a scale of 0% to 100% in the last year?

COMMENT: 83% of respondents indicate that they conduct satisfaction surveys to their employees, 61% of which do so on an annual basis, 18% quarterly and 12% every six months. With regard to the average rating obtained, there is an increase of 2 percentage points compared to 2020 (84% instead of 82%). The sectors that recorded the most positive evaluations were Commerce (85%), Health (84%), Outsourcer (84%) and Mail and Express Distribution sectors (84%). The sector with the least positive evaluation is Tourism (79%).

FIGURE 33

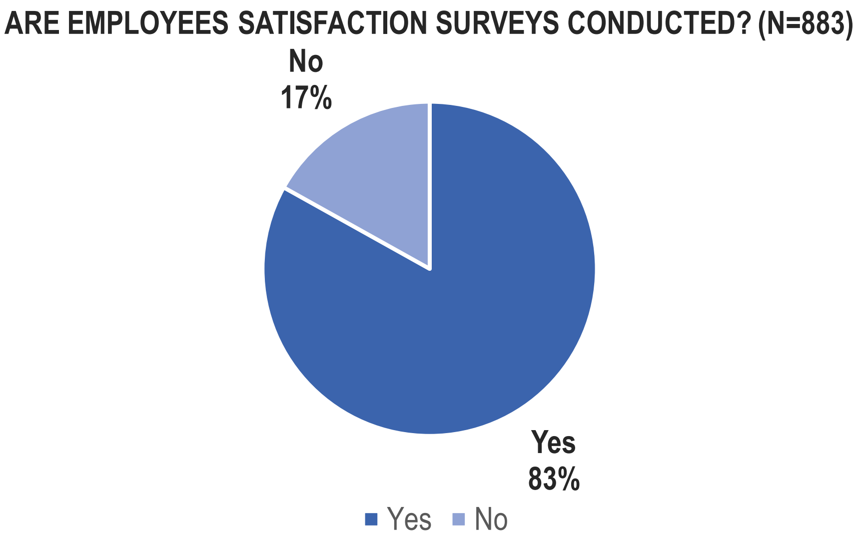


FIGURE 34

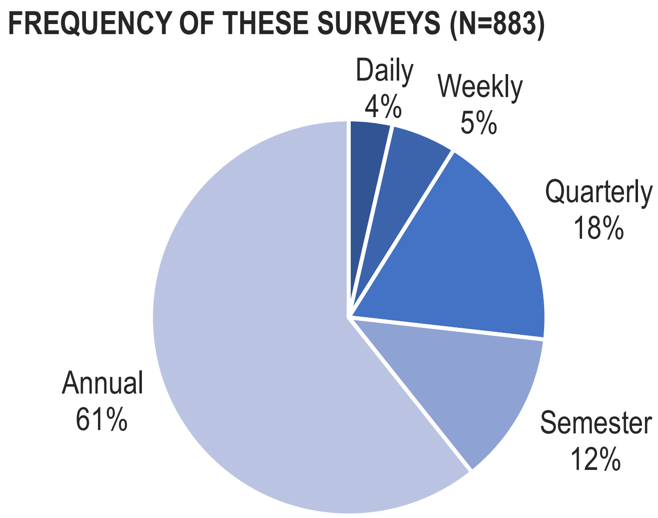
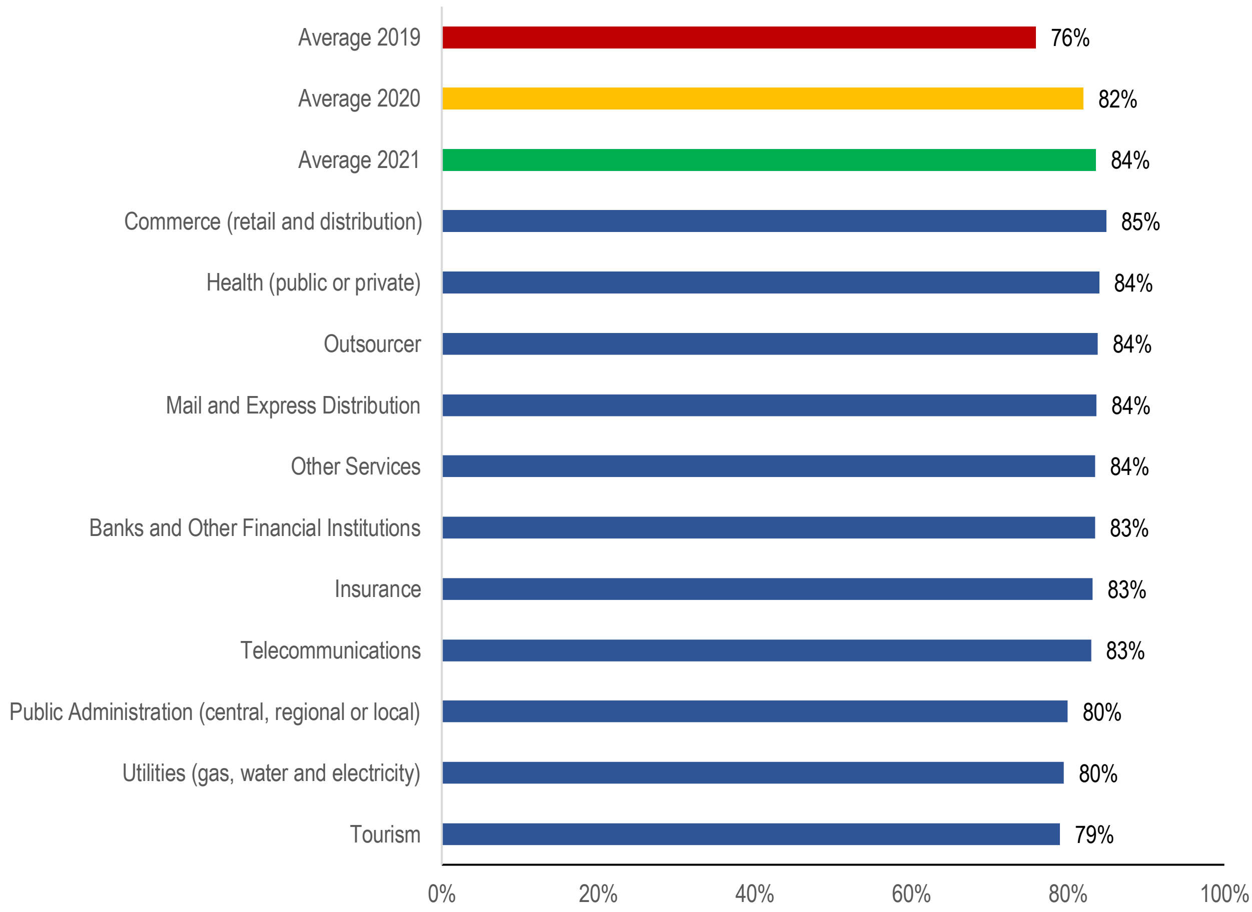


FIGURE 35

RATING ACHIEVED ON EMPLOYEES SATISFACTION SURVEYS (N=883)

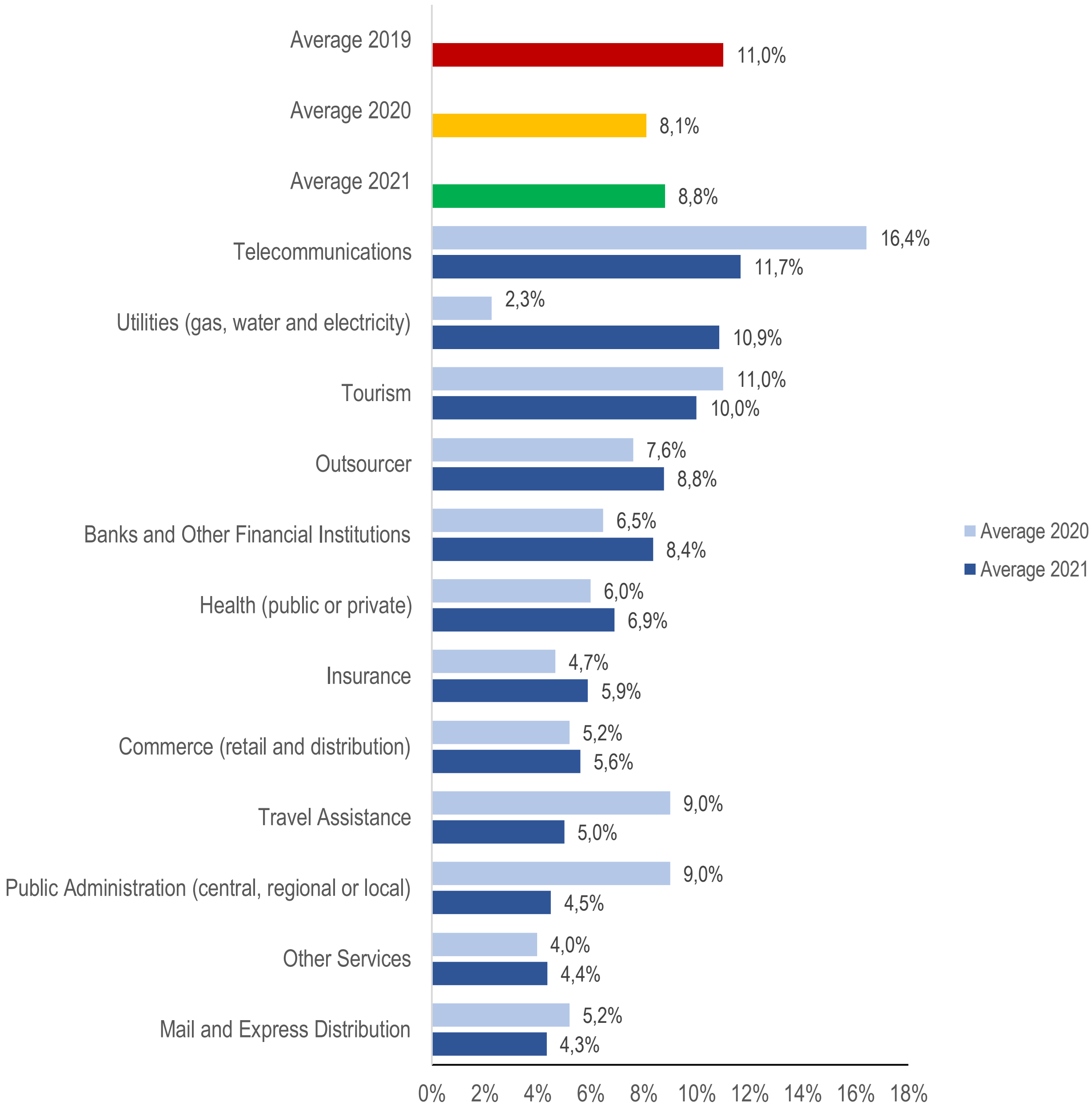


QUESTION: What is the average absenteeism rate of Operators in 2021?

COMMENT: In view of the previous study, the average absenteeism rate increased by about 0.7 percentage points and presented a value of 8.8% in 2021. The sector of activity with the highest absenteeism rate was Telecommunications (11.7%) (although it registered a decrease of 4.7 percentage points). The sector with the lowest absenteeism rate was the Mail and Express Distribution sector (4.3%).

FIGURE 36

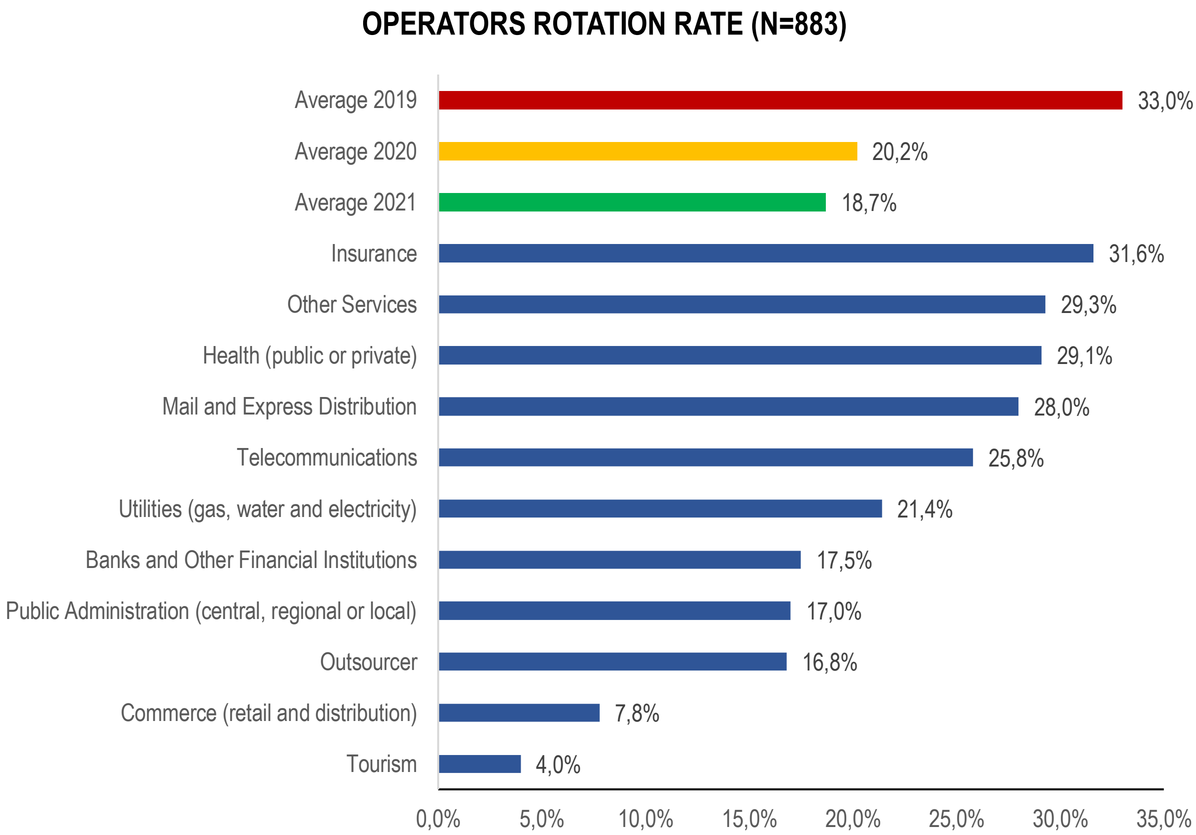
OPERATORS AVERAGE ABSENTEEISM RATE (N=883)



QUESTION: What is the operator rotation rate in 2021?

COMMENT: The average operator rotation rate decreased from 20.2% to 18.7% in 2021. The Insurance companies (31.6%), Health (29.1%) and Mail and Express Distribution (28.0%) recorded the highest rotation values. The Tourism sector was the one that stood out with a lower rotation rate (4.0%).

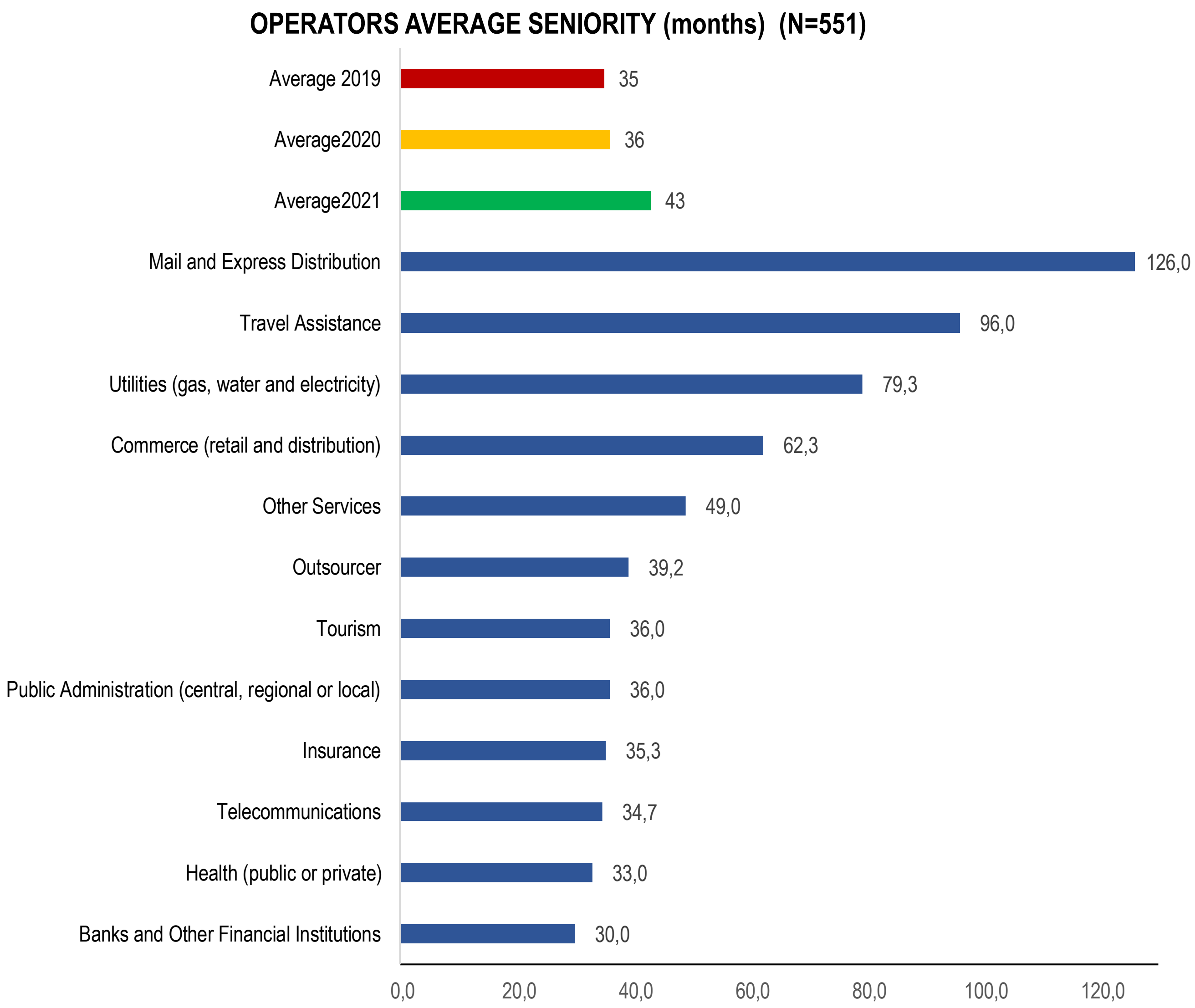
FIGURE 37



QUESTION: What is the average seniority of Operators?

COMMENT: The average seniority of Operators increased from 36 to 43 months compared to 2020, which was expected in view of the decrease in rotation rate. The Mail and Express Distribution sector recorded the highest seniority value (126 months), while Banks and Other Financial Institutions recorded the lower average seniority value (30 months).

FIGURE 38

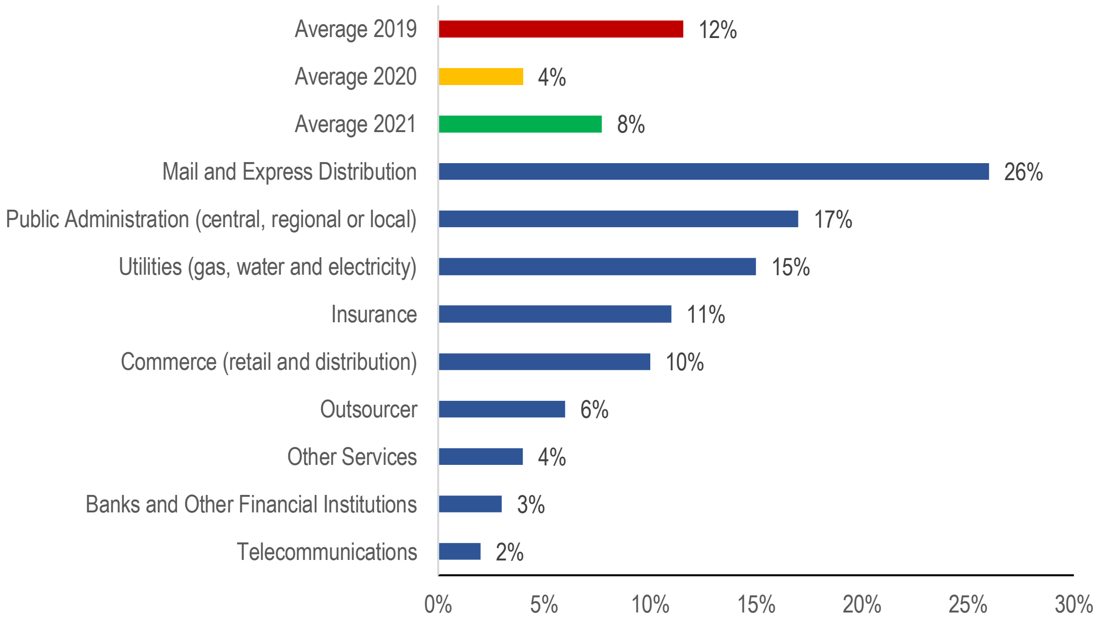


QUESTION: What is the Supervisors rotation rate in 2021?

