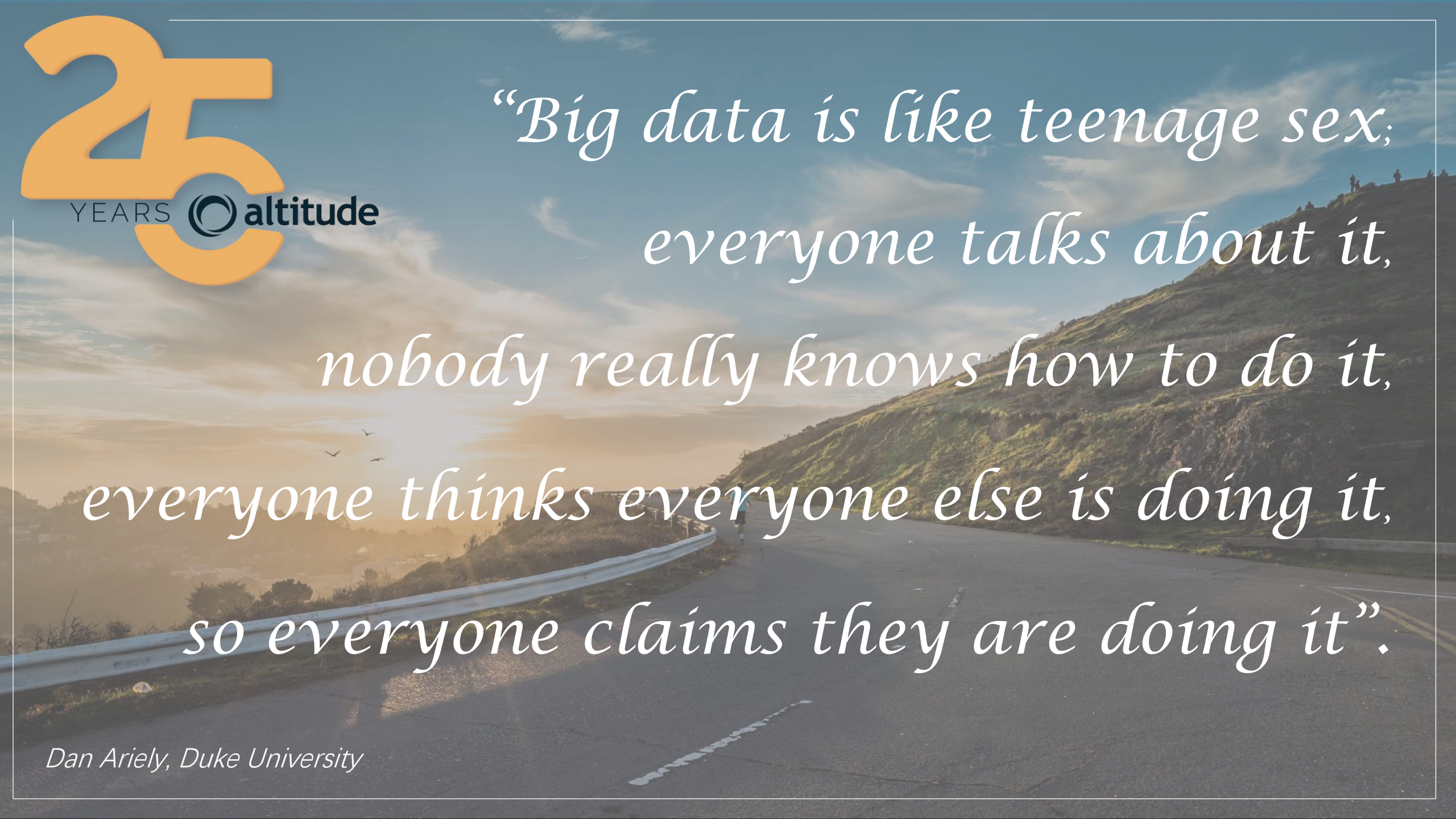
25
YEARS
altitude


25
YEARS
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"Big data is like teenage sex;
everyone talks about it,
nobody really knows how to do it,
everyone thinks everyone else is doing it,
so everyone claims they are doing it".
Dan Ariely, Duke University

Major Trends Impacting Collections Companies

1. Shift away from live agents.

Digital

Reduction in traditional on-phone support in favor of digital channels.

Automation

Increase in availability and sophistication of automated solution substituting the need for live agents.

Personal relationship & interaction

For remaining agents, continuous departure from cost focus to customer experience shifting more employees to in-house (vs. out-sourcing).

2. Increasing client needs requiring investment.

Multichannel

Clients demand of multichannel support require investment in additional infrastructure and talent.

Surge of new technologies

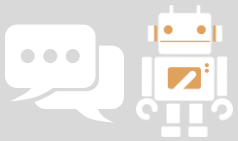
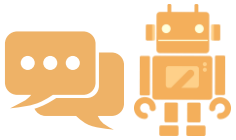
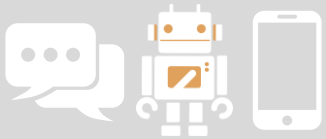
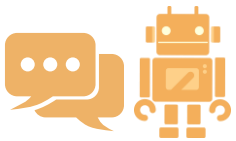
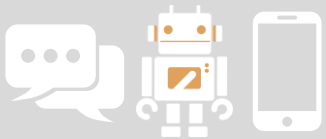
Increased demand for advanced IT, advanced analytics and machine learning-based tools.

Talent Investment

Increased tech based focus require experienced, highly sought-after talent.

Omnichannel Strategy

Mail | Website | SMS | Phone (IB + OB) | Email | Chat | App | Bot (chat/URA/Virtual assistant) | Branch/Store/Fair

	Remember	Reflect	Take action	Negotiate	Fulfill
The Cognizant Delinquent					
The Resigned to Delinquency					
The Pros					
The Amateurs						
The Occasional Delinquent						

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INNOVATION
EXCELLENCE
TEAMWORK
COMMITMENT
PASSION
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¡GRACIAS!