EXPERIENCE INTO ACTION

E.C.H.O

Empathy / Curiosity / Human judgement / Ownership

01 / INTERACTION DETAILS

OPERATOR Illustrative Operator	INTERACTION DATE 2026-10-28	AGENT NAME IF KNOWN Alex Morgan (fictional)
INTERACTION TYPE Phone call	LENGTH OF INTERACTION 14 minutes 32 seconds	INTERACTION REFERENCE ILL0000021
REPORTING MONTH 2026-10	REVIEWER AVC Example Reviewer	REVIEW DATE 2026-11-04

02 / CLIENT SUMMARY

Client summary

OVERALL RAG RATING **Amber**

ILLUSTRATIVE EXAMPLE - This call, its timestamps, participants and observations are entirely fictional. No real customer recording has been assessed.

The customer called after spending more than intended over the previous weekend. They initially asked how to reduce their deposit limit, but the conversation revealed a wider concern: gambling had begun to affect their sleep, and they were worried about leaving enough money for normal household costs. Their immediate aim was to put some distance between themselves and gambling, rather than simply understand an account setting.

Alex created a calm opening and made it easier for the customer to explain a situation they found embarrassing. The call improved when Alex slowed down, acknowledged the worry and explained the

02 / CLIENT SUMMARY

Client summary continued

OVERALL RAG RATING **Amber**

available support in manageable steps. By the end, the customer had agreed to a seven-day break and Alex confirmed that it had been applied within this fictional scenario. That was a useful immediate outcome, and the customer's responses suggested they understood what the break would mean.

The overall rating is Amber because the supportive tone was stronger than the assessment and follow-through. A reference to household costs was not explored, the discussion moved into account tools before the customer's needs were fully understood, and the promised follow-up had no named owner or clear timescale. These gaps matter because an account change alone does not show whether the customer's underlying concern has been addressed. This assessment covers the simulated call only; no subsequent contact, system audit or wider account history is available.

03 / E.C.H.O FEEDBACK

The conversation in focus

Specific observations, customer impact and practical learning.

E

Empathy

Listen with understanding.

At 01:18, the customer hesitated before explaining that they felt embarrassed about calling. Alex gave them time to finish and responded by recognising that asking for help can be difficult. This felt appropriate to the moment: it acknowledged the discomfort without making the conversation dramatic or asking the customer to justify why they had contacted support. Alex's pace was noticeably slower than during the opening account checks, which helped the conversation feel less procedural.

At 03:42, the customer described lying awake thinking about what they had spent. Alex reflected that the situation sounded worrying and paused before asking the next question. This was one of the stronger parts of the interaction. The acknowledgement related to what the customer had actually said, rather than relying on a general apology. The customer then offered more detail about the weekend without being prompted, suggesting that the response had made it easier to continue talking.

There was a missed opportunity at 06:10, when the customer mentioned needing enough money for household costs. Alex replied that there were tools available to help and moved straight into explaining them. The intention appeared helpful, but the change of focus was abrupt. A brief acknowledgement of the financial worry, followed by a sensitive question about its current impact, would have shown that this disclosure had been heard as more than a reason to change a setting.

For coaching, retain Alex's calm tone and willingness to allow silence. The next step is to carry that same attentiveness through the difficult disclosures, particularly when a practical solution comes readily to mind. A response such as asking what the customer is most concerned about now would create space for the individual circumstances before moving into options.

C

Curiosity

Look beyond the obvious.

Alex began by asking what had prompted the customer to contact the team that day. This was a useful opening because it allowed the customer to explain the weekend in their own words. At 02:36, Alex also checked whether the customer wanted a lower limit or a complete break. That distinction helped establish that the initial request did not fully describe what the customer hoped to achieve.

The exploration became narrower after that point. At 05:05, the customer explained that they had stayed online later than planned on several evenings and had been tired at work. Alex checked which account tool they had used before, but did not return to the effect on sleep or daily routine. Understanding whether this was a recent change, and what the customer wanted to be different, would have made the later support discussion more personal and better grounded.

The most significant gap came after the reference to household costs at 06:10. The call does not establish whether essential spending had already been affected or whether the customer was worried that it might be. Those are different circumstances, and the available evidence does not support assuming either one. A respectful follow-up could have clarified the immediate concern without requiring a detailed account of the customer's finances or turning the conversation into an interrogation.

The coaching opportunity is to follow the customer's meaningful disclosures before returning to the process. Alex could briefly reflect what has been heard, ask one open question and then check understanding. This would help connect the eventual action to the customer's actual needs. It would also make the record more useful to anyone picking up the case, because the reason for the support would be clearer than a note stating only that the customer requested a break.