COMMENT: The rotation rate of Supervisors increased from 4% to 8% in 2021, contrary to the trend previously recorded. The Mail and Express Distribution sectors (26%), Public Administration (17%) and Utilities (15%) had the highest values, with the Telecommunications (2%) and Banks and Other Financial Institutions (3%) sectors presenting the smallest values.

FIGURE 39

SUPERVISORS ROTATION RATE (N=883)

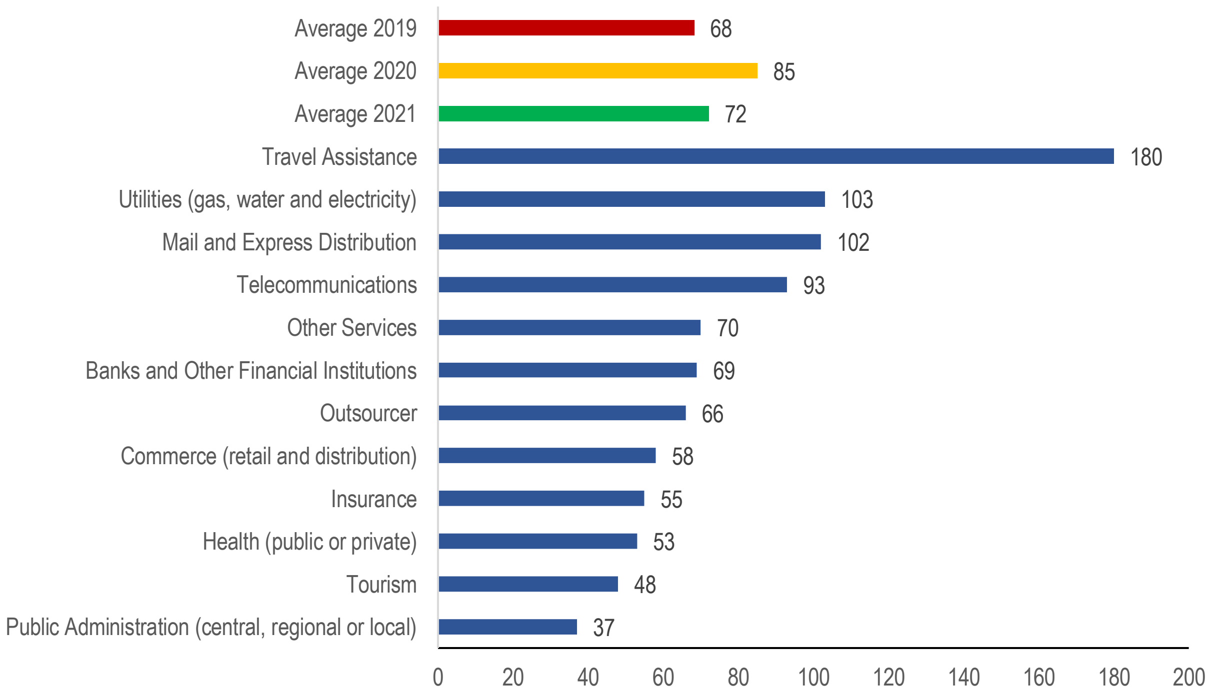


QUESTION: What is the average seniority of Supervisors?

OMENTÁRIO: The average seniority of Supervisors decreased by about 13 months compared to 2020 (72 months instead of 85). The Travel Assistance sector is the sector with the highest average seniority (180 months) followed by Utilities (103) and Mail and Express Distribution (102). The Public Administration sector is the sector with the lowest average seniority (37 months).

FIGURE 40

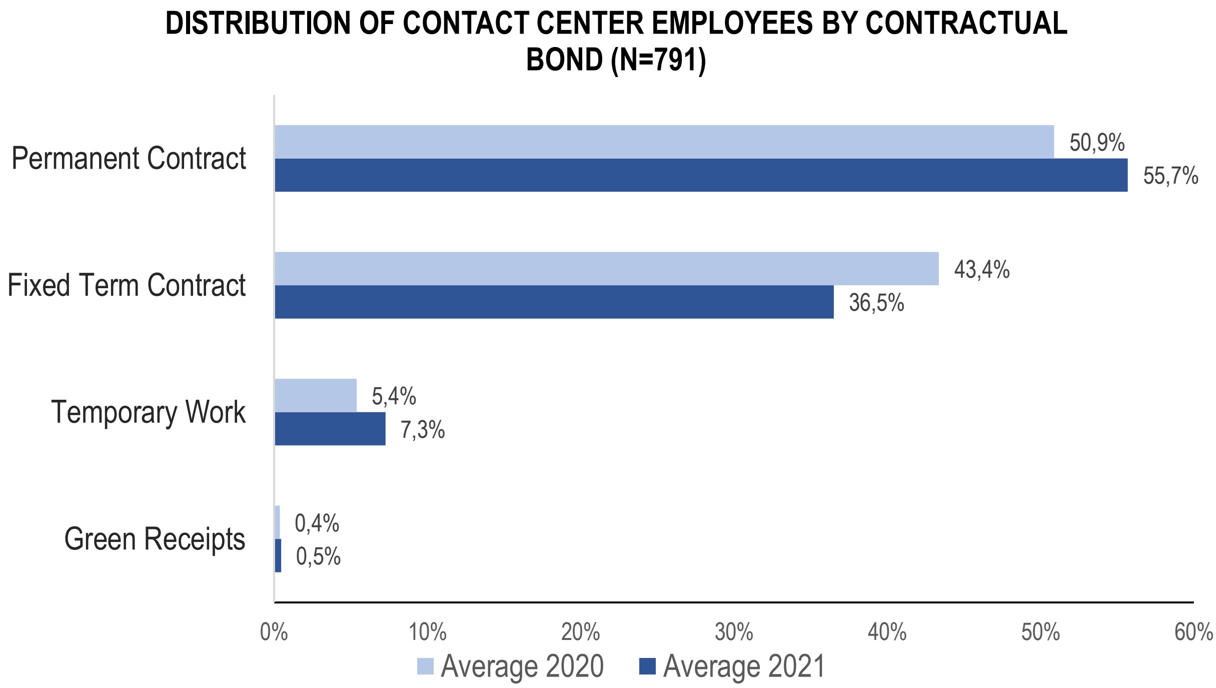
SUPERVISORS AVERAGE SENIORITY (months) (N=555)



QUESTION: What is the distribution of employees by contractual relationship?

COMMENT: The 2021 results reveal an increase in the percentage of Employees with an effective contract (from 50.9% to 55.7%), which can be explained by a decrease in the percentage of Employees who have term contracts (from 43.4% to 36.5%) compared to 2020.

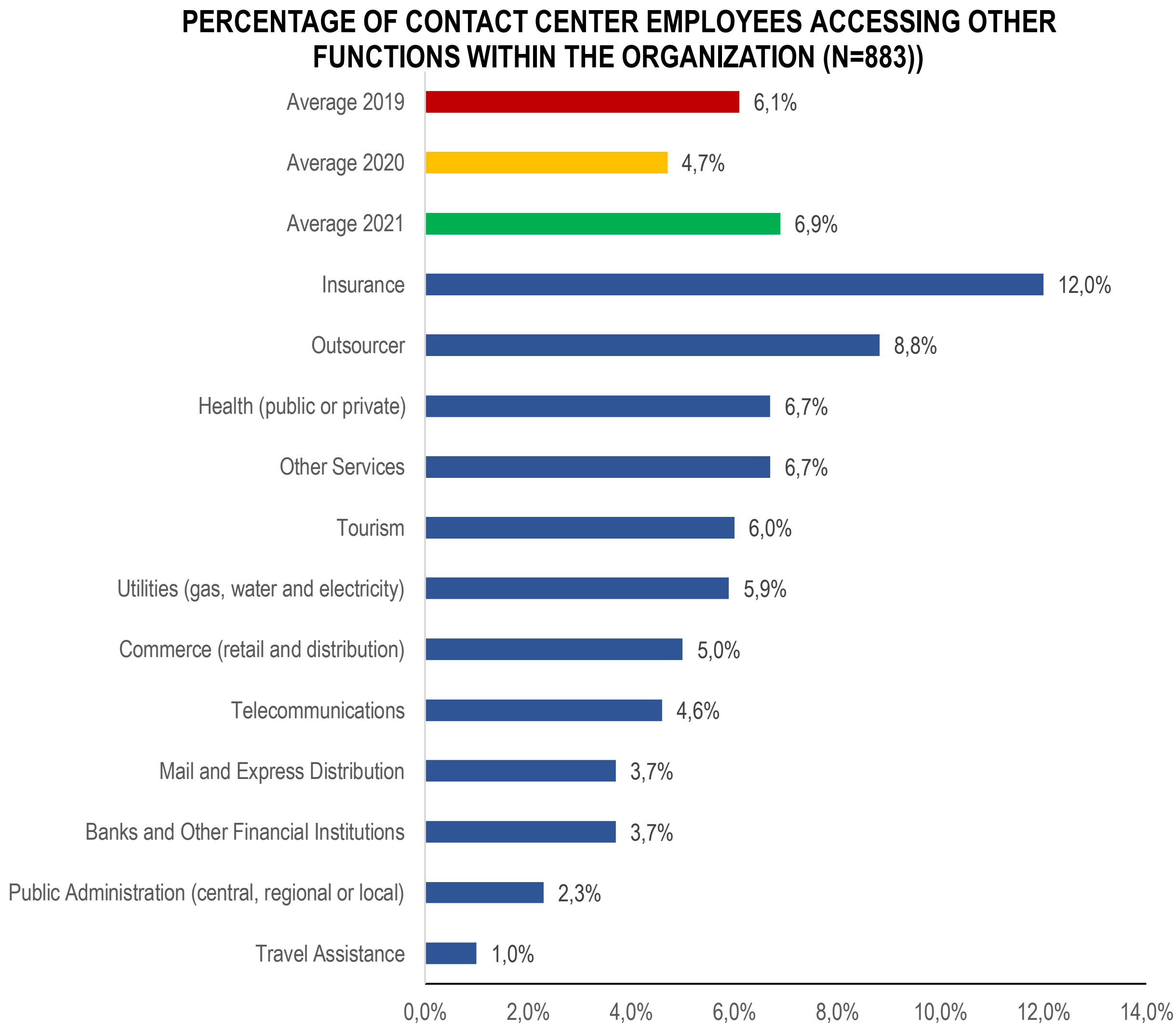
FIGURE 41



QUESTION: What percentage of Contact Center Employees are relocated to other roles within the Organization?

COMMENT: This indicator recorded an increase of 2.2 percentage points compared to 2020 (4.7% to 6.9%). The sector in which relocation was most frequent was Insurance (12.0%), the sector where the lowest percentage of relocation was the Travel Assistance sector (1.0%).

FIGURE 42

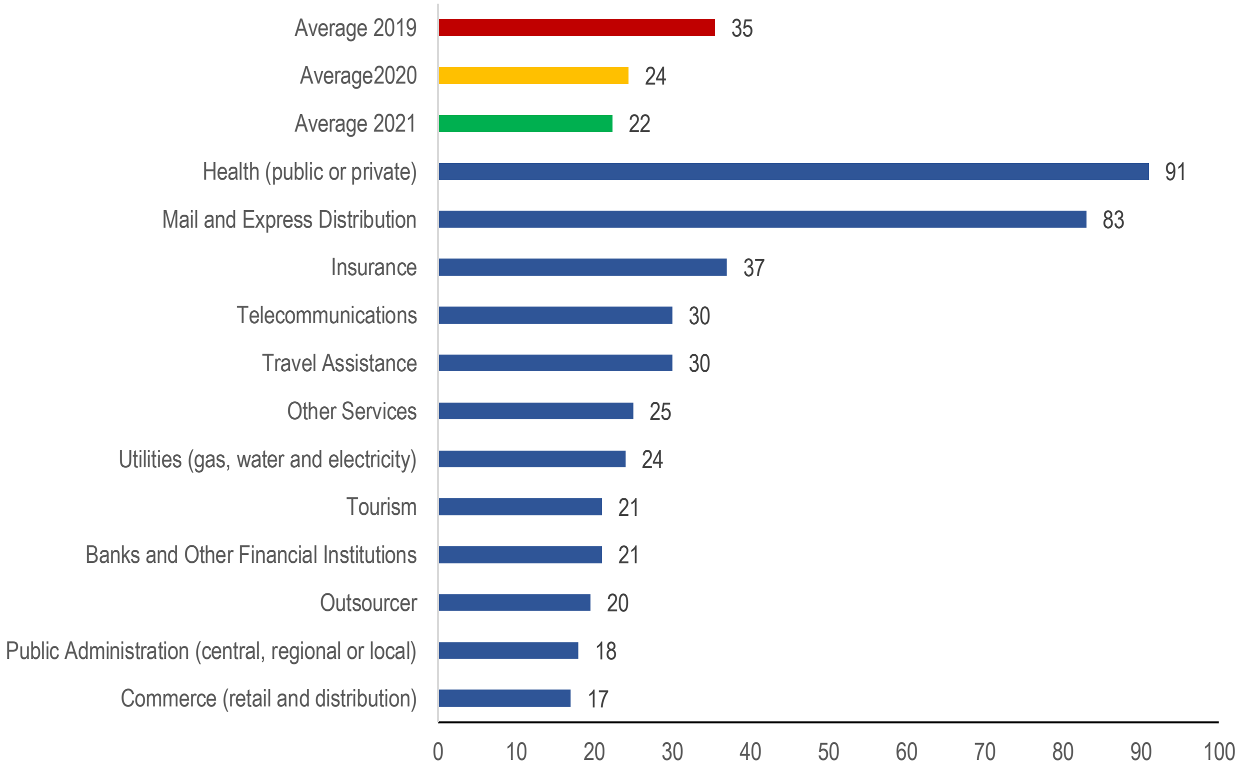


QUESTION: How long does it take to train an Employee who has just entered the Contact Center?

COMMENT: The average initial training time decreased in 2021 (22 days instead of 24). The sector where the highest initial training times were reported was the Health sector (91 days) followed by the Mail and Express Distribution sector (83 days). On the other hand, the Commerce sector has the shortest training time (17 days).

FIGURE 43

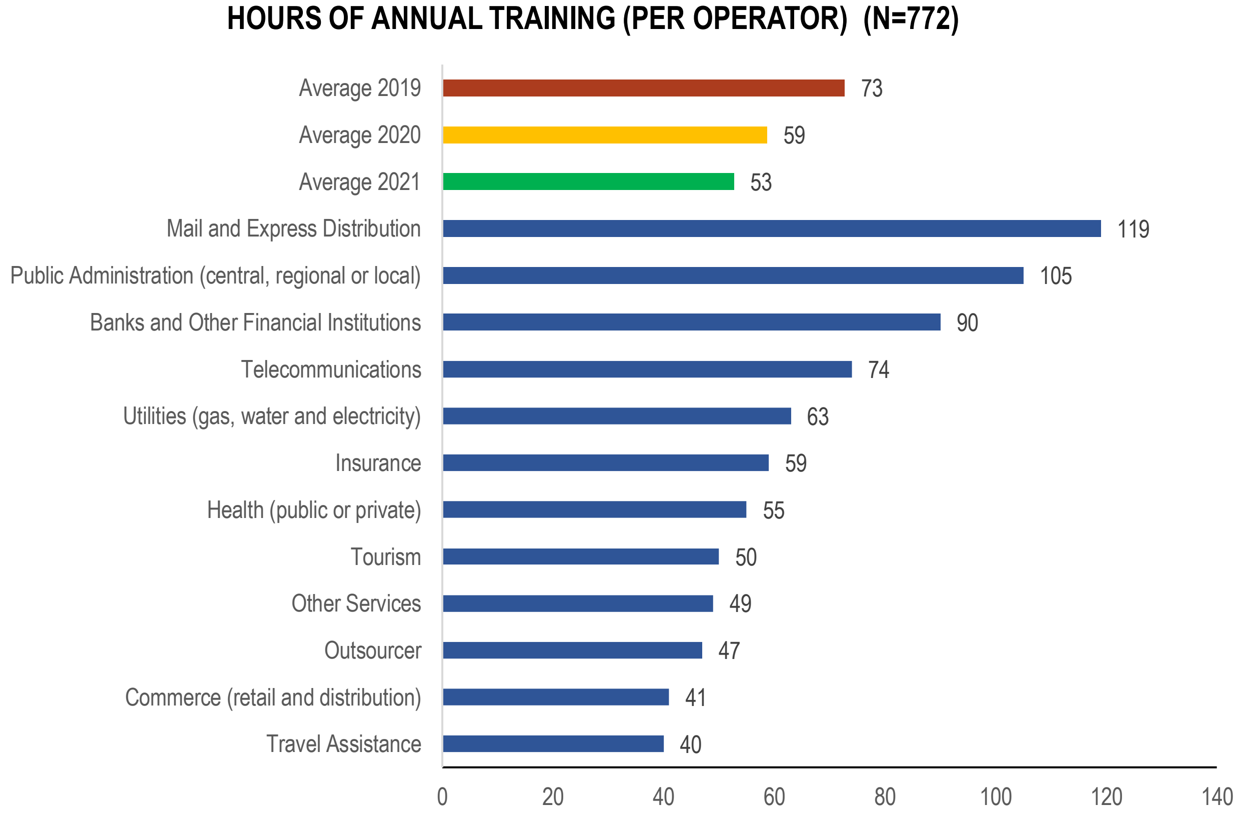
AVERAGE TIME REQUIRED TO TRAIN AN EMPLOYEE WHO HAS JUST ENTERED THE CONTACT CENTER (days) (N=827)



QUESTION: What is the number of hours of annual training, including recycling, per Operator?

COMMENT: The number of hours of annual training per Operator decreased compared to 2020 (53 hours instead of 59 hours). The sector with the most hours of annual training was the Mail and Express Distribution sector (119 hours), while the one with less hours of annual training was the Travel Assistance sector (40 hours).

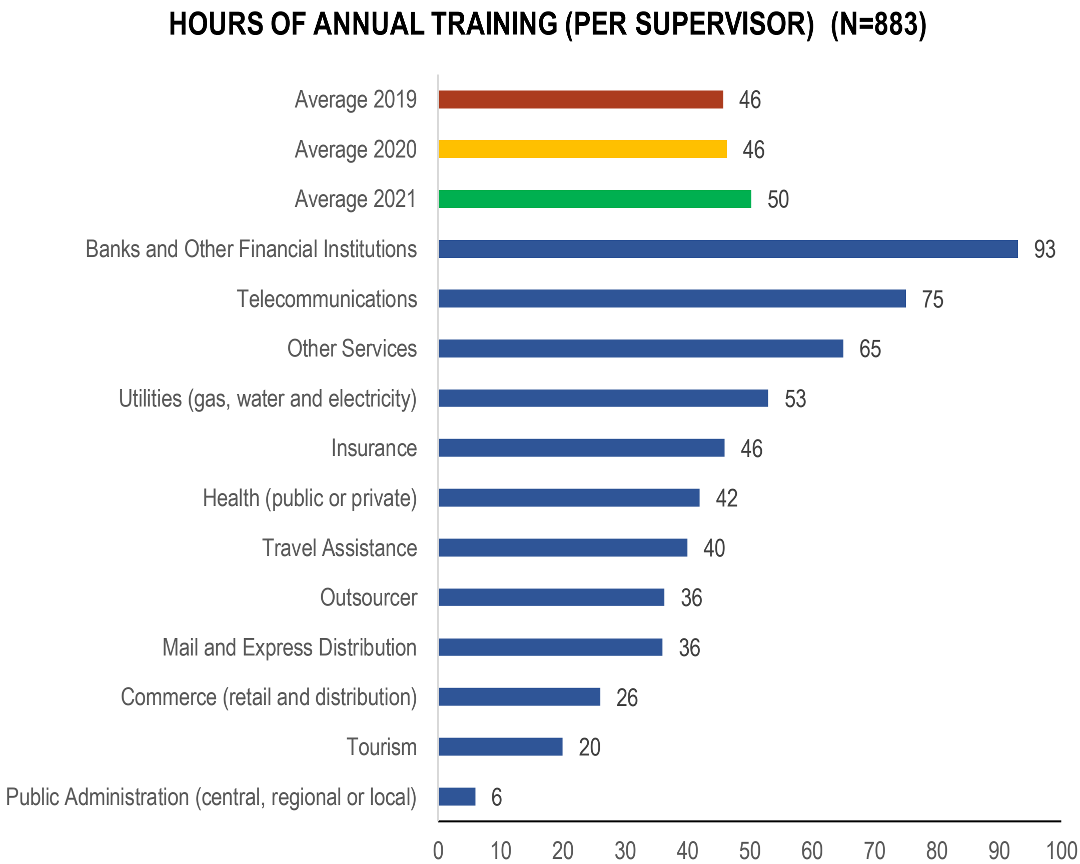
FIGURE 44



QUESTION: What is the number of hours of annual training, including recycling, per Supervisor?

