

SIMPLY TRAINING/ Collections by Ann Nobbs

It was in 1984 that I ran my first training course, and it was almost by accident. I had been recommended to a Company and having met the Managing Director and asked lots of open questions about his specific requirements, and given an assurance that I would be able to satisfy them, a few short weeks later, I found my self standing at the front of a training room, delivering a course to a group of people including the M.D. himself. Even after twenty years, I still get nervous, and I was surprised that on that first course the noise of my knees knocking did not prevent everyone from hearing what I was saying.

After the course finished, I was expecting him to tap me on the shoulder, and say 'surely, you don't expect me to pay you for that, wasn't it just common sense' but instead of that, I heard everyone saying, 'hey we really enjoyed that, it was great and I learned a lot' It was only then that I started to relax into the training.

That was twenty years ago and I have now run literally thousands of courses with a great deal of people who often are adamant that there is nothing left to learn. At the same time, I have learned that it is not a good idea to mention telephone and training in the same sentence. In fact my training, which is called 'Perceptions through communication' really has little to do with the telephone, and everything to do with communication, that is to say, verbal communication. It still amazes me, that something basically, so simple, can go so badly wrong, so often. After all, what are we talking about here? Verbal communication is about giving, using our voice, receiving using our ears, and.....understanding. It's the understanding that is often missing. I believe the main reason why communication and understanding, so often breaks down is that we do not listen, but only hear, and we do not confirm back to the other person that what we understand from the communication, is in fact, correct. These specific issues form part of the training.

In collections training, we need to be in control of the call and concentrate on empathy, not sympathy. As someone who has owed money in the past, I know that I respond far better when someone is trying to help me, to pay the outstanding balance/arrears, rather than threatening me and being aggressive. I often flinch at some of the comments I hear from collectors. I once asked a group of utility collectors at the start of a course, what the objective of their department was, only to be told by one young collector, that the specific objective was to disconnect for non payment! Frightening, isn't it? On another occasion, when the caller was being refused an arrangement be set up to clear outstanding arrears, and commented that the collector wasn't being very helpful, was then told, 'I'm not here to be helpful, I'm here to collect the money! The other side of that is the collector who skirted around the whole subject of money owing, and said to me when the call was finished, I know what you're going to say, I didn't talk about money, but they don't like it we may loose their account!'

My simple approach to training takes in habits. That is, being aware of bad ones, and then setting about changing them. You will never change a habit if you are not aware of it. There are many really simple areas that we as human beings seem to need to improve on in our communication. When you consider that if you are dealing with a corporate/commercial debt, it's the company that owes the money, yet, *people* who write the cheque/arrange payment. I have lost count of the number of times that I have heard a promise to pay from 'someone' in accounts payable, and when I ask the collector, 'who was that you were speaking to?' I hear them say, oh they didn't tell me!' My answer is, 'they didn't tell you?...you didn't ask'!! If the name is taken, it's often only the first name, and when the payment needs to be followed up on, you can guarantee that there will be at least two people in the department with the same first name. Similarly, messages are often left with 'someone who answered the phone which means, of course that if messages don't get through, there is no proof that they were ever left.

I'm aware that often when a call is ended, the person who has been called feels there is no pressure to pay. It's the 'don't worry, they'll all again next week, attitude rather than, I'd better pay that.' Which is the result we want to achieve.

When talking about habits we have in communication, usually there are two that really strike home. The first one is the use of negative vocabulary, not positive words and phrases. Say what you will do not what you can't. Who wants to hear what you can't do. We have been using words like, 'unfortunately, I'm afraid, I'm sorry but, could I trouble you for....'for all our lives. There is a much better way to say it. It's only changing a habit. The hardest part is the transition stage. Once you've got into the positive habit, this becomes the norm. ie the new habit. Which would you prefer to hear? Unfortunately we close at 5.00pm or We're open until 5.00pm?

The second common habit is asking the wrong questions. Often people think they know the simple difference between open and closed questions, but do they put this into practice? Have you got an account number? Have you got a post code. Are you able to pay this? Is there a problem with paying this? Not only closed, but a classic wriggle out. What's a wriggle out? Why, not being in control of the call. It's simply training, isn't it?