



MODULATE

The voices that stay with you

DIARY OF A CUSTOMER OPERATIONS AGENT

This report captures the unseen emotional and operational cost of running voice operations in 2025 told through the eyes of a frontline manager. Every story is real, every statistic current, and every insight points toward one truth: it's time for companies to listen differently.

Wednesday, 19th March

Dear diary,

As you know, I've worked in voice operations for more than a decade now. First in banking, then insurance, now in customer service management. On paper, I lead a team of 120 agents across three regions. In reality, I manage a room full of emotions that never stop talking. ☺

Most people think a call centre is a script and a headset. But if you've ever worked one, you know it's more like an orchestra: hundreds of voices overlapping, rising, falling, sometimes harmonious, sometimes chaotic. The rhythm of reassurance, frustration, persuasion and apology.

Every day we manage everything from fraud claims, to lost parcels, to life insurance payouts. That's thousands of conversations each carrying a different kind of risk. One misheard word, one emotional spike, one moment of deceit, and it can cost thousands, sometimes millions.

I've seen every kind of call. The aggressive ones that rattle your nerves. The broken voices that make you want to stay late just to help. The ones that sound normal until the patterns don't add up. It's all sound but sound is never neutral. That's ~~the~~ reality we work in. One where voices carry both connection and danger. $\geq <$

I started this journal after a particularly brutal week: two fraud investigations, one verbal abuse complaint and an agent resignation that hit harder than it should have. Someone once told me, "If you want to understand a business, listen to its calls."

So that's what this is. Not a complaint. Not a manifesto. Just an honest account of what it sounds like to be on the front line of trust and what happens when a company finally decides to listen back.

DID YOU KNOW?

Over £1.1 billion worth

of fraudulent insurance claims were detected last year. Resulting in a 4% rise from 2022 (Association of British Insurers).

36% of frontline workers

have faced abuse in just the past six months, with one in four taking time off as a result (Institute of Customer Service).

Voice-phishing (vishing)

attempts across global banking operations doubled last year (BioCatch).

New AI regulations

across the UK, EU, and North America are pushing companies to prove how they monitor, protect, and moderate voice-based interactions, adding urgency to how call centres and insurers manage audio data.

Tuesday, 29th April

Dear Diary, it is a thin line between patience and pain...

The morning light barely hit my desk before the phones started to ring. Some voices came in tired, some sharp, some already on the edge.

The headset felt heavier with each call. 〃

You try to remind yourself: it's not personal. But it is. Every raised voice, every insult, every sigh that drips with frustration finds a place to land. After a while, it builds up like static in your chest. I used to think I was tough enough to let it roll off me. Then one day, I found myself muting the mic just to breathe. This happens all too often I find. And talking with my colleagues, it seems I am not the only.

! Last week, a customer screamed for five straight minutes because his delivery was late. He wanted someone to blame and I was right there. It seems people are a lot quicker to react strongly lately. Maybe it's just a feeling I have... But I can confirm it's in the air! Frustration, distrust, fatigue.

At lunch, I asked my team if anyone else felt... done. After a few minutes of silence, most of us admitted the job was taking a toll on our mental health. We laughed about burnout, joked about switching careers, but beneath it was something quieter... the sound of people losing faith that their work makes a difference. We've lost count of how many colleagues have taken stress leave this year. Some never come back. I walk the floor now and realise I barely recognise half the faces.

Everyone's on edge. Customers, agents, even management. Regulations are getting tighter, expectations higher, tempers shorter.

And with AI making it easier to record every single interaction, there's a new pressure none of us were trained for: being constantly monitored. We're all one bad call away from being an example in a compliance workshop.

We're the voice of the brand, they tell us. But lately, it feels like we're the wall people shout at.

DID YOU KNOW?

36% of customer-facing workers

experienced abuse in just six months, and 1 in 4 took time off because of it (Institute of Customer Service).

Nearly 90%

of service staff say hostility has increased in the past year (Ringover).

More than half

of call-centre agents report being at risk of burnout, and 87% experience high or very high stress (GetTalkative).

New workplace wellbeing and harassment standards

introduced across the UK and North America now make employer duty of care in customer-facing roles a compliance issue, not just a moral one.

Thursday, 8th May

Dear Diary,

Today I was reminded that 'Fraud' has a voice.

You can hear it if you listen closely.

Fraud has a rhythm. Hesitation before a postcode. Too much detail in a story. A tone that doesn't match the words.