COMMENT: Contrary to what happened with Operators, the number of training hours of Supervisors increased compared to 2020, from 46 hours to 50 hours. The sector with the most hours of annual training for Supervisors was that of Banks and Other Financial Institutions (93 hours), while the Public Administration sector recorded the lowest value (6 hours).

FIGURE 45



QUESTION: Is there a specific training/accreditation program for Supervisors/Trainers/Quality Experts?

COMMENT: Compared to 2020, there was a decrease in the percentage of respondents who claim to have specific training/accreditation plans/programs for Supervisors (71% in 2020 to 68% in 2021). With regard to the existence of specific training/accreditation plans/programs for Trainers, there was a reduction in the reported percentage, decreasing from 66% in 2020 to 56% in 2021. About 54% of respondents say they have specific training/accreditation plans/programs for Quality Experts, a decrease from 60% in 2020 to 54% in 2021.

FIGURE 46

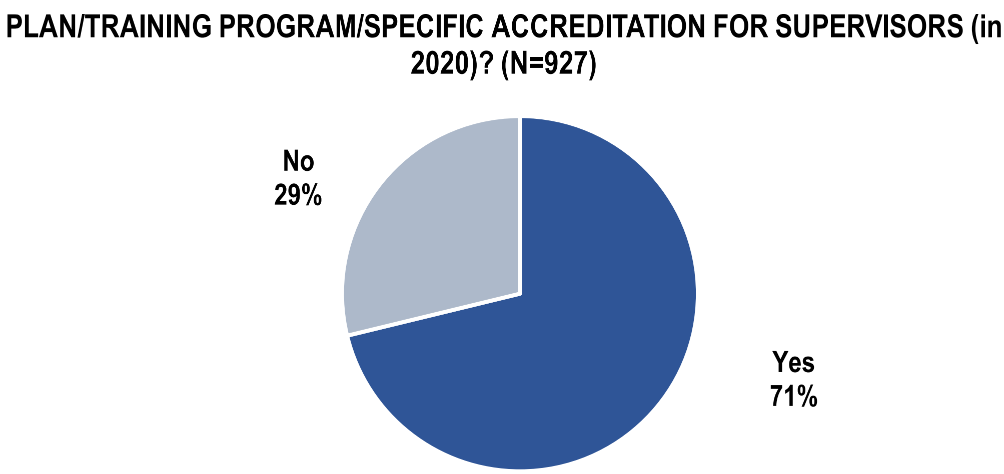


FIGURE 47

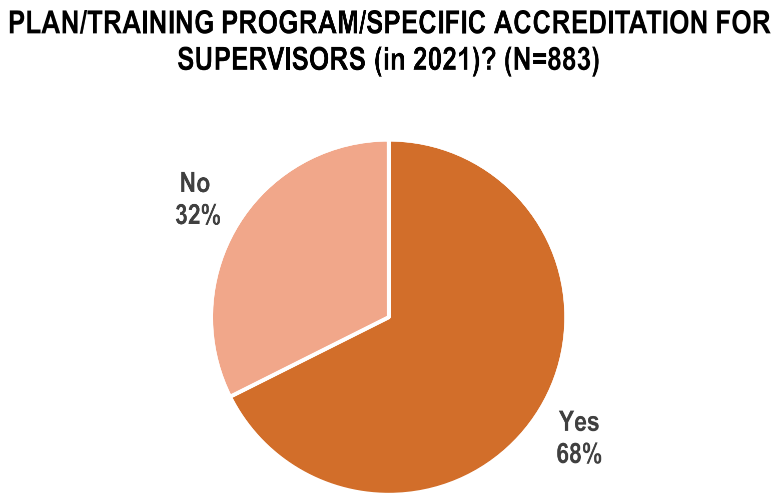


FIGURE 48

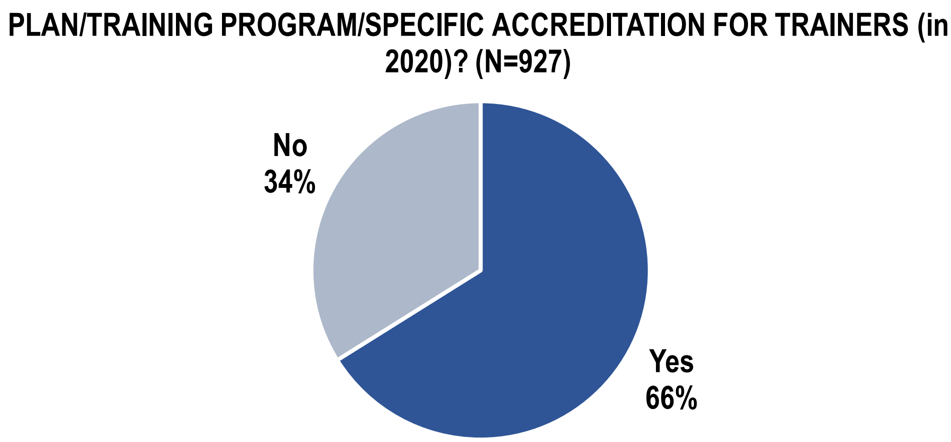


FIGURE 49

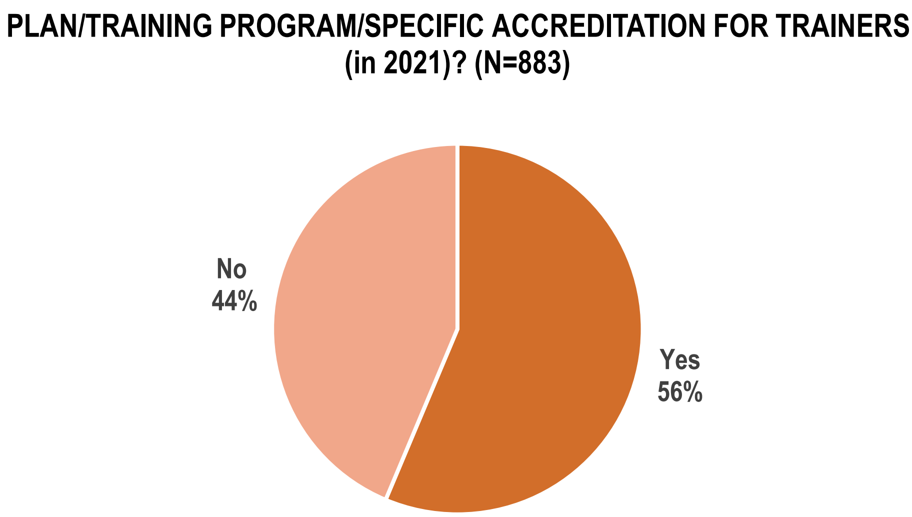


FIGURE 50

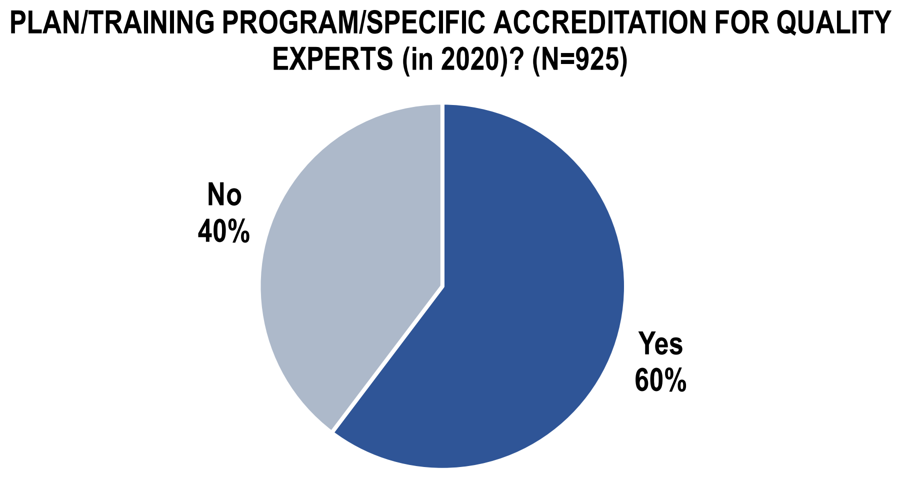
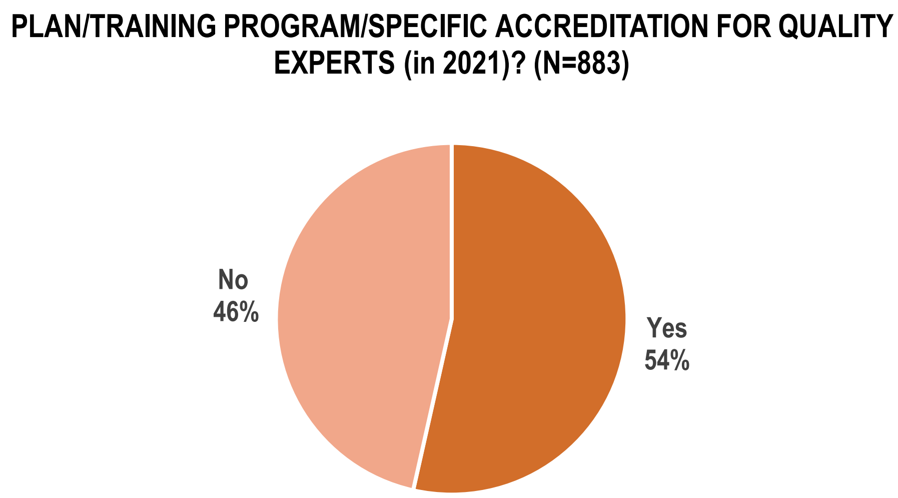


FIGURE 51



QUESTION: What is the Operators distribution by gender?

COMMENT: The female gender remains predominant in Contact Center Employees. Compared to the previous year, there was a 6-percentage point decrease in the proportion of female Operators, now representing a percentage of 61%. In relation to Supervisors, the proportion also changed when compared to 2020, and the percentage of female Supervisors decreased from 68% to 59%.

FIGURE 52

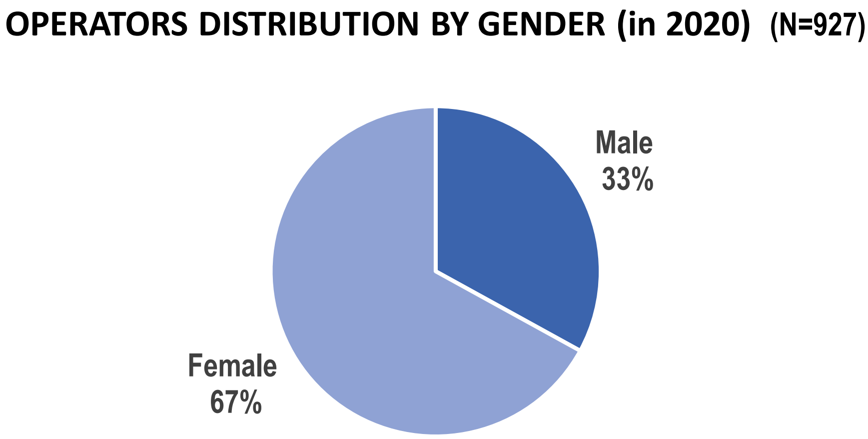


FIGURE 53

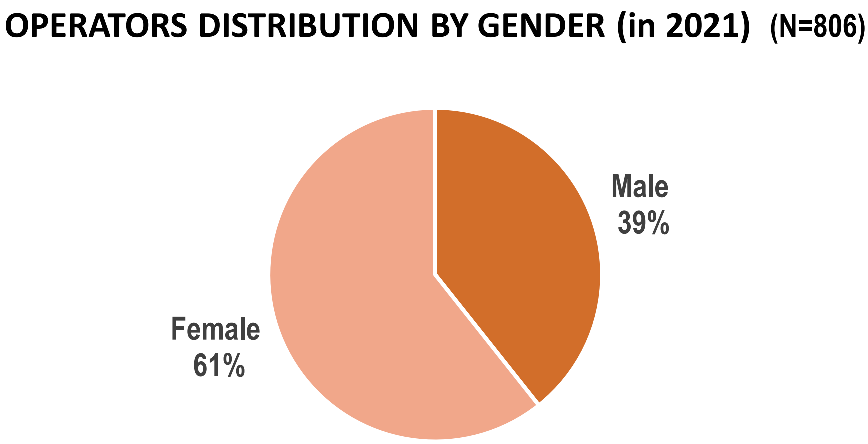


FIGURE 54

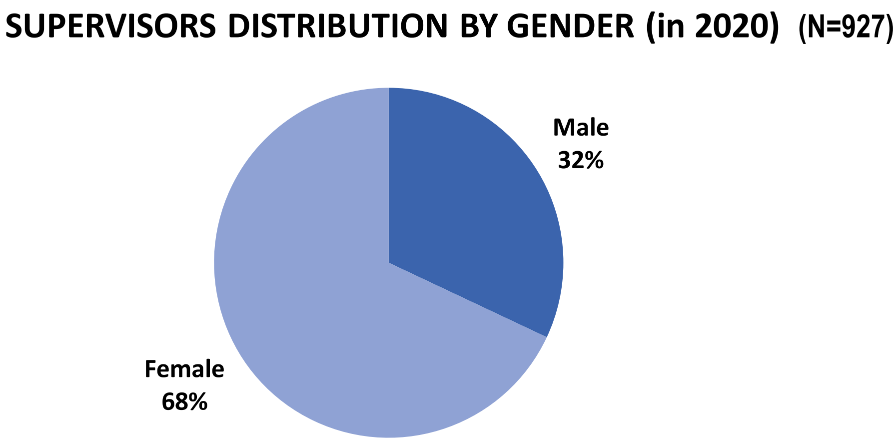
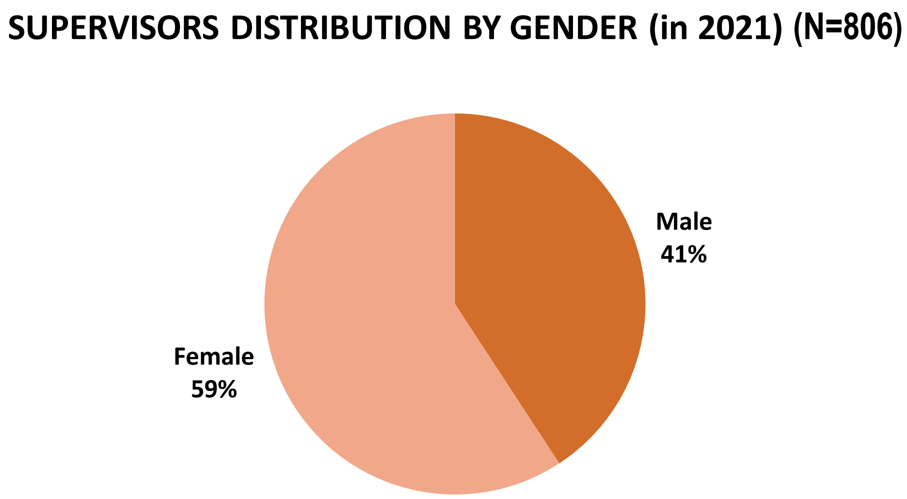


FIGURE 55



QUESTION: What are the Operators and Supervisors age distribution in their intervals?

COMMENT: Of the Operators and Supervisors of the Companies surveyed, the majority are between 25 and 40 years old (Operators: 51% and Supervisors: 60%). Of the remaining, 28% of Operators are in the age group up to 25 years and 21% are in the age group above 40 years. For Supervisors, the age group over 40 years includes 26%, followed by the range up to 25 years for the remaining 14%.

FIGURE 56

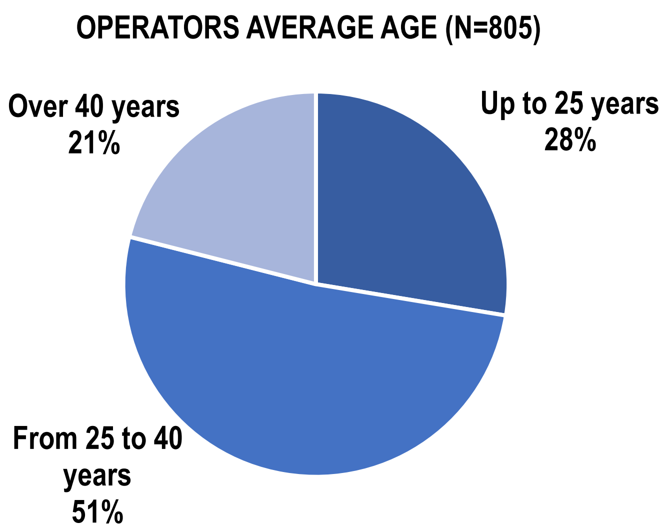
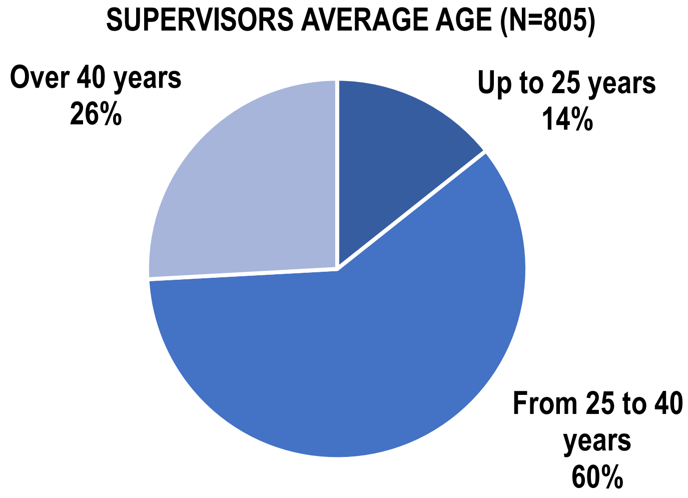


FIGURE 57

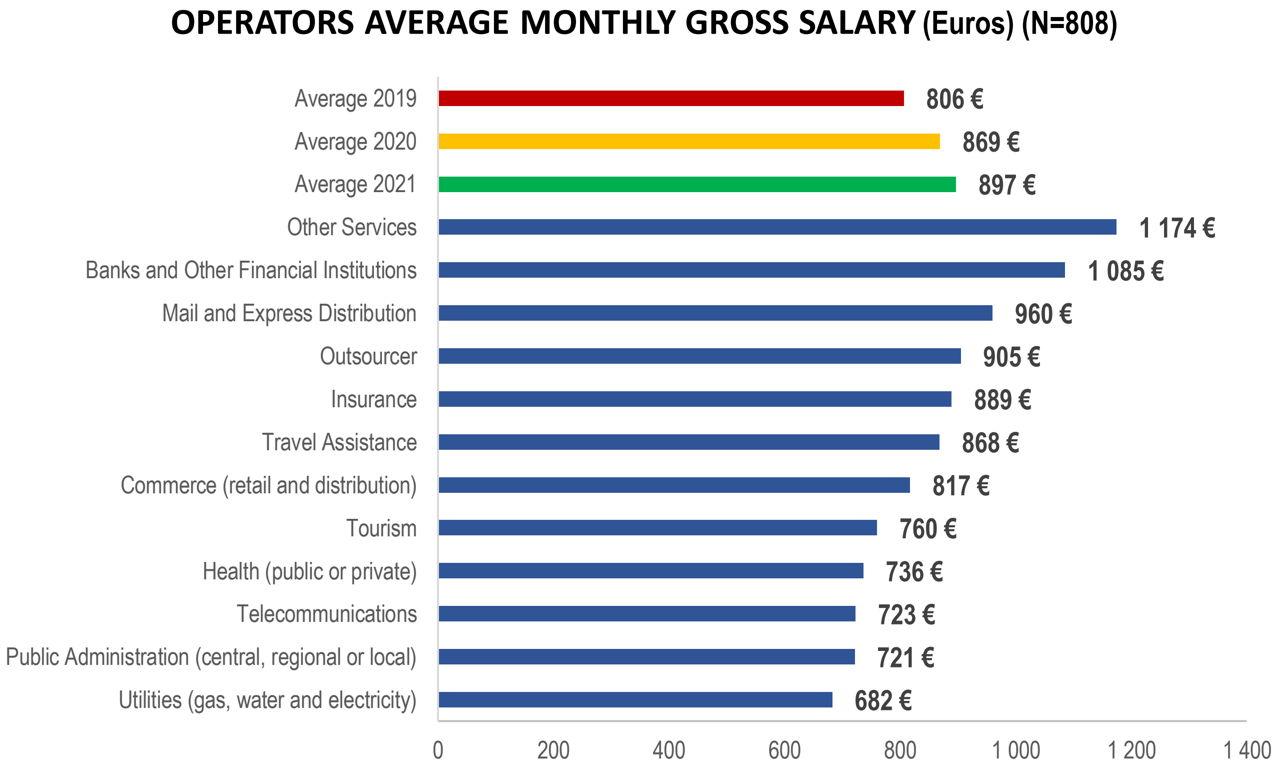

SUPERVISORS AVERAGE AGE (N=805)
Over 40 years
26%
Up to 25 years
14%
From 25 to 40
years
60%

4 Policies and Benefits

QUESTION: What is the Operators average monthly gross salary?

