FourNet ®

Driving the Next Phase of Compliance-Ready Contact Centre Transformation at Target Group

Working with FourNet, Target Group strengthened compliance assurance and improved customer journeys across millions of regulated interactions.

target
A TECH MAHINDRA COMPANY

About Target Group

Target Group is one of the UK's leading Business Process Outsourcers (BPO), specialising in the financial services industry. With over 30 major financial services clients and 19 million end customer contacts; Target Group's contact centre is the beating heart of their organisation.

Operating in financial services means every interaction must meet strict regulatory expectations, including clear evidence of what happened, when, and why. Target Group needed contact centre technology and operating processes that support compliant customer outcomes, reduce audit effort, and stand up to FCA scrutiny.

See what Target Group were able to achieve with the support of FourNet

Key outcomes

19 million
Customer contacts handled per year

35% ➔ 49%
ID&V success rate improved from 35% to 49%

30+
Financial services clients supported

1,500
Approximately 1,500 more customers per month completing journeys without agent assistance

2-way
Two-way email capability delivered in under three weeks

*All data taken from Teams Voice Project End of Project survey (mix of IT support Staff and End-Users i.e, Call-Queue Owners)

The Challenge

Target Group had used NiCE CXone Mpower for more than three years and had a stable platform foundation. The challenge was moving from "running the platform" to "getting measurable value"; while meeting FCA and Consumer Duty expectations across more than 19 million interactions each year.

Rather than building a specialist in-house team, Target Group chose FourNet to provide accountable platform management and a consulting-led optimisation programme. What began as a technical handover became a long-term transformation roadmap focused on operational efficiency, stronger customer journeys, and audit-ready compliance evidence.

Balancing Tight Margins with High Expectations

In the financial services outsourcing market, margins are tight and client expectations are high. Providers like Target Group need to demonstrate efficiency, compliance, and customer care all simultaneously.

For Target Group, customer experience and compliance are inseparable. It's not enough to resolve an enquiry quickly; the organisation also needs consistent records, repeatable processes, and management information that helps demonstrate fair outcomes and spot risk early.

For business process outsources (BPO), this means technology isn't just about running a contact centre; it's about proving reliability, compliance and insight to every client. Target Group's success depends on their ability to turn data into measurable performance improvements and deliver those benefits downstream to their clients and their customers.

Removing Operational Drag of Contracts, Hosting, and Security

FourNet began by assuming management of Target Group's NiCE environment, removing the operational drag of contracts, hosting, and security. That freed their IT and operations teams to focus on their core business while gaining instant access to FourNet's NiCE specialists.

FourNet's role quickly expanded from day-to-day management into a structured optimisation programme, supported by regular service reviews, clear ownership, and data-led prioritisation. This created the operational headroom and confidence to improve journeys, introduce new channels, and strengthen compliance reporting.

This includes the following:

