

## Make words make money.

Having worked in the collections industry for twenty-five years, it still amazes me how many times it's forgotten that collections is about one person on the end of a telephone, talking to another person on the other end of a telephone to get a commitment or promise to pay. I see collectors being trained in all the skills that are often referred to as 'hard skills'. An enormous amount of time and money is devoted to equipment, systems, and programmes, to name a few. Yes, of course all these are very important, however:

What is termed as 'soft skills' is seemingly less important?  
Your people are your biggest asset! Or are they?

### Why are soft skills so hard to change?

Surely the most important part of collections is obtaining outstanding debt or at least a commitment to pay from the person who owes the money? How is this usually done? Over the telephone!

When speaking at Collections and Debt recovery conferences I am always amazed when asking how telephone collections people are recruited, to be told face to face interview!!

Surely this is a simple precaution. The perception of a company relies very much on the way people in a company sound. Why then do I still here many people who sound flat, boring, disinterested, and some that even tell me, 'I hate the telephone.' A telephone interview and even role-play at interview stage is essential when recruiting the right people.

Why would you recruit someone for a telephone communication job, face to face when the most important quality is how they sound on the telephone? I often ask the question: Would you recruit a life guard without checking if he/she was able to swim? **Yes it is that important!**

I encourage telephone interview **FIRST**. I have then gone on to hold interviews with taped role play thus giving an example of the voice and personality under pressure which can be kept and used in final selection.

I was recently asked at a conference what to do when experienced collectors are hard to find? My reply to this was,

' Great, far better to recruit people with the right attitude, voice, personality and a willingness to learn 'Collections structure' than recruit people with habits already built in.

**In summary then, communication skills, training and the right people are imperative for successful collections.**

### **Habits that often have to be changed.**

How important it is when working in a repetitive environment not to let 'automatic pilot' take over. I often feel that we are all 'drowning in a sea of automatic pilot.'

The telephone creates habits. We are all creatures of habit and the very environment of a call centre where a lot of people all sit together in close proximity encourages this. We subconsciously take in what we hear around us.

The good news is that good habits spread as quickly as bad habits. The hard thing is coming out of one, and into the other. The first step is to have awareness.

In my experience, people often confuse being positive with being pushy and being negative with being polite. What we need is positive vocabulary and correct questioning with the right voice, which I'll talk about later.

**NEGATIVE VOCABULARY.** Say what you will do, not what you can't do.

***We can change people's perceptions of a situation by changing the words we use to tell them.***

Being negative is one of the most common bad habits we all seem to have! Why are we so negative and specialise in looking on the dark side? I used to think this was a British habit. The key word is **habit** not British. We specialise in telling people what we can't do, not what we are able to do, however small. Many people go through life pointing out things about themselves, their houses, their cars that they do not like and then telling people not to take any notice of them. Notice is only taken because we point them out!

We then compound this with using negative vocabulary. Negative words like 'unfortunately' 'I'm afraid' 'The problem is.' 'I'm sorry but'

***The situation doesn't change, but the way the other person feels about it, changes totally.***

For example, which is better received?

- 'Unfortunately we're going to disconnect/repossess if you don't pay'
- **Mr Smith, we need a payment today to prevent disconnection/repossession.**
- Unfortunately we close at 7.00pm.
- **We are open every day until 7.00pm.**

In my many years of experience the negative is the most widely used!

I often feel that power goes to people's heads. Empathy must be used to get people on side. They must realise that 'we are here to help you....to pay the money you owe'. Threats are negative and often succeed in callers hanging up and then being disconnected, repossessed etc. When this happens, who has won? No one!

## **TELEPHONE VOICE.**

How often when we are customers do we feel like hanging up at the very start of a call simply because of the way the other person sounds? We build a picture of people from their voice and all too often the picture is not a good one. The voice we hear **is the company**. The old cliché is still true that we never get a second chance to make a first impression

Simple skills like clarity, enthusiasm, inflection, speed all affect perceptions. It is imperative that collectors are able to hear themselves on live calls to enable them to work on skills that affect their voice. Thus taping and analysis of calls helps to make collectors more effective.

## LISTENING SKILLS

Good listening skills are essential. There are many reasons why we do not listen in the repetitive environment of collections.

Some of these are: -

- Thinking ahead,
- Assumptions,
- Distractions.
- Boredom.

## QUESTIONING.

Asking questions is easy. We do it all the time. Questioning is part of our every day lives Do we ask the right questions? That's a different story.

The simple art of asking the right questions makes a huge difference to a collections call. They are **shorter** and **more effective**. We as human beings are in the habit of asking far too many closed questions. I often hear calls that are longer than necessary simply because too many open questions become closed by the 'polite' use of 'can I just ask' before 'When will you pay the full arrears.'

The first question I hear over and over again is **'What's the reason it hasn't been paid?'**

We need to ask: **When will you pay?** This in itself must be the correct **first** question as when asked we often get the reason why it hasn't been paid, whereas if the question is 'What's the reason?' We still have to ask 'when'.

By asking 'When will you pay?' We are then often told the reason.

By asking 'What's the reason?' We still have to ask later 'When will this be paid?'

## **CALL STRUCTURE.**

In my many years experience, I have come to realise that collections is very much like sales. What is a sale? A sale is about making someone want to buy, whereas collections is about making someone want to pay.

It follows therefore that a similar structure should be used for both types of call. This includes correct questioning, trial close, features and benefits and closing calls in a positive way.

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