COMMENT: In 2021 the Operators average monthly gross salary increased 27€ (from 869€ to 897€). The Banks and Other Financial Institutions, as well as the Other Services sector recorded the highest values, 1,085€ and 1,174€, respectively, followed by the Mail and Express Distribution sector (960€). The Utilities (682€), Public Administration (721€) and Telecommunications (723€) were the sectors with the smallest values.

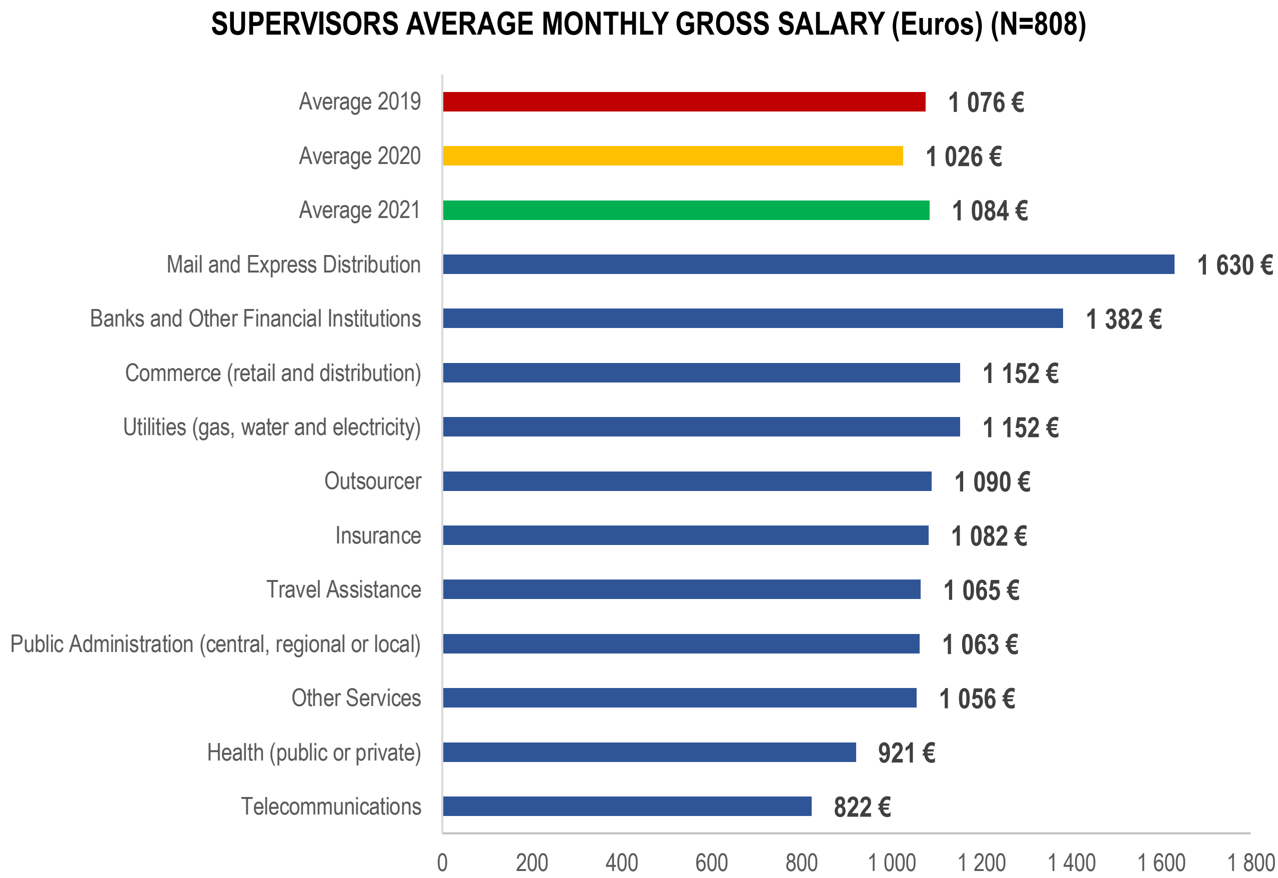
FIGURE 58



QUESTION: What is the Supervisors' average monthly gross salary?

COMMENT: The Supervisors' average salary increased by 58€ compared to 2020 (from 1.026€ to 1.084€). The Mail and Express Distribution (€1,630) and Banks and Other Financial Institutions (€1,382) were the sectors with the highest average gross wages, with the Telecommunications (€822) and Health (€921) sectors presenting the lowest values.

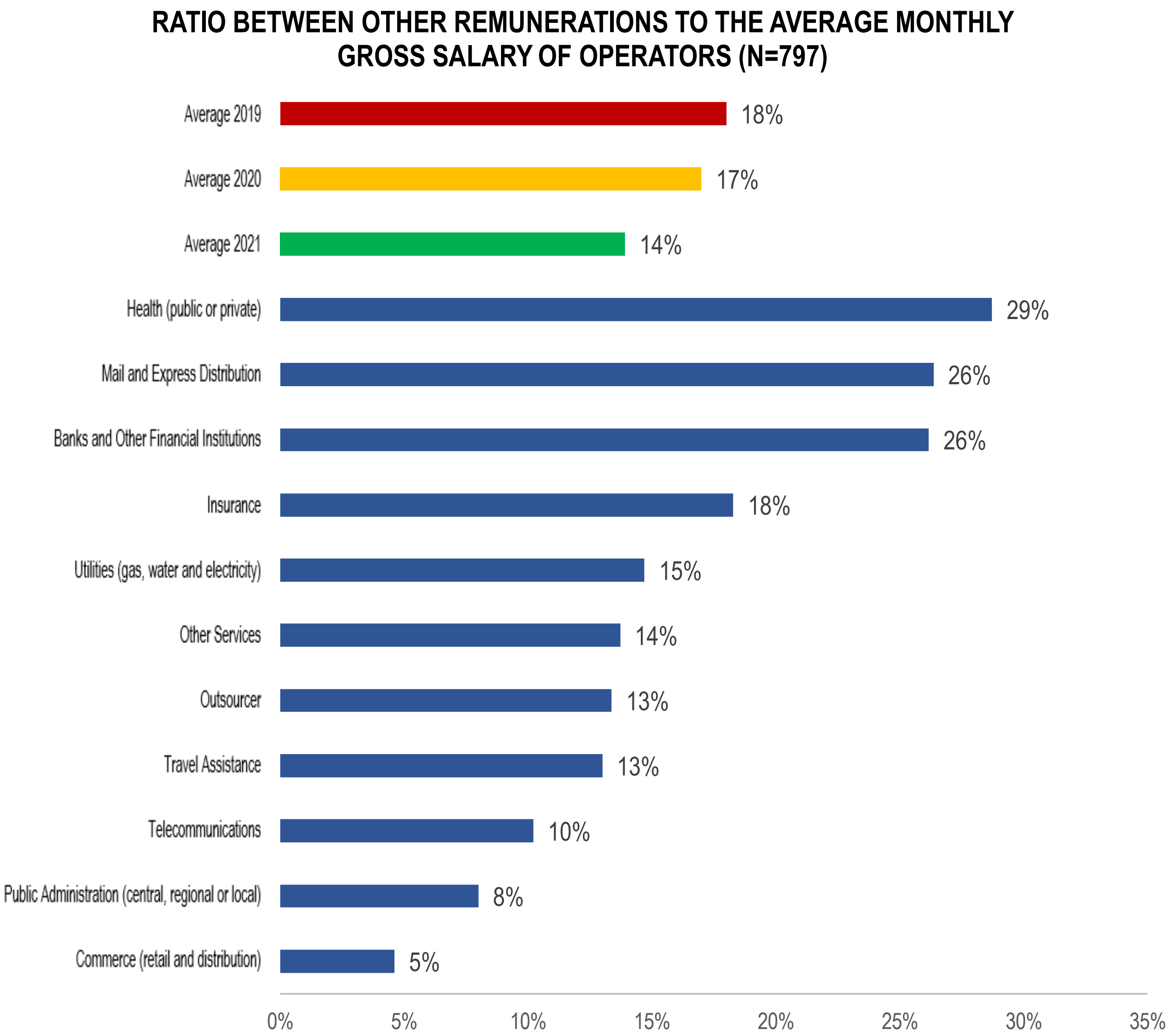
FIGURE 59



QUESTION: What is the ratio among other remunerations to the average monthly gross salary per Operator?

COMMENT: The ratio of other remunerations to average monthly gross pay decreased from 17% in 2020 to 14% in 2021. The sectors with the highest ratio were Health (29%), Mail and Express Distribution (26%) and Banks and Other Financial Institutions (26%). Among the sectors with the lowest ratios are Commerce (5%) and Public Administration (8%).

FIGURE 60

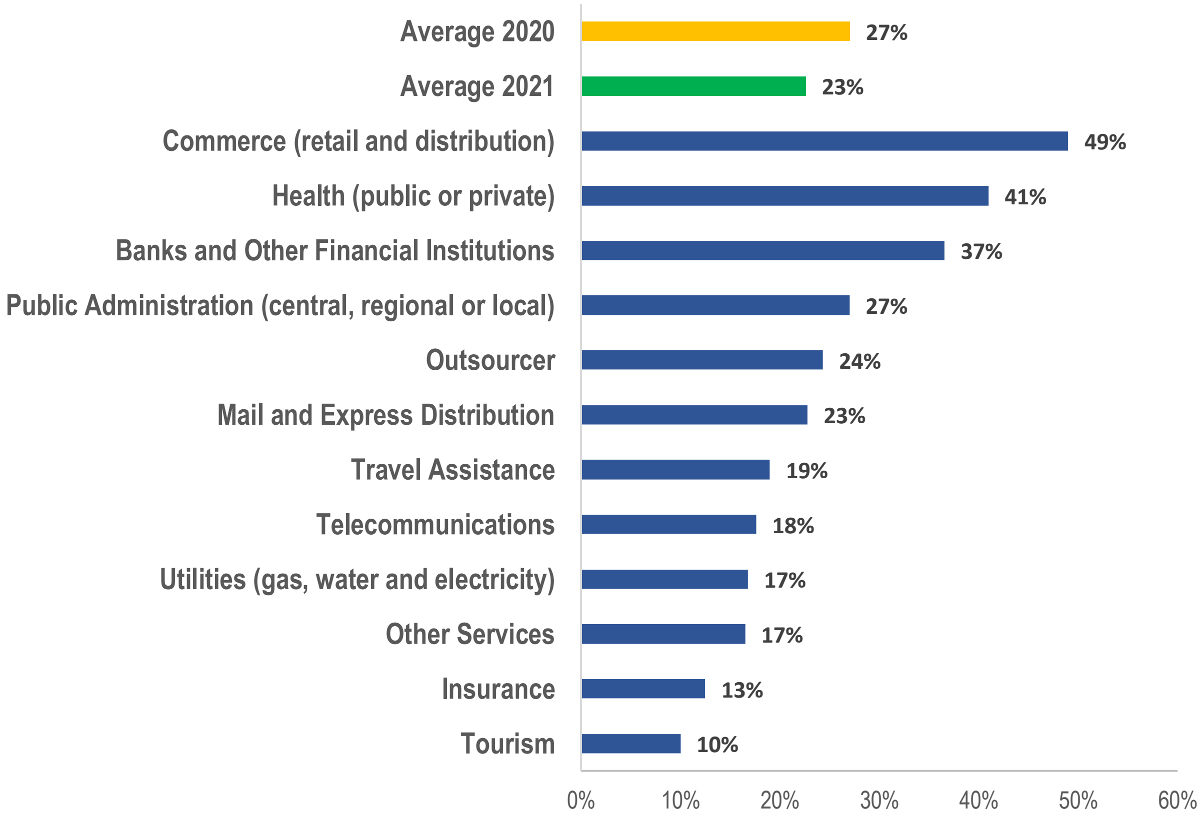


QUESTION: What is the ratio among other remunerations to the supervisors' monthly gross salary?

COMMENT: The ratio of other remuneration to supervisors' average monthly gross salary decreased by 4 percentage points compared to 2020. Commerce (49%) is the sector with the highest ratio of all sectors followed by the Health sector (41%). The Insurance (13%) and Tourism (10%) sectors have the lowest ratios.

FIGURE 61

RATIO BETWEEN OTHER REMUNERATIONS TO THE AVERAGE MONTHLY GROSS SALARY OF SUPERVISORS (N=780)

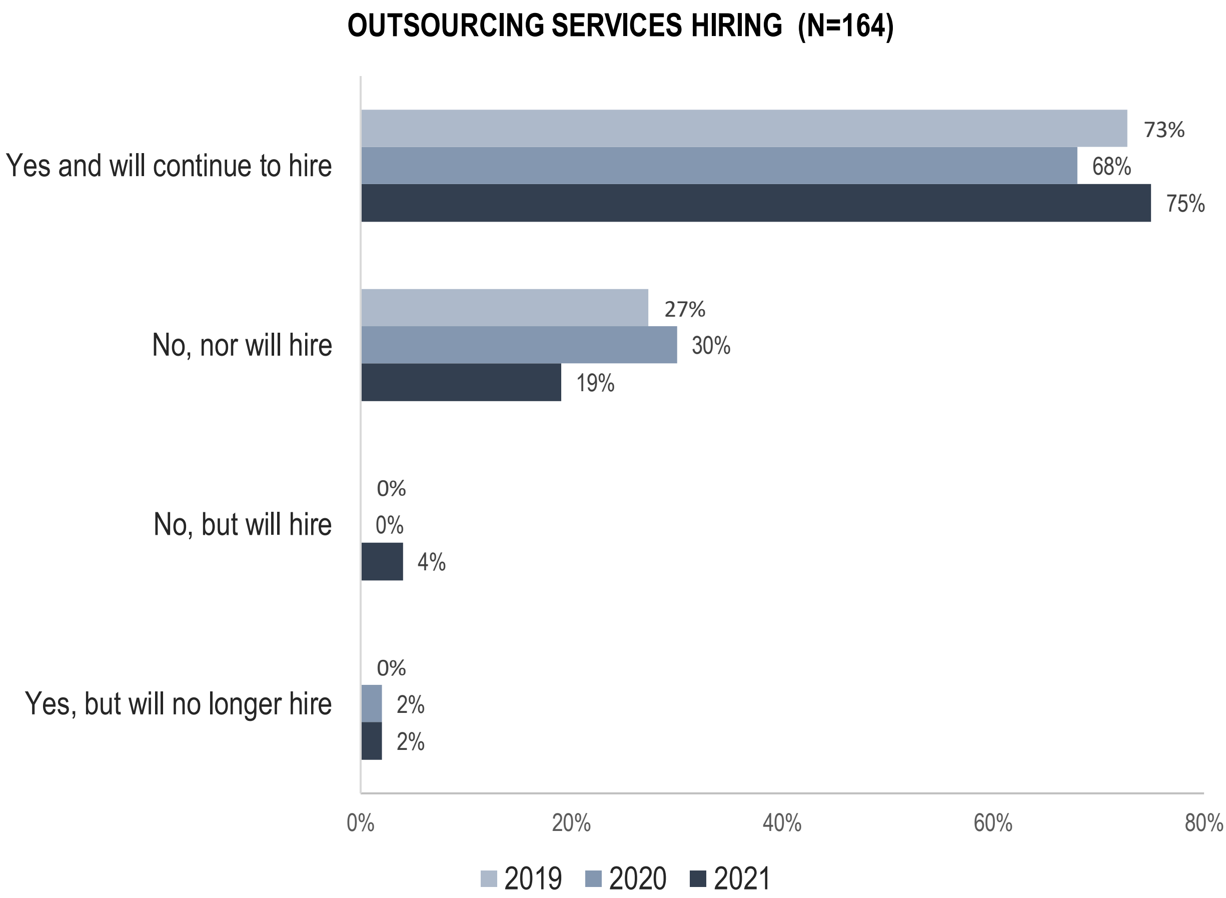


5 Resort to Outsourcing

QUESTION: Does the Company hire Outsourcing Services for Contact Center functions?

COMMENT: Compared to the previous year, there was an increase in the contracting of Outsourcing Services (from 68% to 75% in 2021), and 2% of respondents consider that despite currently doing so, they will no longer hire Outsourcing Services. There has been a decrease in the proportion of Companies that do not use or plan to contract these services in the future (from 30% to 19% in 2021). Additionally, in 2021, 4% of respondents indicate that they do not yet hire Outsourcing Services but will do so in the future.

FIGURE 62



QUESTION: What are the reasons for hiring Outsourcing Services for Contact Center functions?

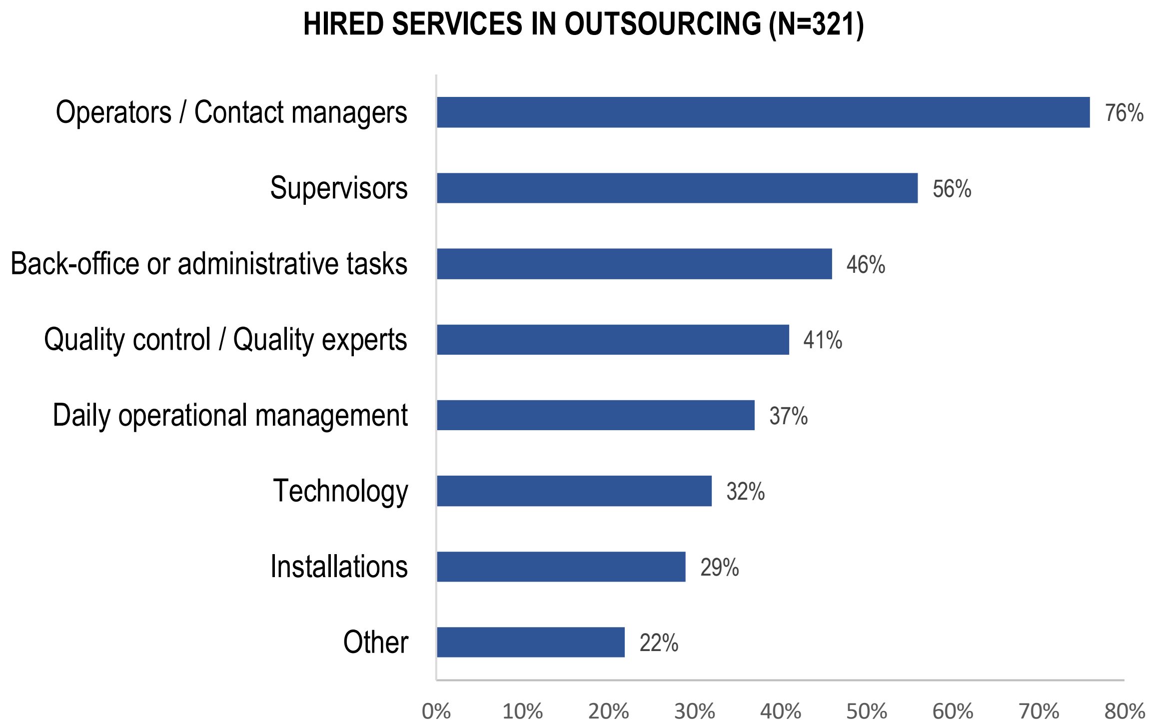
COMMENT: As noted in the Previous Year Study, the need for specific competencies (65%) and cost reduction (55%) remains the main reasons for contracting Outsourcing Services.

FIGURE 63

QUESTION: What are the services contracted in Outsourcing model?

COMMENT: Respondents who hire under Outsourcing mainly use the services of Operators / Contact Managers (76%), Supervisors (56%) and Back-Office or administrative tasks (46%). The least contracted services correspond to Technology (32%) and Facilities (29%).