1

Improving customer self-service and containment

2

Simplifying journeys to reduce avoidable repeat contact

3

Using platform data to uncover actionable insight for Target Group and its clients
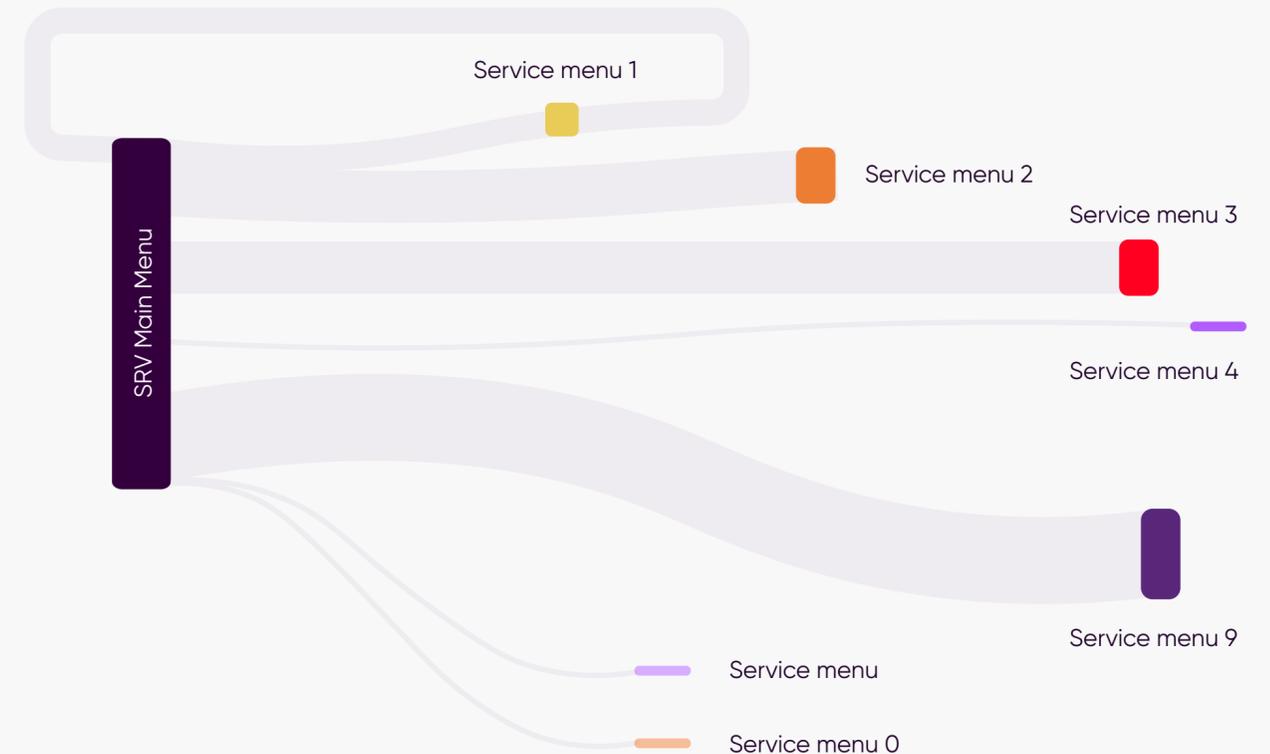
Smarter IVR. Stronger Customer Journeys

Before this project, Target Group's IVR system was working well, but lacked the complexity needed to serve customers in such a broad market, and was leading to more demand on the contact centre.

End customers frequently looped between menus, repeating information and abandoning calls. FourNet's consultants analysed thousands of IVR paths to map drop-offs, identify friction points, and prioritise changes that improved successful customer completion.

By redesigning identification and verification (ID&V), the success rate for verified customers increased from 35% to 49%. That enabled roughly 1,500 more customers per month to complete their journey without agent assistance.

By treating the IVR like a digital funnel, FourNet's data team produced path maps and Sankey-style diagrams showing how customers moved through menus, where they looped back, and where journeys could be simplified. The redesign reduced unnecessary friction and supported Consumer Duty expectations by making it easier for customers to complete common tasks through self-service.

The success rate for verified customers

35% ☐ **Before Project** → **49%** ◼ **After Project**

Service menu 1

Service menu 2

Service menu 3

Service menu 4

SRV Main Menu

Service menu 9

Service menu

Service menu 0

Integrating Email for Consistent, Auditable Contact

Until recently, Target Group's email channel was effectively one-way, with outbound emails sent via a third-party print vendor. FourNet delivered a two-way email capability in under three weeks, bringing digital interactions into the same NiCE environment used for voice.

This gave Target Group a consistent way to track, audit and report on email interactions alongside calls, supporting clearer evidence trails in regulated engagements. FourNet enabled the capability for an initial client and created a repeatable approach for wider rollout.

FourNet enabled the email functionality for an initial client, establishing the foundation for Target Group to expand this capability across their client base. For end customers, it opened a new low-effort contact option, ideal for simple queries that no longer require a call.

AutoSummary: Giving Time Back to Agents

Every contact in a regulated environment demands precise record-keeping. Before automation, Target Group's agents were spending too much time summarising calls instead of serving the next customer.