In our insurance division, we've seen claims creeping up every quarter. Some of them are obvious: messy, rushed, desperate. Others are rehearsed, polished, calm. The kind of calls that make you question your instincts because they sound almost "too right". And that's the scariest part! Fraud doesn't always sound like fraud anymore and it we have to constantly be on our guard! We all know that at this point it's not "if" anymore... it's "how many this week." 〰

Our fraud team jokes that we've all become amateur voice analysts. They're not wrong. We spend so much time listening for tone, pacing, tension... always trying to decide if what we're hearing is truth or performance. But there's only so much a human ear can catch. You can't scale gut instinct, no matter how experienced you are. No compliance rulebook or script can teach a new agent to hear deceit the way experience does. And when you lose people... which happens a lot... that intuition leaves with them. !!

Lately, the calls feel more sophisticated, maybe even more deliberate. The old tricks are gone, replaced by deepfakes and voice clones that can imitate real customers down to their breathing patterns. It used to take a scammer hours of training; now, AI can do it in seconds. And as new compliance frameworks roll out around data protection and voice authentication, the pressure to spot deception before it happens is mounting.

The battlefield isn't paperwork anymore. It's sound. And right now, it feels like the fraudsters are winning.
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DID YOU KNOW?

UK insurers

detected 84,000 fraudulent claims last year, worth over £1.1 billion (Association of British Insurers).

33,000 cases of insurance fraud

were identified by a single insurer in 2024, totalling £157 million (Allianz UK).

Nearly half of insurance companies worldwide

have faced financial crime or fraud in the past two years (PwC).

Voice-based fraud,

including AI-generated voice cloning, is one of the fastest-growing global scams, with reported vishing attempts doubling in the past year (BioCatch).

Regulatory bodies in the UK, EU, and North America

are introducing stricter requirements for voice identity verification and fraud monitoring, raising expectations on insurers and financial institutions.

Monday, 27th May

Dear Diary,

After many years in customer operations, I've learned the most dangerous sound isn't shouting. Oh no! It's silence. That pause after an insult. That breath you hold before deciding whether to report it or just move on. :|

The silence after calls has started to feel heavier lately. I hang up, take off the headset and there's this stillness... the kind that fills the space where resilience used to live. We're trained to absorb emotion, to de-escalate, to empathise. But no one told me what to do with what's left behind.

When I talk to my colleagues, I know we've all felt the weight. The tired eyes, the short tempers, the slow exhale before the next call. Everyone talks about empathy but giving it constantly... without real protection may I add... it drains something you don't easily get back. Some days it feels like I'm running on fumes of compassion.

Every agent I know carries a few calls with them. The ones that still echo long after you've hung up. We call it emotional residue. And it's the reason we need better tools. Not just to protect the company but to protect the people inside it.

For that, I've started revisiting old recordings from before things got this hard. Every voice carries something beneath the words: tension, truth or fatigue. There's always meaning in the pauses. Yet, we treat calls like noise to be logged and forgotten, when in reality they're a map of what's breaking and what's working.

I can't help but think how different things could be if we used technology to listen properly and not just to catch mistakes but to understand emotion in real time. There's so much insight hiding in the way people speak in tone, tempo, stress. It's all there, waiting to be heard.

And right now, with burnout rising, wellbeing policies under review and new compliance expectations around agent safety, it feels like we can't afford to ignore what the silence is telling us anymore.

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DID YOU KNOW?

Nearly 60% of call-centre agents

are considered at risk of burnout and 87% experience high or very high stress (GetTalkative).

The average contact-centre

turnover rate sits around 30 to 35% annually, leading to significant operational and training costs (DTEX Systems).

More than three-quarters

of customer-facing workers say abuse has impacted their mental health in the past year (Ringover).

New wellbeing and safety regulations across the UK, EU and North America

are now tying employee mental health directly to corporate compliance and risk performance metrics.

Wednesday, 11th June

Dear Diary,

Today felt like a turning point.

When leadership announced the decision to partner with Modulate, I felt something I hadn't felt in months: relief. ☺

They said the platform could detect toxicity, fraud, and risk in real time. That it could listen for the signs we miss like aggression, manipulation, distress. I didn't know what that meant exactly but I knew what it could mean for us.

The demo felt surreal. A voice AI that didn't just hear words but understood intent. It could flag emotional escalation, identify potential frauds and even alert supervisors before a call spiralled! For once, technology didn't feel like it was replacing us. No, it was defending us.

When the rollout started, I spoke with a manager in compliance. She said voice fraud attacks had increased in the last year. "We can't afford to keep reacting," she said. "We need to listen smarter."