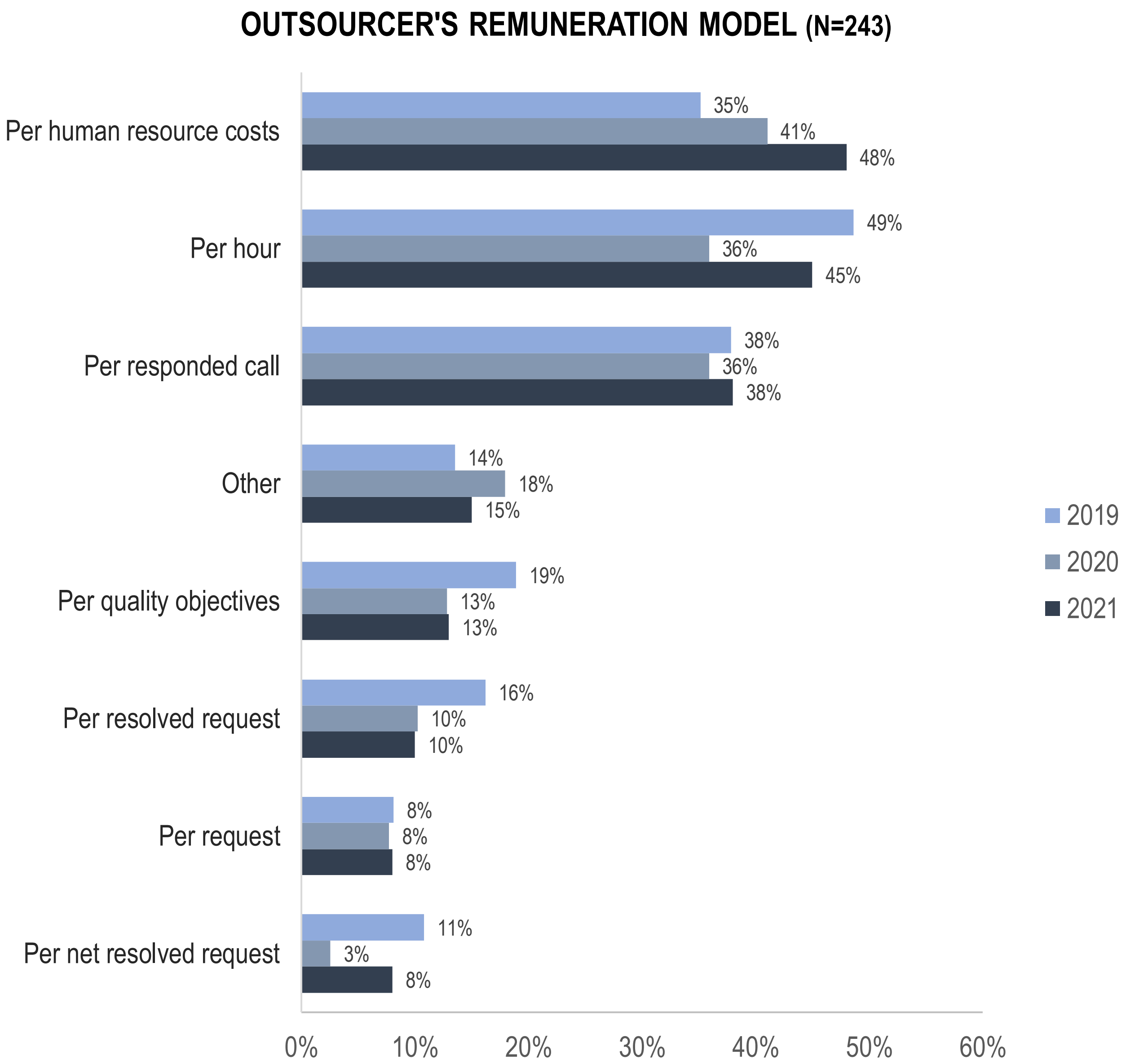
FIGURE 64



QUESTION: What is the Outsourcer's remuneration model?

COMMENT: The Outsourcer compensation model "Per Cost of Human Resource" remains the most used model in 2021 (48%) with a strong increase in the use of “Per Hour” remuneration model (36% in 2020 to 45% in 2021). The "By Request" and "By Net Resolved Request" models were the least used in 2021 (both with 8%).

FIGURE 65



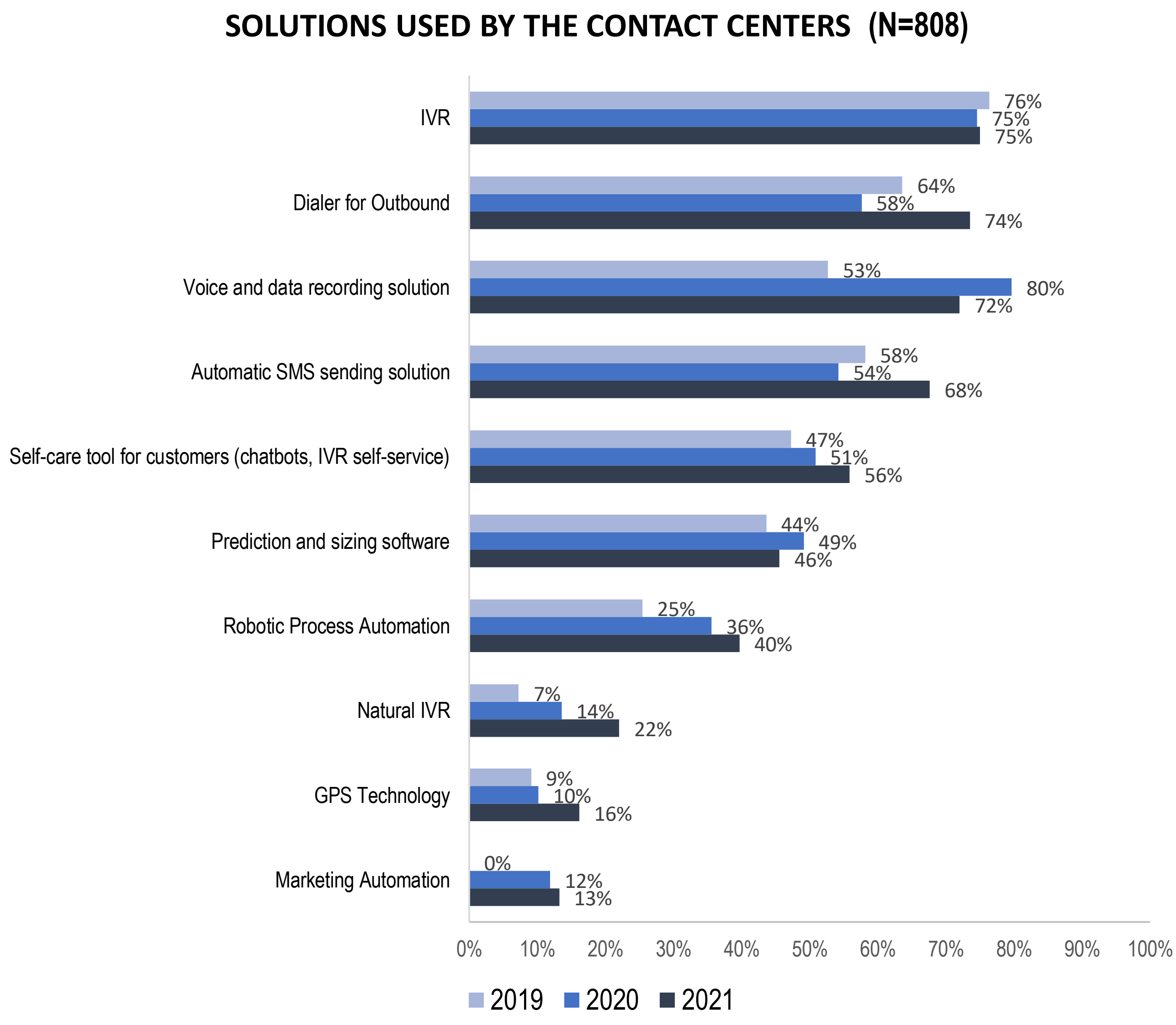
OUTSOURCER'S REMUNERATION MODEL (N=243)
Per human resource costs
35%
41%
48%
Per hour
49%
36%
45%
Per responded call
38%
36%
38%
Other
14%
18%
15%
Per quality objectives
19%
13%
13%
Per resolved request
16%
10%
10%
Per request
8%
8%
8%
Per net resolved request
11%
3%
8%
0%
10%
20%
30%
40%
50%
60%
2019
2020
2021

6 Technology

QUESTION: What are the main technological solutions used?

COMMENT: The most used technology solutions by Contact Center are IVR (75%), Dialer for Outbound (74%) and Voice and Data Recording Solution (72%). Natural IVR and GPS Technology recorded significant growth in 2021 compared to the previous year (14% to 22% and 10% to 16%, respectively). The least used technological solutions are GPS Technology (16%) and Marketing Automation (13%).

FIGURE 66

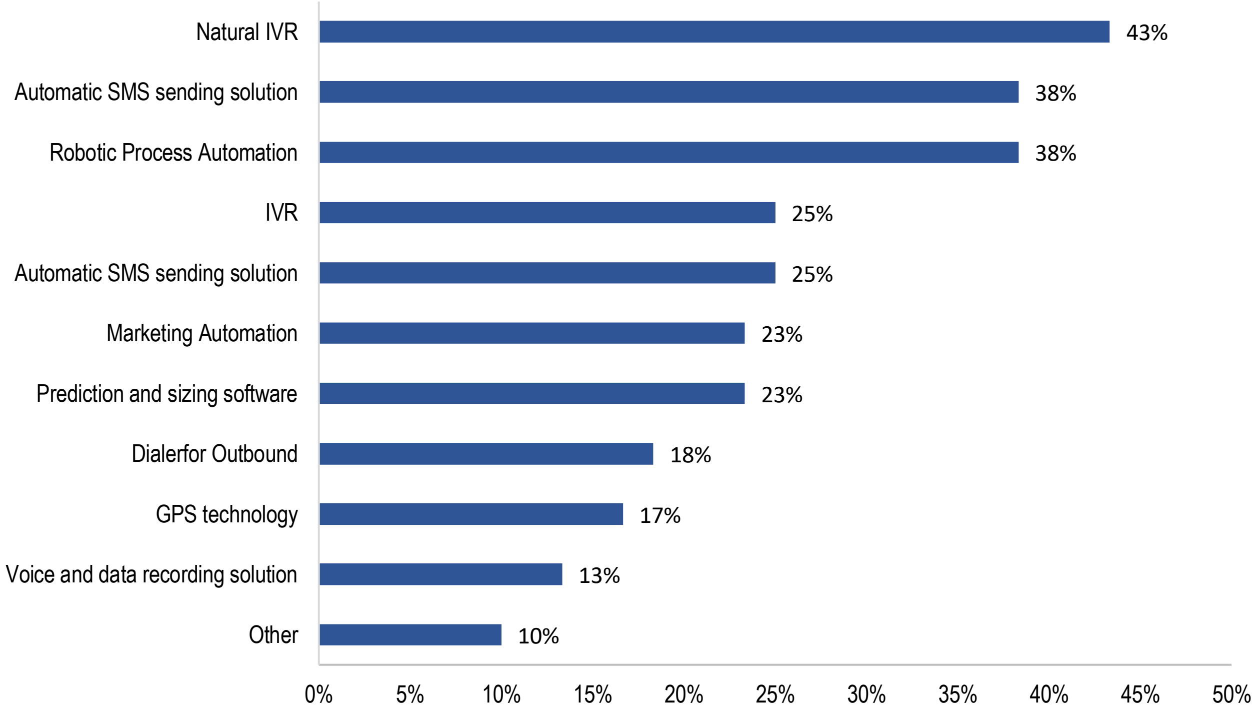


QUESTION: What technological solutions do you expect to implement in the future?

COMMENT: The technological solutions that respondents most say may be implemented in the future are Natural IVR (43%), RPA (Robotic Process Automation) (38%) and Self-Care Tools (38%). The least sought-after trends for the future are the Voice and Data Recording Solution (13%) and GPS Technology (17%).

FIGURE 67

TECHNOLOGICAL SOLUTIONS TO BE IMPLEMENTED IN THE FUTURE (N=532)

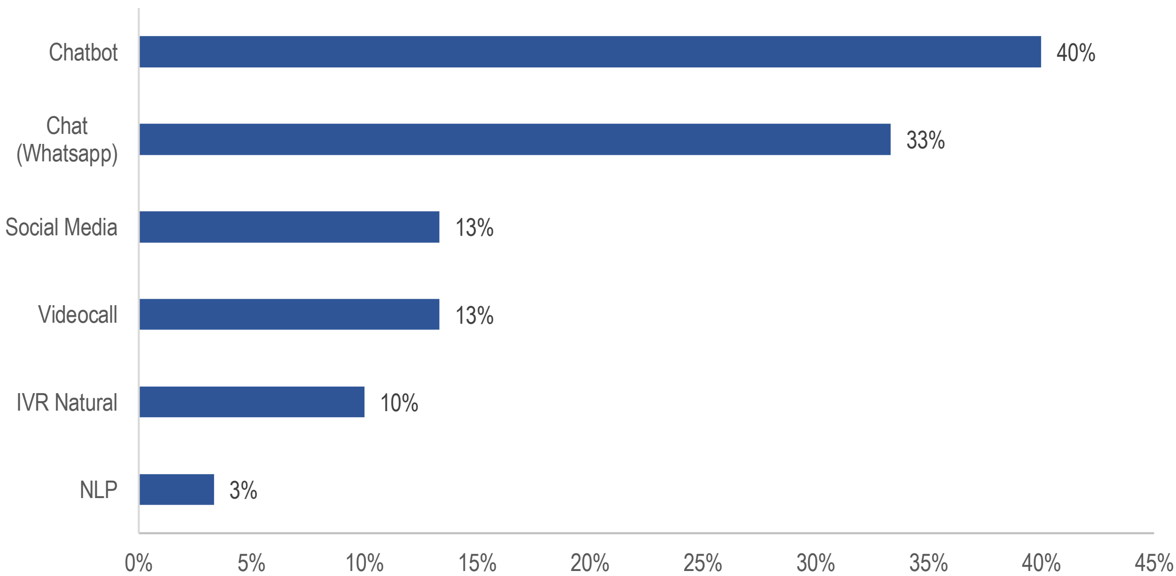


QUESTION: What new channels are you considering to use in the future?

COMMENT: When it comes to the adoption of new technology, Chatbots are the technology that respondents say most consider betting on the future (40%) followed by Chats such as Whatsapp (33%), Social Networks (13%) and Video Call (13%).

FIGURE 68

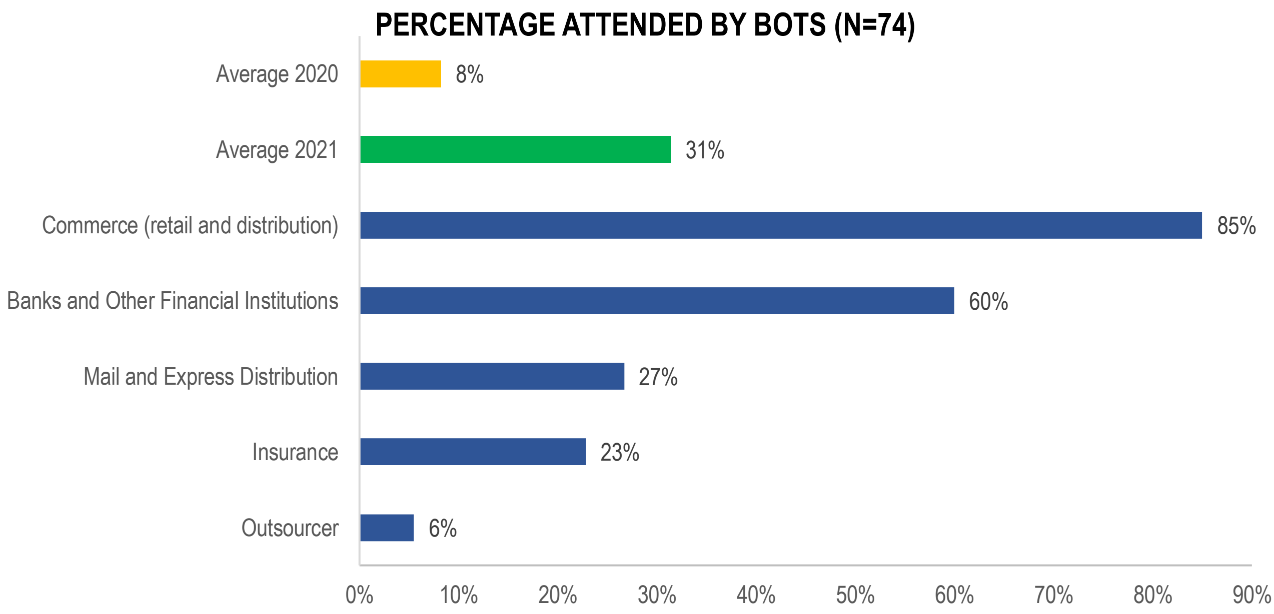
NEW CHANNELS TO USE IN THE FUTURE (N=244)



QUESTION: What is the percentage of calls attended by Bots?

COMMENT: Among the Companies that provide Bots, the average percentage of calls provided by Bots was 31%. The sectors that stood out were Commerce (85%) and Banks and Other Financial Institutions (60%). The sector with the lowest percentage was the Outsourcer sector (6%). The percentage of care increased by about 23 percentage points.

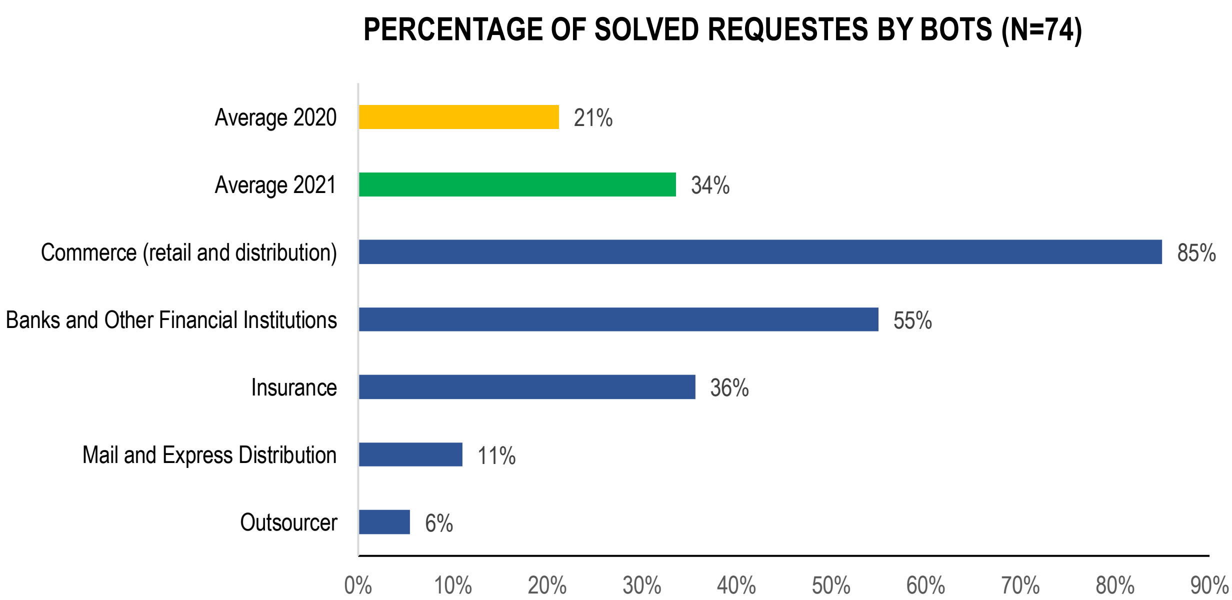
FIGURE 69



QUESTION: What percentage of requests are resolved by Bots?

COMMENT: The average percentage of requests resolved by Bots in 2021 was 34%, an increase of 13 percentage points over the previous year. This figure was higher in the Commerce sectors (85%) and Banks and other Financial Institutions (55%). This significant increase is in line with the improvement of the efficiency of bots designed and implemented in the different sectors.

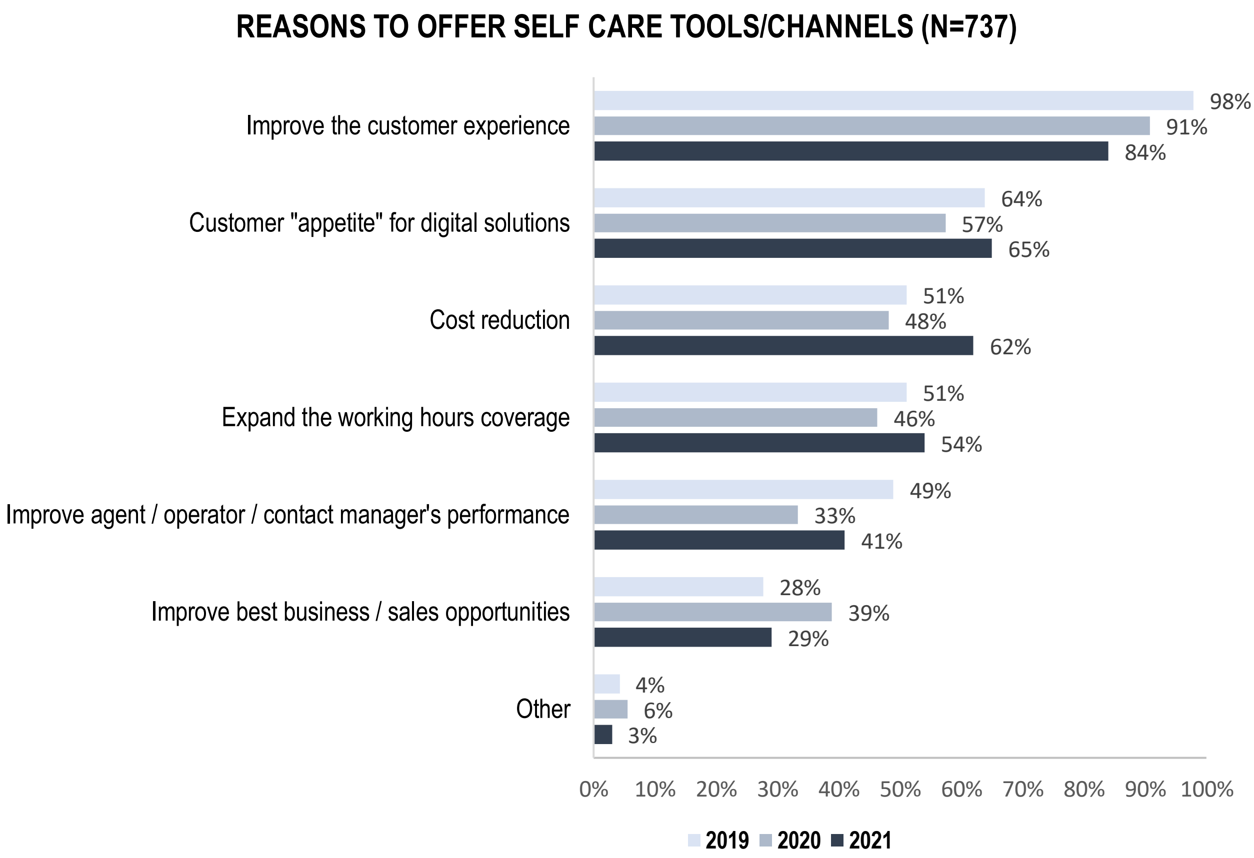
FIGURE 70



QUESTION: What are the main reasons for offering Self-Care service tools/channels?