FourNet implemented NiCE AutoSummary and followed up with analysis to understand the true drivers of after-call work. This helped Target Group prioritise process improvements using data, not assumptions. Giving them accurate data points to confidently pinpoint the causes of challenges, rather than relying on gut feel.

AutoSummary supported more consistent call documentation and audit trails. To improve accuracy and suitability for a regulated environment, FourNet worked with Target Group to refine how summaries were used, with agents and supervisors retaining oversight of final records. The ongoing analytical work has also revealed valuable insights into the true drivers of after-call work, helping Target Group make data-informed decisions about process improvements.

Removing Compliance Blind-Spots with Automated Quality Assurance

Target Group's previous QA process, like many financial services BPOs, was limited to a handful of manually selected calls each month. It gave managers a snapshot of compliance performance, not the full picture. For a business that handles regulated conversations on behalf of multiple high-street lenders, that wasn't enough.

FourNet implemented NiCE AutoSummary and, crucially, followed up with statistical analysis. FourNet is working closely with Target Group's compliance and QA teams to redesign their quality assurance framework from the ground up. The collaborative approach focuses on building scorecards that reflect FCA Consumer Duty priorities, emphasising fairness, vulnerability recognition, and outcome-based measures rather than generic call-handling criteria.

Through ongoing workshops, the teams are developing an automated review model that will track conversations for key compliance indicators and sentiment shifts. Once fully implemented, this will enable Target Group to identify risk trends across thousands of calls rather than relying on small monthly samples.

The roadmap includes automated quality scoring across a much larger share of interactions, so risk indicators can be surfaced earlier. Human reviewers remain accountable for coaching, escalation, and final judgement; shifting effort from sampling and checking to improving outcomes.

What FourNet Brought: Partnership, Precision, and Proof

This programme succeeded because it combined accountable platform management with consulting-led optimisation. FourNet worked with Target Group to understand the operating model, prioritise improvements, and measure progress; not just keep the technology running.

FourNet's value came from combining managed service expertise with consultancy depth:

Operational headroom

By taking over NiCE platform management, FourNet released Target Group's IT and operations leaders from constant firefighting. Hosting, patching, upgrades, and licensing were all consolidated under one accountable partner, cutting administrative noise and giving Target Group a single line of control.

Strategic analytics

Target Group were able to plug in to FourNet's team of contact centre experts, providing the support to really dig into challenges; identifying new insights that weren't previously achievable with limited resource and expertise.

Rapid innovation

Projects on the roadmap for Target Group, such as two-way email and IVR re-engineering were accelerated, being delivered in weeks, not months. FourNet's NiCE specialists helped Target Group adopt capabilities already available within the platform, accelerating time to value while keeping changes aligned to compliance and operational needs.

Human benefit

Every enhancement ultimately made Target Group's agents' jobs easier. AutoSummary alone reduced admin fatigue, allowing them to focus on complex or vulnerable customers rather than typing call notes. For the end customer, that means faster resolutions and a more consistent experience across every contact channel.

What's Next for Target Group

Like with every FourNet project, the work doesn't stop when the initial project is over. With a five-year consultancy and optimisation agreement, FourNet remains embedded as a strategic extension of Target Group's operations.

Together we aim to continue shaping a roadmap focused on automation, insight, and digital maturity:

1
Auto-QA deployment will scale quality monitoring to every conversation, giving both Target Group and its clients continuous oversight of compliance and service standards.

2
Voice analytics expansion is underway, building on the work of the analytics team to capture customer sentiment and regulatory adherence in real time; an essential tool for Consumer Duty reporting.

3
Advanced email automation will take the newly integrated digital channel further, using rules-based routing and assisted triage to categorise and prioritise common queries. Where AI is used, Target Group will keep appropriate controls and human oversight in place.

4
Next-generation channels like WhatsApp and secure chat will extend Target Group's reach to customers who prefer asynchronous communication, creating a truly omni-channel BPO model.

↑ **14** point uplift in self-service identification

The partnership has already delivered measurable improvements, including a 14-point uplift in self-service identification. Next, Target Group is building a roadmap that strengthens compliance assurance and customer experience through ongoing optimisation, automation and insight.

FourNet®

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