03 / E.C.H.O FEEDBACK

Judgement into action

Respond to the individual. See it through.

H

Human judgement

Respond to the individual.

At 08:22, Alex explained the difference between reducing a limit and taking a break in plain language. The explanation was neutral and did not suggest that the customer should continue gambling at a lower level. When the customer said that they did not trust themselves to stop for the evening, Alex returned to the option of a break rather than continuing to compare account settings. This showed useful responsiveness to the customer's stated preference.

The seven-day break was an agreed immediate step within the fictional call. At 10:48, Alex explained what access would look like during that period and asked the customer to describe their understanding. The customer was able to do so without being led through a yes-or-no confirmation. That gave stronger evidence of understanding than simply asking whether everything was clear, and it is a behaviour worth retaining.

However, the reasoning behind the overall response remained incomplete. The call had brought together concerns about spending, sleep and household costs, but Alex did not summarise those concerns before agreeing the plan. The selected action may have been helpful, yet the conversation does not demonstrate that Alex considered whether further support or a specialist handover was needed alongside it. The review cannot determine what an unseen internal process would have required, or whether any action occurred after the recording ended.

For development, Alex should make the link between the customer's circumstances and the proposed response more explicit. A short summary of the concerns, a check that the customer feels understood and an explanation of the relevant next step would strengthen the judgement shown. Where uncertainty remains, the appropriate response is to use the operator's support or escalation route and record the reason, rather than treating the completion of an account action as the end of the assessment.

O

Ownership

See it through.

The call contained a clear immediate commitment. At 11:36, Alex confirmed that the agreed break had been applied and explained that the customer would receive written confirmation. Alex then checked that the contact details were current. Within the limits of this fictional scenario, this gave the customer a practical next step and reduced the chance that they would leave unsure whether the request had been actioned.

The follow-up was less definite. At 12:40, Alex said that someone from the support team would be in touch, but did not explain who would take responsibility or when the customer should expect contact. The customer asked whether they needed to call again, which was a useful sign that the plan was not yet clear. Alex reassured them that they did not need to, but did not resolve the uncertainty with a specific update point.

At the close, Alex recapped the break and reminded the customer of the support contact route. This was helpful, although the recap focused mainly on the account action. A fuller closing summary would have separated what had been completed from what remained pending, identified the team taking the next step and checked whether the customer had any remaining questions about the plan. The recording ends without evidence that a handover was accepted or that the promised contact took place.

The improvement needed is a more concrete handover and closure. Alex should confirm the responsible team and a realistic contact window under the operator's process, explain what the customer can do if the expected update does not arrive, and record the outstanding concern clearly. If a timescale cannot yet be confirmed, Alex should say so and agree when an update will be provided. This would turn a general reassurance into a commitment the customer and the next colleague can understand.

04 / NEXT STEPS

Priority actions and learning

Suggested coaching plan - owners and dates below are illustrative proposals for a comparable live review; no real actions have been assigned.

04 / NEXT STEPS

Priority actions and learning continued

1. Build on the opening. At the next coaching discussion, the team leader and Alex should revisit the acknowledgement at 01:18 and the pause at 03:42. Explore why these moments helped the customer continue, and how to use the same approach when a more difficult disclosure arises later in a call.

2. Practise following a disclosure. Within two weeks of a comparable review, use a short role-play around the household-cost comment. Alex should practise acknowledging the concern, asking a relevant open question and summarising the answer before discussing tools. The aim is an appropriate understanding of the customer's immediate needs, rather than a longer list of questions.

3. Strengthen the decision record. The team leader should review how Alex records the concern, the customer's objective, the agreed support and the reason for any handover. In an equivalent live case, the unresolved financial concern would need consideration through the operator's current support process; this example does not establish that such consideration has occurred.

4. Make follow-up specific. Before closing a similar call, Alex should distinguish completed actions from pending ones and confirm an owner and realistic update point. The quality lead could check the next three comparable interactions for an understandable closing summary and consistency with the case record.

5. Review progress. At the next monthly coaching check-in, discuss what has changed and whether the customer-facing plan is clearer in the new sample. Look for evidence of sensitive exploration, a reasoned response and accepted follow-through, rather than relying on the RAG colour alone.

Scope: This illustrative review represents one constructed interaction. Its purpose is to demonstrate detailed E.C.H.O feedback that supports ongoing learning and development. It does not assess an operator's overall service, establish a wider performance trend or make a legal or regulatory determination.