COMMENT: As noted in previous Studies, "Improving the Customer Experience" remains the main reason (84%) for Contact Center Companies to want to offer Self-Care tools, followed by the Customer's "Appetite" for more digital solutions, and this ratio increased from 57% to 65%. It is also notable the increase in the percentage of lines of operations that referred to "Cost Reduction" as one of the reasons for offering Self-Care tools (62% instead of 48%).

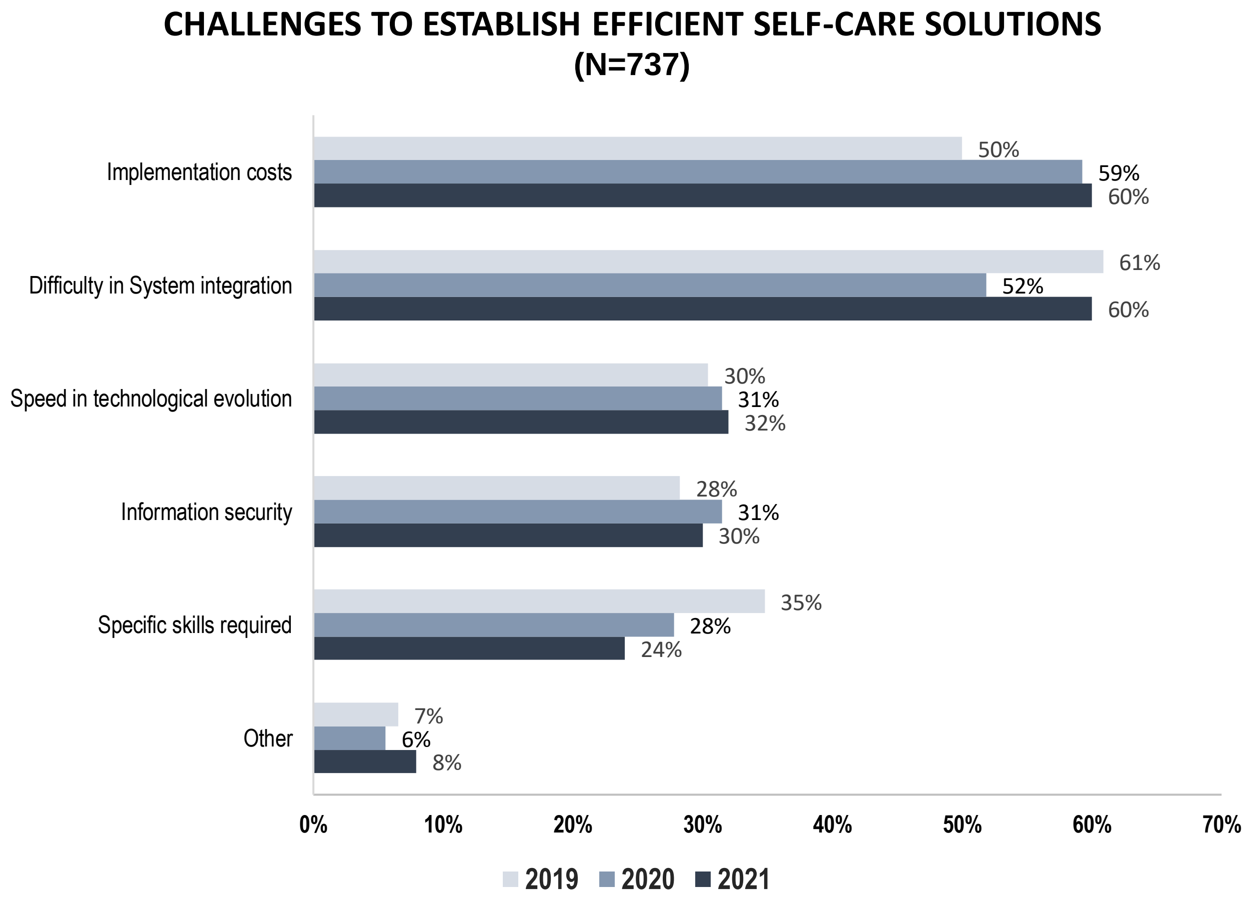
FIGURE 71



QUESTION: What are the biggest challenges in establishing efficient self-care care solutions?

COMMENT: As in previous years, Implementation Costs (60% instead of 59%) and Difficulty in Systems Integration (60% instead of 52%) remain the biggest challenges identified in establishing Self-Care service solutions.

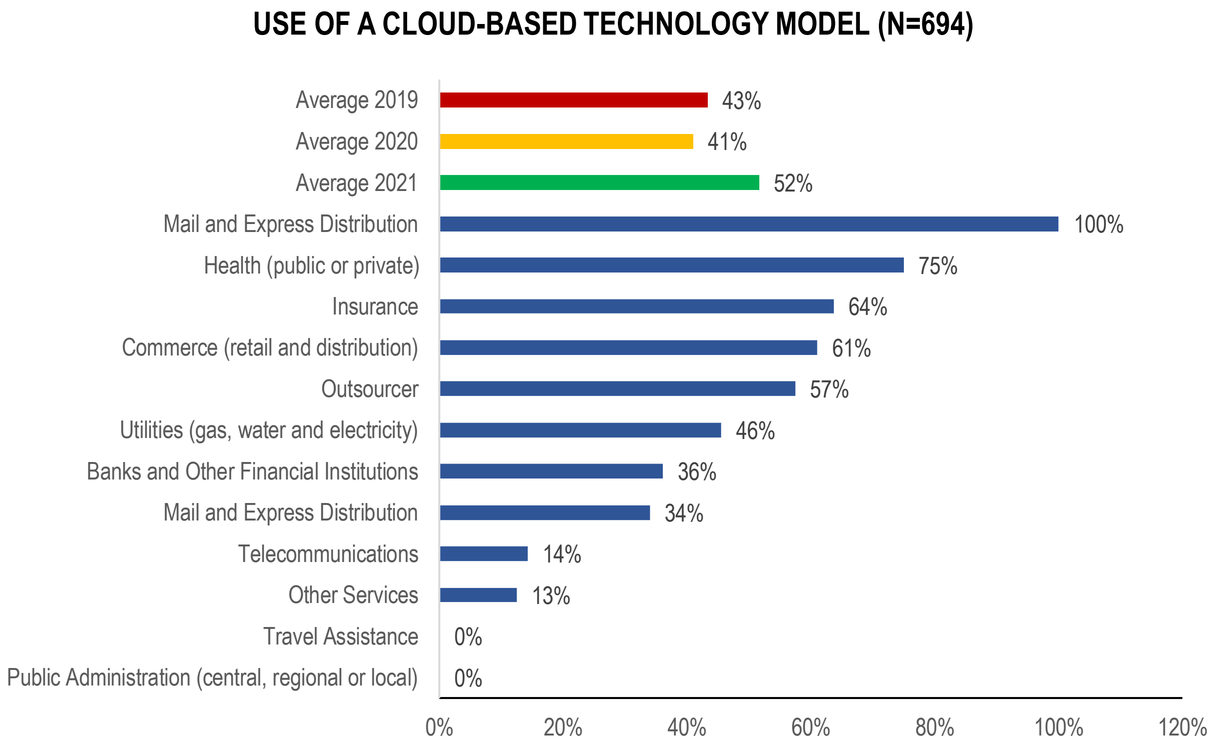
FIGURE 72



QUESTION: What is the percentage of use of a Cloud-Based technology model, by sector?

COMMENT: Among respondents, there was an average use of 52% of Cloud-Based technology models, representing an increase of 11 percentage points compared to 2020. Respondents from the Mail and Express Distribution sector use this type of model in their entirety, followed by the Health sectors (75%) and Insurance Companies (64%).

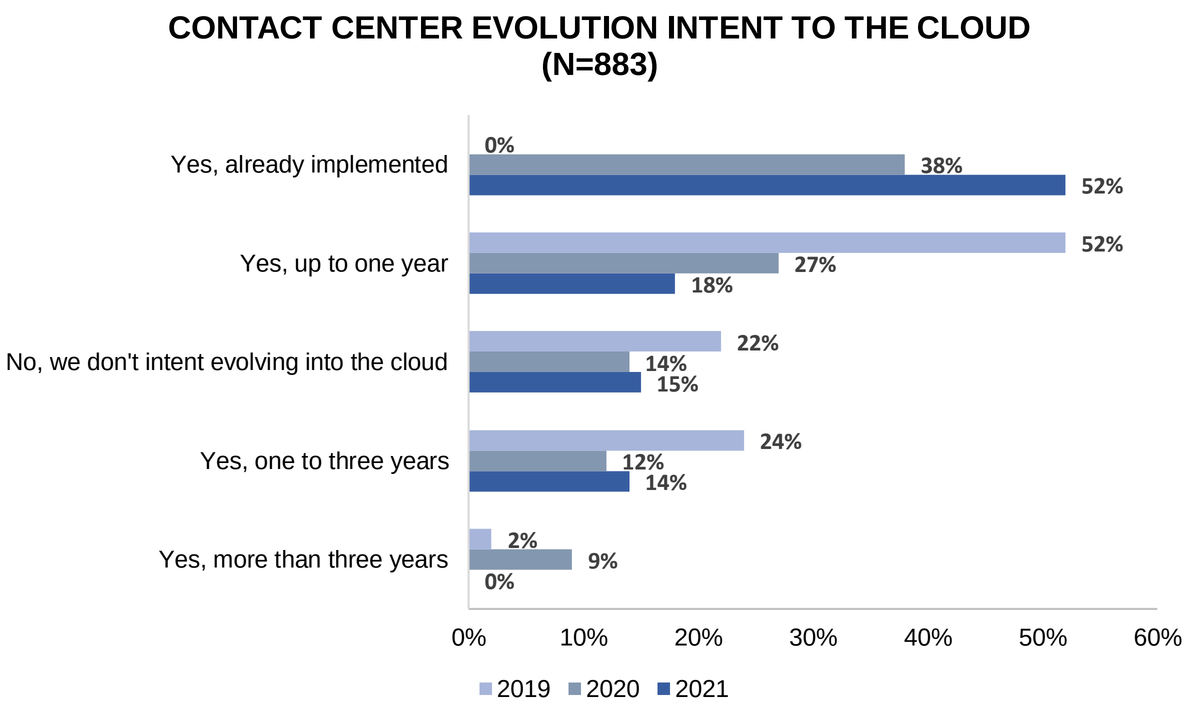
FIGURE 73



QUESTION: Do you consider evolving your Contact Center to the Cloud?

COMMENT: By 2020, 38% of respondents already used a Cloud model, this figure increased to 52% in 2021. As for operations that aspire to evolve the Contact Center to Cloud, 18% want to do so within 1 year and 14% in a period between one and three years. This trend appears to have been accelerated by the challenges that have arisen with the COVID-19 pandemic. Currently, only 15% of respondents do not equate to evolving the model to Cloud.

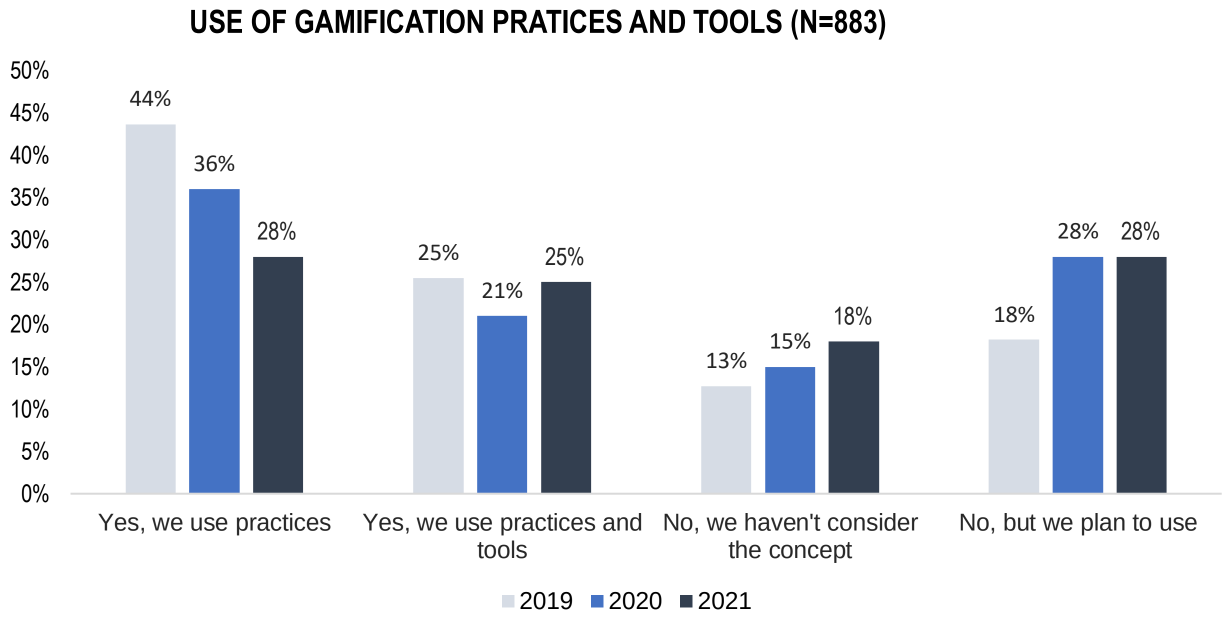
FIGURE 74



QUESTION: Does your organization use Gamification tools?

COMMENT: Like 2020, in 2021 the share of Companies using Gamification practices decreased again (28% instead of 36%). However, companies using gamification practices and tools increased (25% instead of 21%). It is important to note that 28% of respondents plan to use these practices, although they have not yet implemented them.

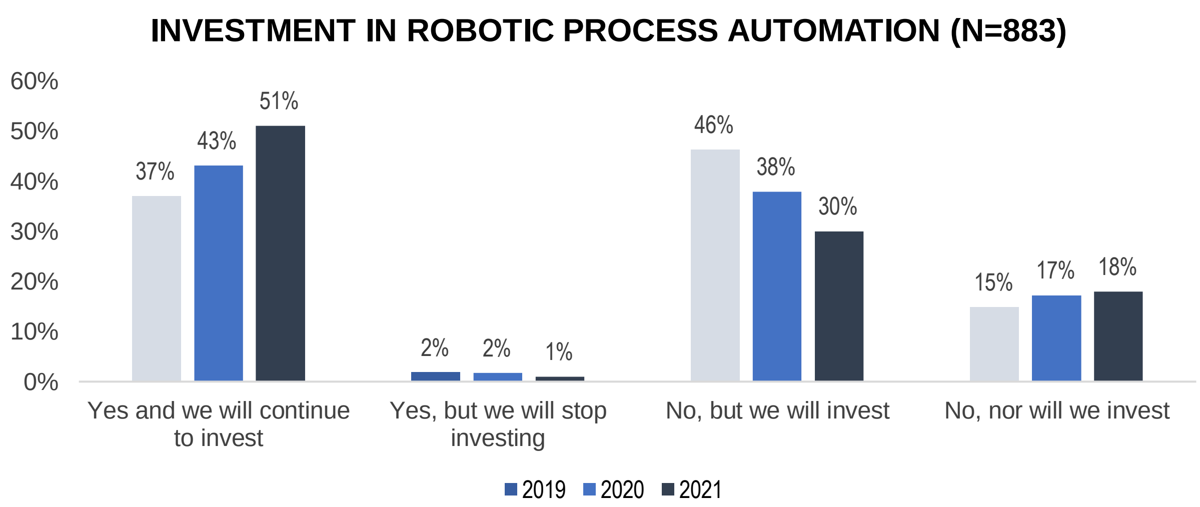
FIGURE 75



QUESTION: Do you currently invest in Robotic Process Automation? Do you plan to invest in the future?

COMMENT: Of the companies surveyed 51% already invests in RPA and intends to continue investing (increase of 8 percentage points compared to 2020). On the other hand, 1% of respondents say they will stop investing. However, there are companies that do not invest, and 30% say they will invest in the future and only 18% say they will not invest in RPA.

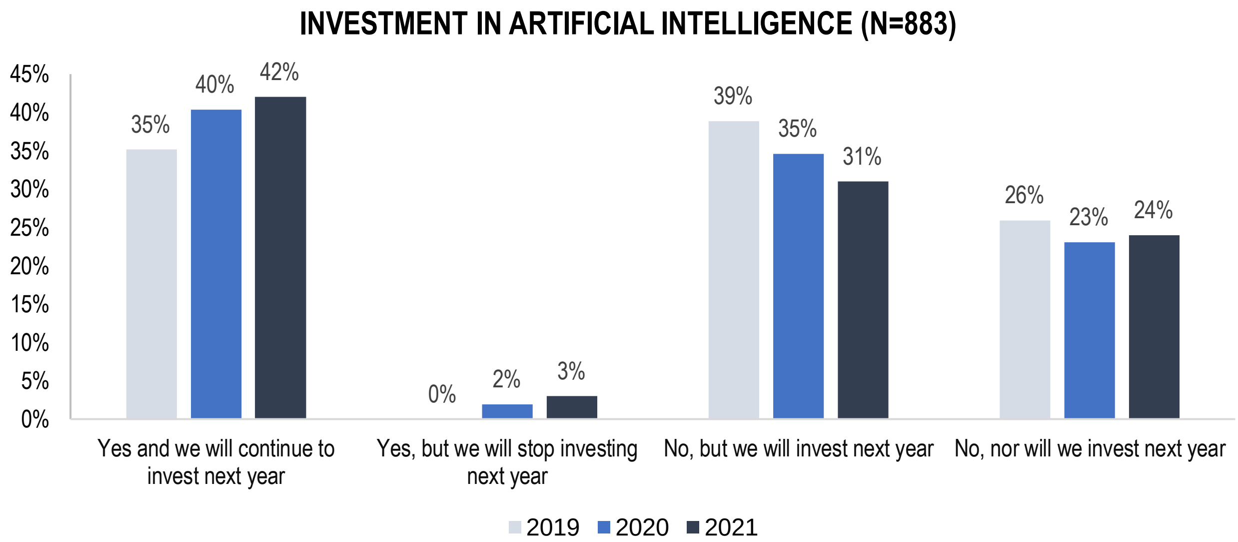
FIGURE 76



QUESTION: Do you currently invest in Solutions based on Artificial Intelligence? Do you plan to invest next year?

COMMENT: In this year's Study, there was an increase in the percentage of respondents investing in Artificial Intelligence and planning to continue investing next year (42% instead of 40%). In addition, 31% say that, although they do not invest, they intend to do so next year (however, there is a 4% decrease in this category). However, the percentage of respondents who say they do not invest or invest next year has also increased slightly (from 23% to 24%).

FIGURE 77



QUESTION: Do you have an Omnichannel solution? Do you plan to invest next year?

COMMENT: In general, betting on Omnichannel solutions follows the 2020 responses, noting only a slight decrease in the percentage of Companies that invest and plan to continue investing in Omnichannel solutions (69% instead of 71%), accompanied by a decrease in the percentage of Companies that do not have this type of solutions and do not plan to invest in them (8% instead of 14%).