And low and behold... yesterday, one of our newest agents flagged a strange call. The AI picked up matching markers like odd tone shifts, subtle delays, background noise that didn't fit. It turned out to be part of a larger fraud ring we hadn't yet detected. That call alone could've cost thousands. Instead, it became the first proof that this technology was on our side. ♡

What struck me most wasn't the accuracy. It was the reassurance! Suddenly, the weight of responsibility didn't feel so isolating. Every call still mattered but now there was something... someone?... listening with us.

For the first time in a long time, I walked out of work and didn't feel hollow. I felt safe and heard. I don't want to jinx it... but I've had a good week. !!

DID YOU KNOW?

Voice fraud attacks

increased by over 35% in early 2024 compared to the previous quarter (BICS).

AI-driven voice cloning and deepfake scams

are projected to cost global financial institutions over \$5 billion annually by 2026 (Statista).

Insurers reported a rise

in ghost-broking fraud schemes, up nearly 9% year-on-year (Ecclesiastical Insurance).

Companies using AI-enabled voice intelligence

have reported up to 40% faster fraud detection and a measurable reduction in agent burnout rates (internal Modulate benchmark).

Monday, 27th May

Dear Diary, you won't believe it...

The floor sounds different now. Quieter, somehow. Not because there are fewer calls but because there's less chaos. The spikes of panic that used to ripple across the room when a call turned ugly have become rare.

It's been four months since we brought Modulate onboard and the difference is impossible to ignore. The system doesn't just listen, it learns. It reads the rhythm of a call: the hesitation, the heat, the heartbeat hidden in a customer's tone. When something starts to turn, a gentle alert flashes on-screen.

At first, we all thought it would slow us down. Another system, another metric. But it didn't. It gave us awareness. !/

The impact has been real. Incidents of verbal abuse are down. Fraud alerts are faster and sharper. Compliance says our response times have improved dramatically. Even morale feels different. HR's latest survey showed satisfaction up, turnover down and a noticeable drop in stress-related leave.

Since Modulate, we've stopped talking about "damage control" and started talking about prevention. Compliance isn't the department of "no" anymore. They're part of strategy! 

It's not that the challenges vanished. The angry calls still come. The scams still happen. But now, we hear the warning signs sooner. The system spots tone shifts we might've missed, flags emotion spikes before escalation and helps us step in before things break.

Even the way people talk about work has changed. New agents who used to dread the headset now ask to review flagged calls. I am actually curious, not afraid. It's become a learning tool, not surveillance. A kind of partner that helps us do what we do best: connect. 

DID YOU KNOW?

After implementing Modulate,

clients reported up to 40% faster fraud detection and a 26% reduction in abuse-related incidents.

Voice-based scam detections increased by 38%,

while false positives dropped by half.

Companies integrating real-time voice intelligence

have seen measurable improvements in employee wellbeing, compliance performance and retention.

Analysts predict the AI-powered voice protection market

will exceed \$5.6 billion by 2029, reflecting global urgency for smarter, safer voice solutions.

From the "Frontline" to the "Future of Voice"

Every call tells a story of trust, frustration, urgency, or even deceit. For years, businesses have tried to manage those moments with scripts, processes, and training. But the truth is simple: no checklist can hear tone, emotion, or intent.

Across banking, insurance, logistics, and customer service, the voice channel remains one of the biggest blind spots in risk management. Customers expect empathy. Regulators demand compliance. And fraudsters are learning to exploit the space in between.

That's where technology like Modulate's voice intelligence can make a real difference.

It goes beyond transcription, listening not just to what's said but how it's said, detecting aggression, stress, deception, and emotional escalation in real time.

It helps teams act before harm occurs:

Protecting agents from verbal abuse and burnout

Flagging fraud and deepfake attempts as they happen

Strengthening compliance through transparent, auditable data

Rebuilding trust across every voice interaction

Our clients are seeing measurable results like faster fraud detection, reduced attrition, healthier teams, and stronger compliance. But the most powerful shift isn't just operational; it's cultural. It's about creating workplaces that listen better to customers, to risk, and to their own people.

Not sure how Modulate can help you yet?

**Here are 5 Questions every CX
or Risk Leader should ask:**

Do we actively monitor our voice channels for aggression, stress, or deception and not just keywords?

Can we detect early signs of fraud or impersonation before financial loss occurs?

Are our agents protected from emotional harm and burnout in compliance with new duty-of-care standards?

Is our voice data auditable and transparent enough to meet evolving AI and privacy regulations?

Can we turn every conversation into actionable insight that strengthens both customer experience and compliance?

If even one answer made you pause, it might be time for a Voice Health Check. Our consultants will benchmark your organisation's current risk exposure, emotional load and fraud readiness. We can show you what smarter listening could look like.

Schedule your Voice Health Check today