FIGURE 78

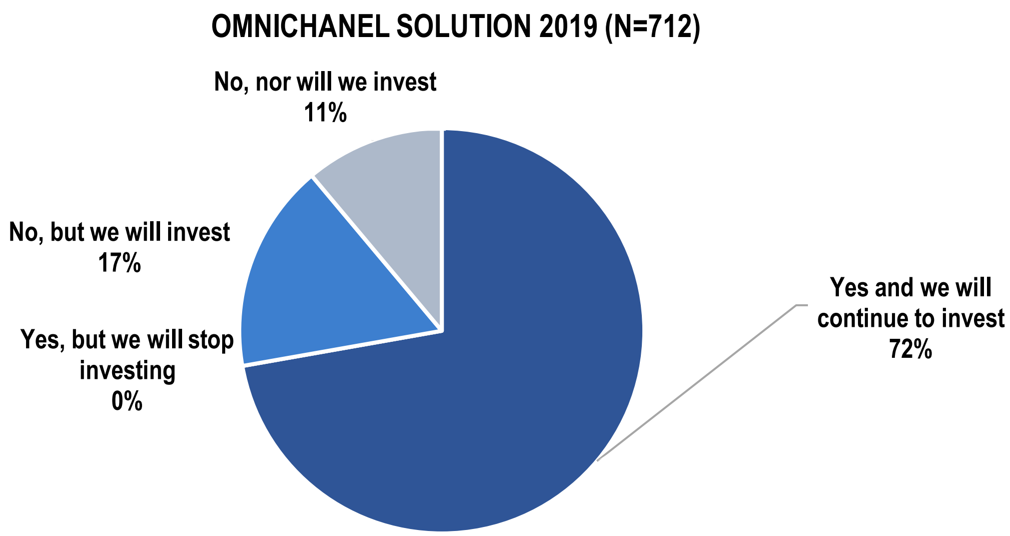


FIGURE 79

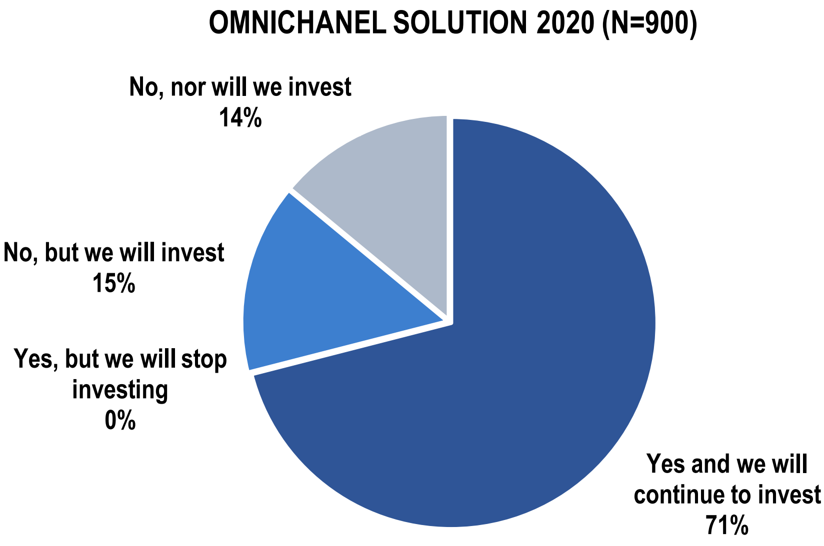
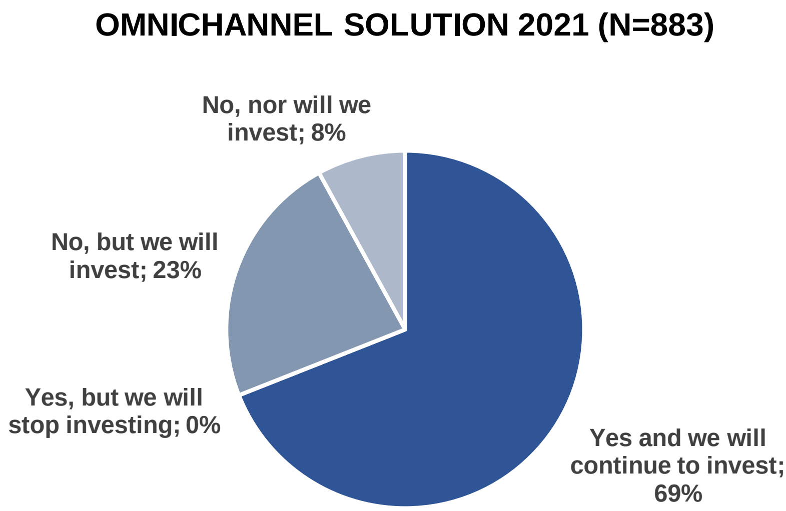


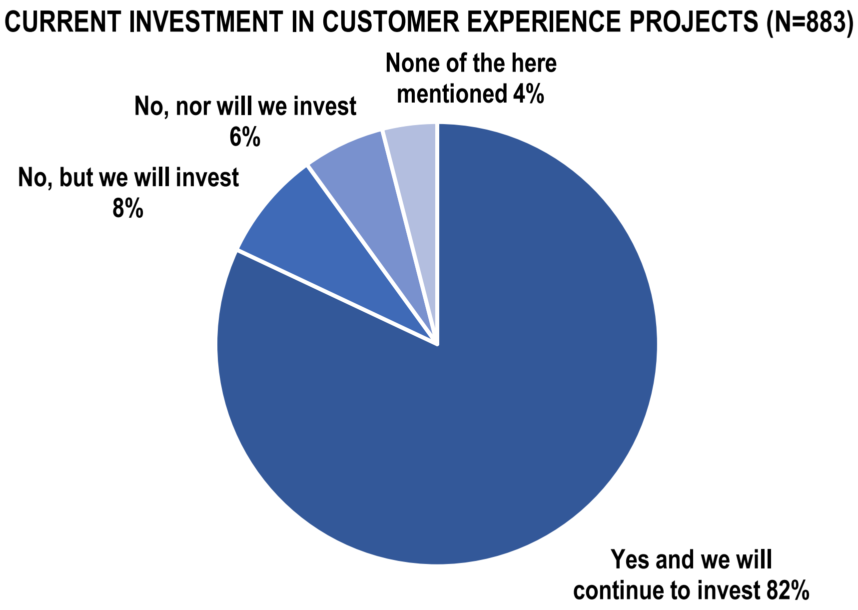
FIGURE 80



QUESTION: Do you currently invest in projects aimed at improving customer experience?

COMMENT: The percentage of respondents who say that they already invest in Customer Experience and will continue to invest is 82%, and 8% do not yet invest, but intend to invest in the future. Only 6% say they will not invest.

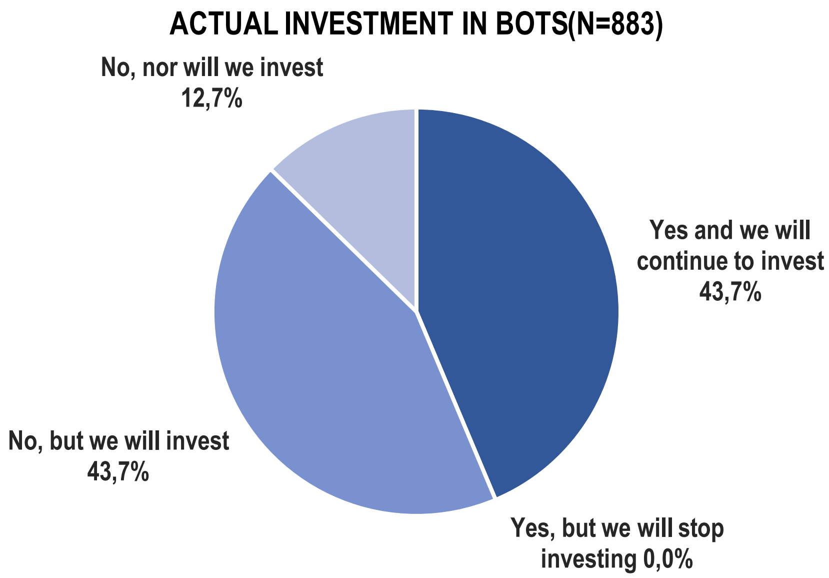
FIGURE 81



QUESTION: Do you currently invest in Bots?

COMMENT: The percentage of Companies that claim to invest in Bots is 43.7% and the percentage of respondents who do not yet invest but will invest is also 43.7%. Finally, only 12.7% do not invest or intend to invest in Bots in the future.

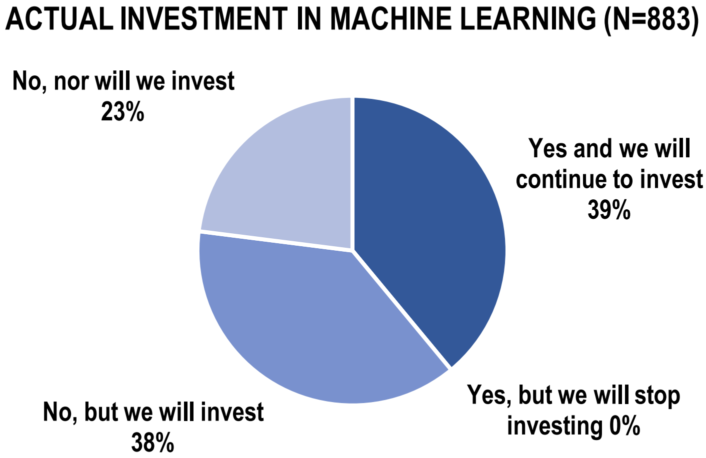
FIGURE 82



QUESTION: Do you currently invest in Machine Learning?

COMMENT: The percentage of Companies that say they already invest in Machine Learning is 39% and the percentage of those that do not yet invest but will invest is 38%. Finally, only 23% do not invest or intend to invest in Machine Learning in the future.

FIGURE 83



QUESTION: Do you have a Speech to Text solution? Do you plan to invest next year?

COMMENT: The percentage of respondents using and planning to continue investing in Speech to text solutions increased compared to the previous year (from 20.7% in 2020 to 23.9% in 2021). The percentage of respondents who do not yet have this type of solutions remained stable at 46.5% (only 1.8% compared to 2020). Only 28.2% do not invest or intend to invest in Speech to text solutions.

FIGURE 84

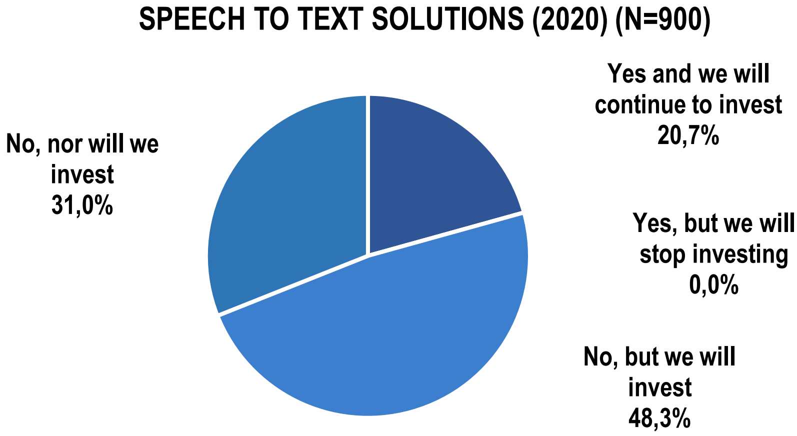
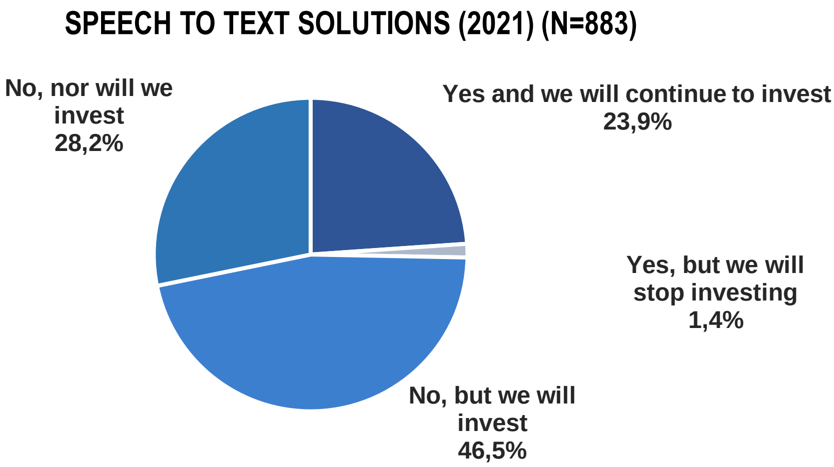


FIGURE 85



7 Continuous Improvement

QUESTION: 78. Are customer satisfaction surveys conducted to measure the quality of service? If so, what is the average rating achieved in 2021 on a scale of 0% to 100%?

COMMENT: The percentage of Companies conducting Customer Satisfaction Surveys decreased compared to 2020 (78% instead of 83%). In addition, the average rating of these same surveys decreased by about 4 percentage points (from 82% to 78%) compared to 2020. The Travel Assistance (95%), Other Services (95%), Commerce (85%) and Insurance (84%) sectors had the best ratings, while Banks and Other Financial Institutions (56%) and Utilities (62%) recorded the lowest valuations.

FIGURE 86

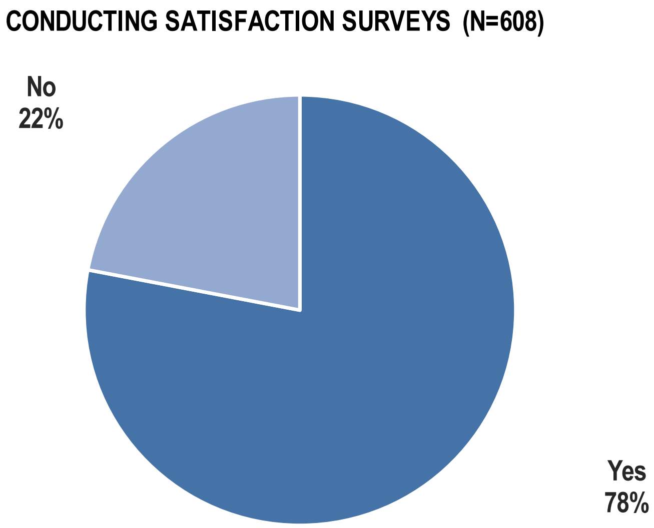
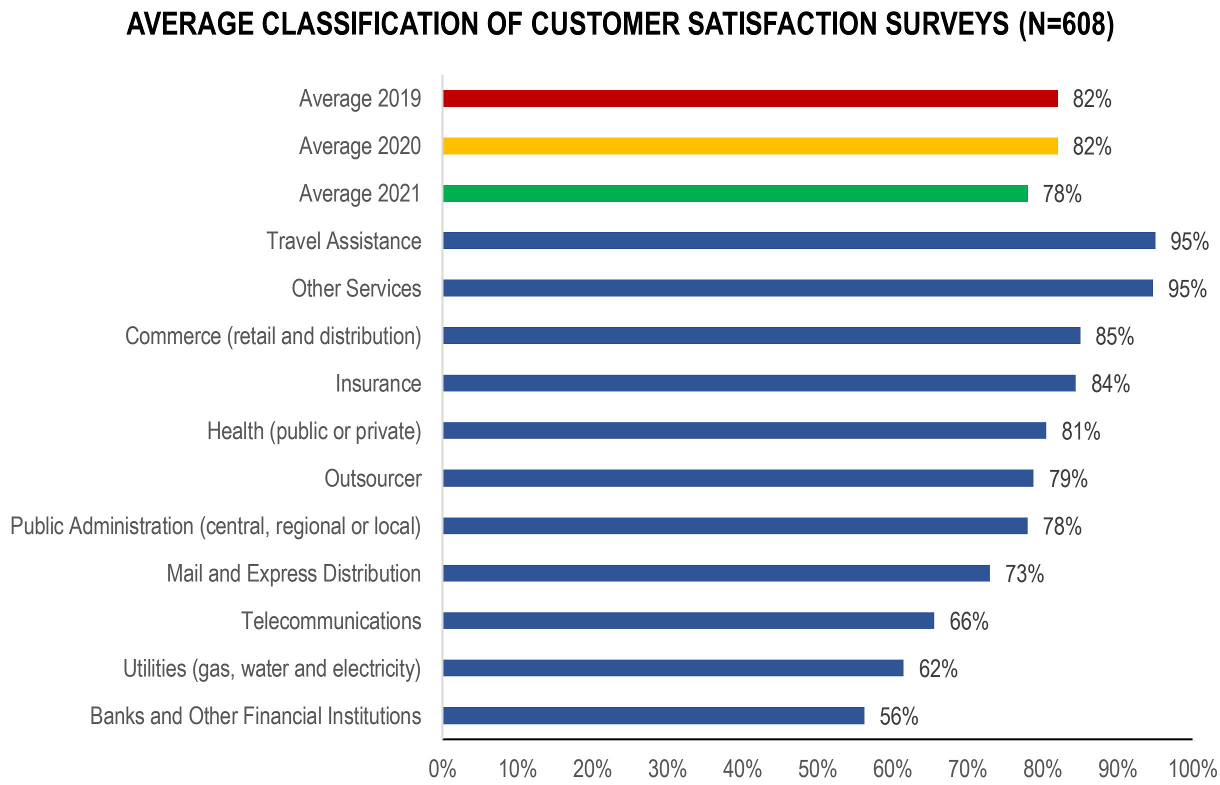


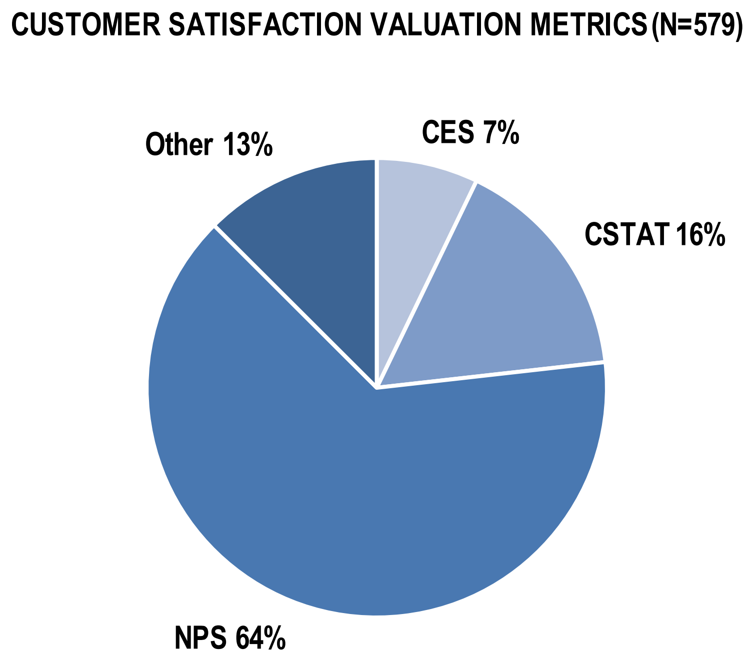
FIGURE 87



QUESTION: What customer satisfaction valuation metrics do you use?

COMMENT: The most used metric is the NPS (Net Promoter Score) being used by 64% of respondents. The CSTAT (Customer Satisfaction Score) was followed with 16% of the answers and finally CES (Customer Effort Score) with 7%.

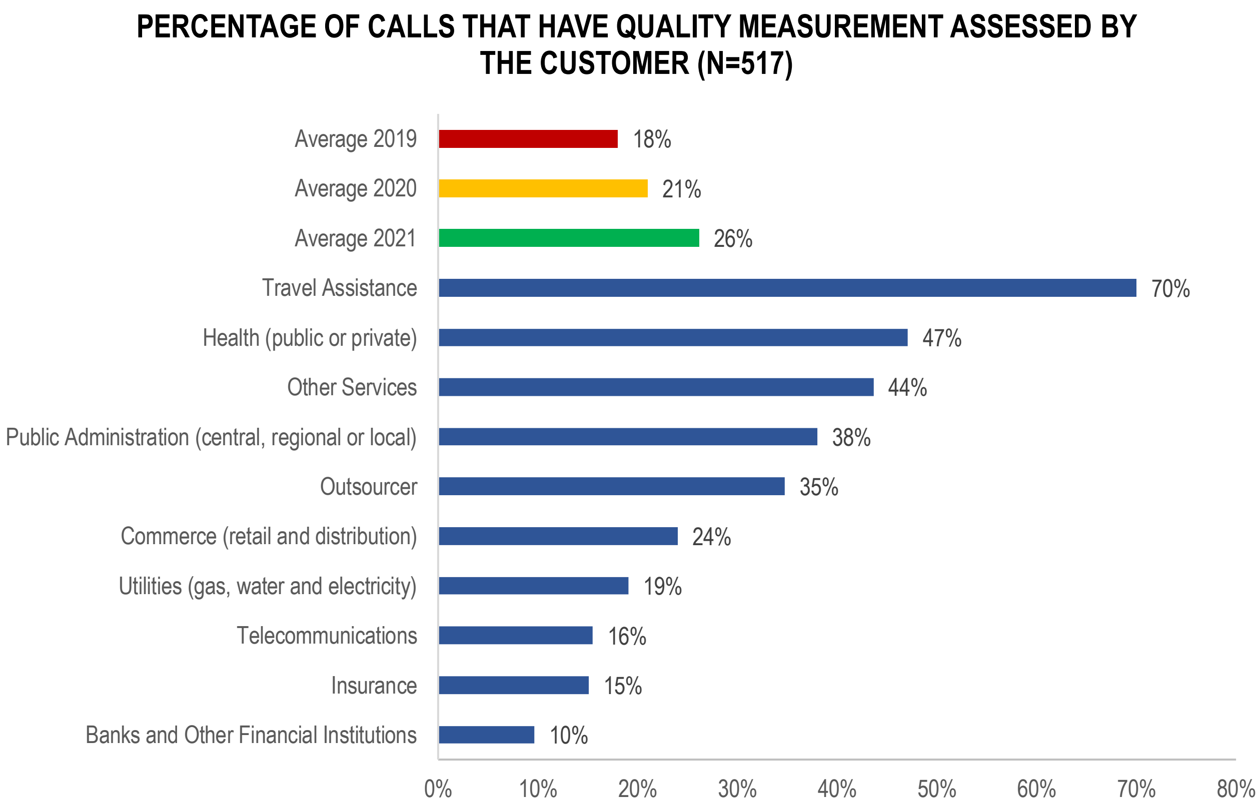
FIGURE 88



QUESTION: What is the percentage of calls in 2021 with quality measurement (through satisfaction survey)?

COMMENT: The average percentage of calls with quality measurement by the Customer was 26% in 2021, an increase of 5 percentage points compared to 2020. The Travel Assistance sector recorded the highest value (70%), while that of Banks and Other Financial Institutions recorded the lowest percentage of calls assessed by the Client (10%).

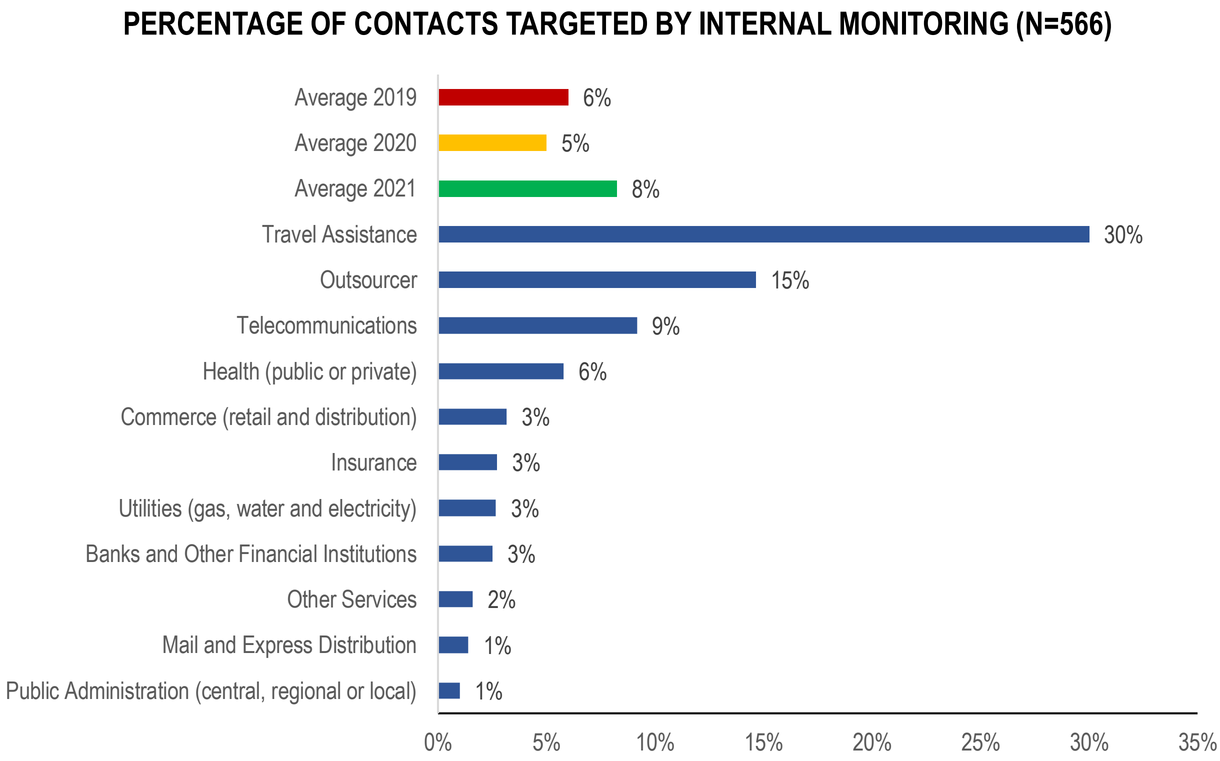
FIGURE 89



QUESTION: What percentage of contacts targeted by internal monitoring?

COMMENT: In 2021, the percentage of contacts targeted by internal monitoring increased from 5% to 8%. The sectors that contributed the most were Travel Assistance (30%) and Outsourcer (15%). Most sectors had below-average percentages.

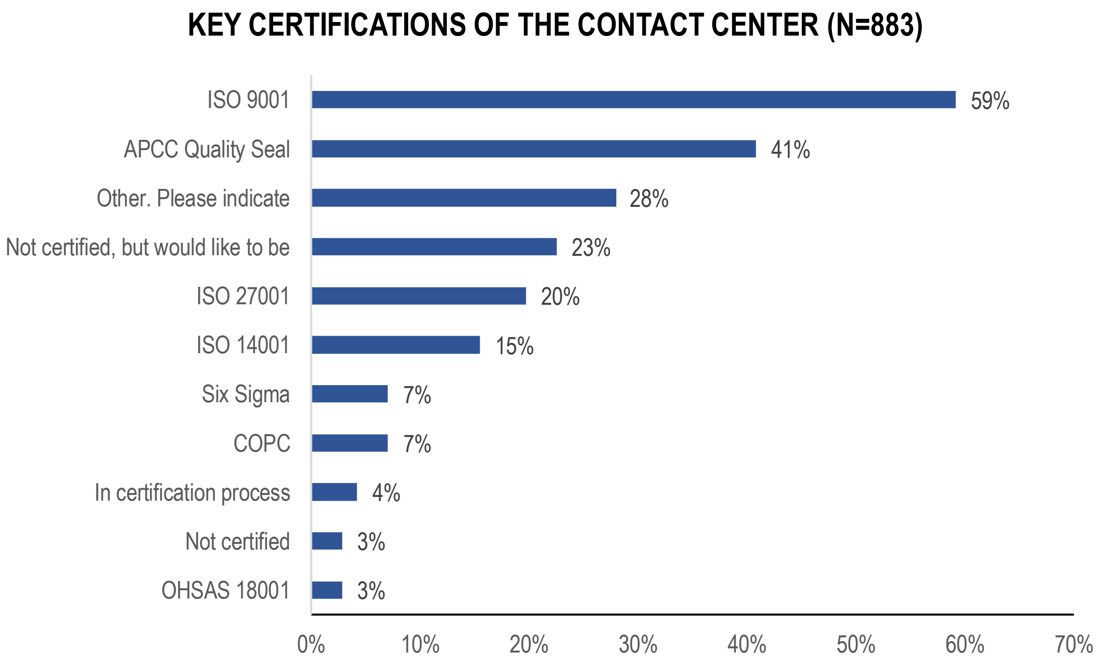
FIGURE 90



QUESTION: Which of the following certifications does the Contact Center have?

COMMENT: The most frequent certifications among the group of respondents are ISO 9001 (59%) and the APCC Quality Seal (41%). It should be noted that 23% of the respondents indicate that they have no certification, but wish to have and 4% indicated that they were in the process of being certified.

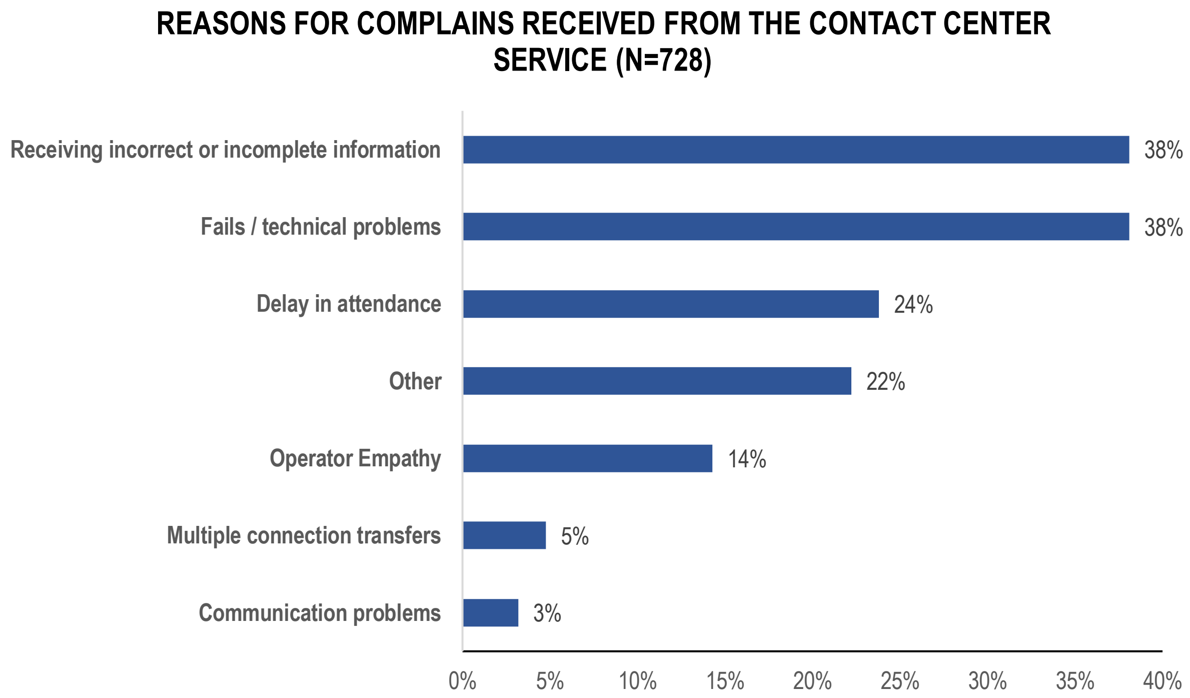
FIGURE 91



QUESTION: What are the main reasons for complaints received from the Contact Center service?

COMMENT: "Receiving incorrect or incomplete information" and "Failures/technical problems" are the two most common reasons for complaints received from the Contact Center service (both 38%). However, it is interesting to note that, in relation to 2020, there is an increase in the percentage of the reason "Delay in care" (from 15% in 2020 to 24% in 2021). The reason "Communication problems" (3%) and "Operator Empathy" (14%) recorded low values, which is a positive data for the sector.

FIGURE 92

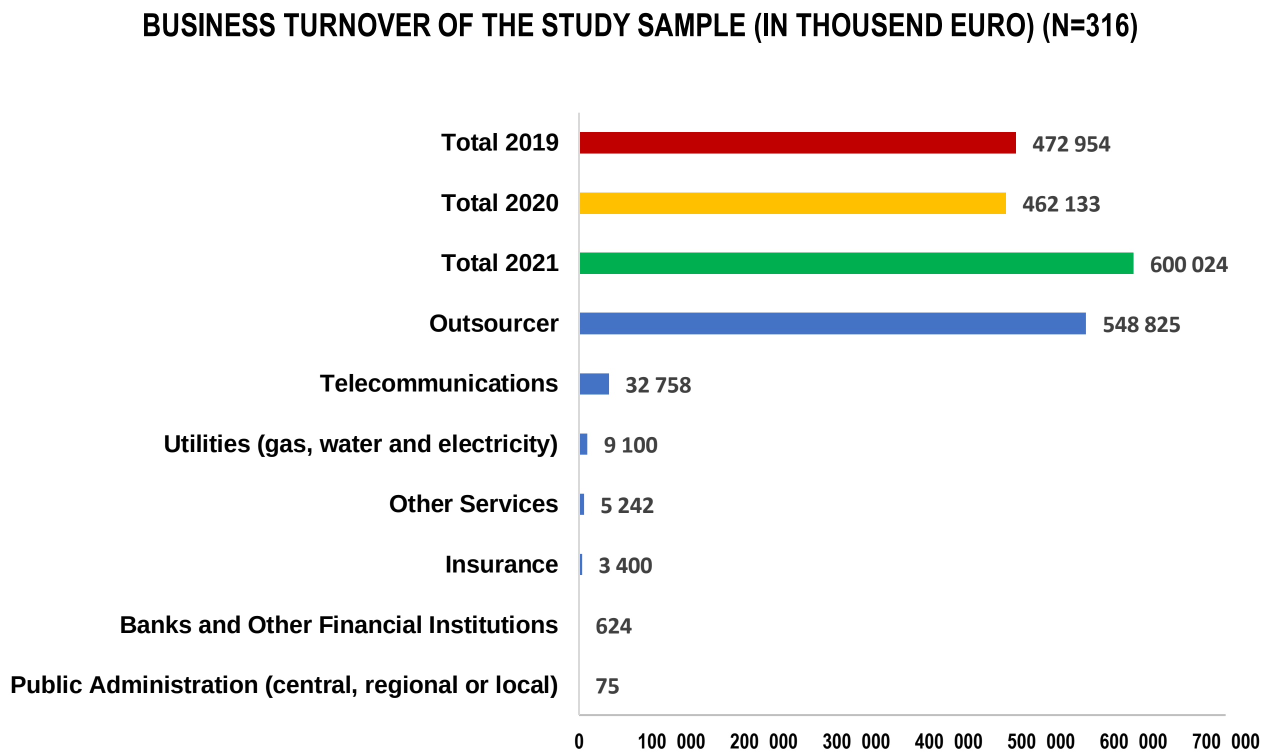


8 Financial Data

QUESTION: What is the annual turnover of the Contact Center?

COMMENT: The answers to this question show a necessarily modest picture of the true representativeness of this Study since they result from a reduced number of responses in relation to the sample (316 operations). We must also keep in mind that internally managed operations do not allow us to identify billing, while adding value to their Organizations. Still, the aggregate of the responses obtained in 2021 totals 600.024 million Euros, of which about 91% correspond to the invoicing of Outsourcers.

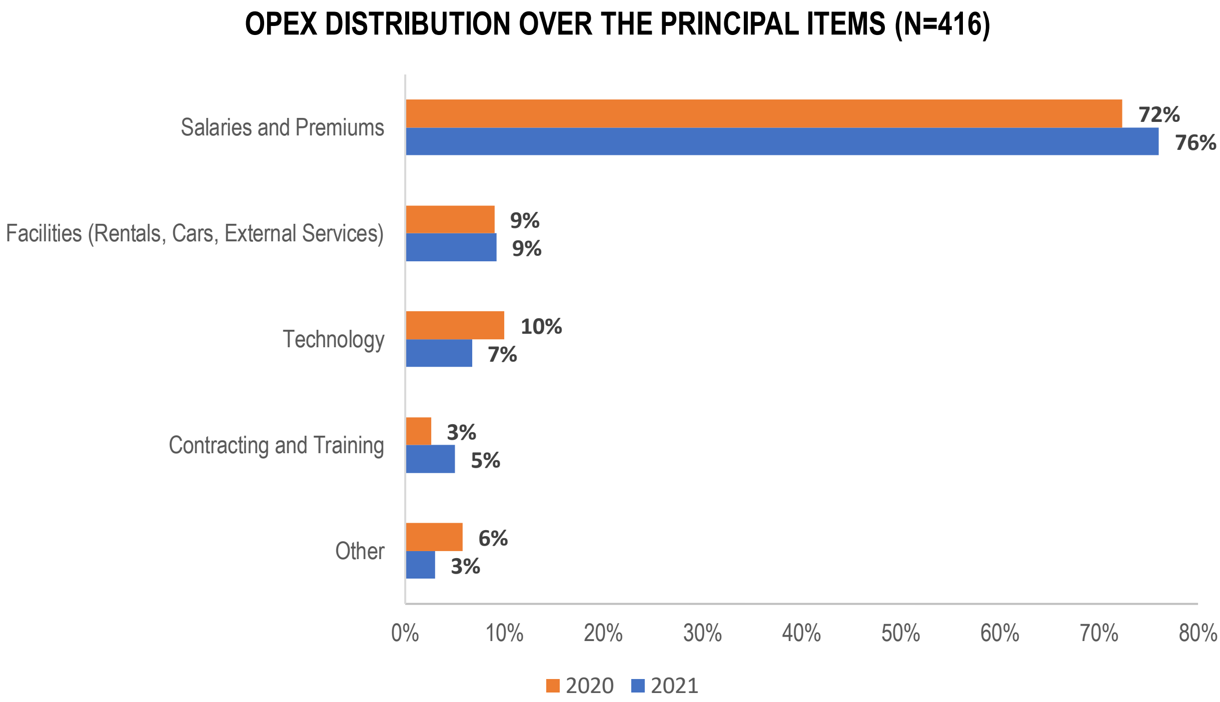
FIGURE 93



QUESTION: What is the distribution of the overall structure of OPEX operating costs under the main headings?

COMMENT: The main heading in 2021 was the "Salaries and Premiums" with about 76% (an increase of 4 percentage points compared to 2020). For the other items, "Technology" decreased from 10% in 2020 to 7% in 2021, "Hiring and Training" went from 3% in 2020 to 5% for 2021, with the heading "Facilities" maintaining the same percentage value of 9%.

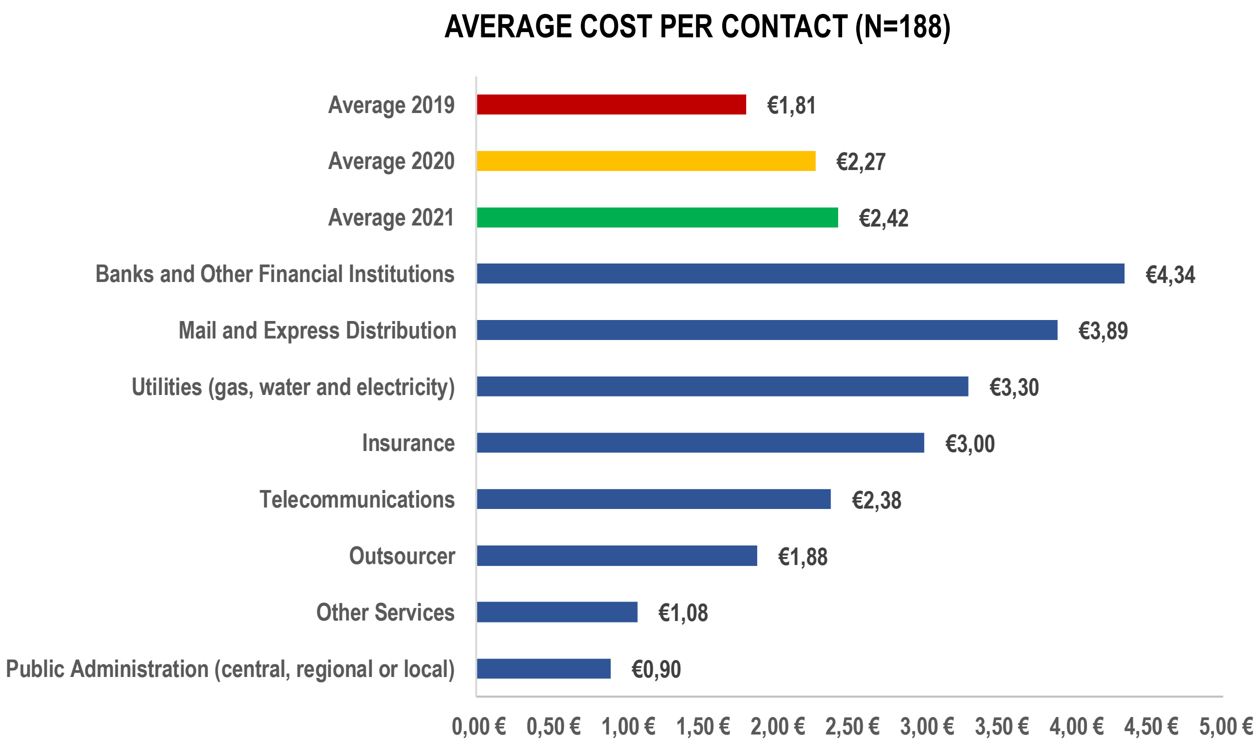
FIGURE 94



QUESTION: What is the average cost per contact?

COMMENT: Compared to the previous year, the average cost per contact increased from 2.27€ to 2.42€ in 2021. The sectors that recorded the highest average contact costs were Banks and Other Financial Institutions (€4.34) and Mail and Express Distribution (€3.89). The sector with the lowest average cost per contact is the Public Administration (0,90€).

FIGURE 95



QUESTION: What is the average cost per resolved request? (In euro)

COMMENT: The average cost per resolved request decreased compared to 2020 (2,75€ to 2,66€). The sectors with the highest costs were Banks and Other Financial Institutions (€4.69) and Utilities (€4.28). On the other hand, the Public Administration was the sector that recorded the lowest per-request costs (€0.90).

FIGURE 96