

How to use collector behavioural profiling to get the best out of your collections team

By Jodie Bedoya*



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More organisations are adopting behavioural profiling, often as part of their recruitment process but not much attention has been paid in the past to the behavioural traits of a good collector. And that is a missed opportunity. Now more than ever, in the COVID-19 recovery period debt needs to be everyone's business. Attention is increasingly focussed on all frontline staff capabilities, not just specialist collections and hardship teams, to ensure effective early intervention strategies and timely identification of any customer hardship or vulnerability. But are your staff's behavioural traits helping or hindering these conversations?

To start to understand this better, let's take a look at what behavioural

profiling actually is. According to [psychologydictionary.org](https://www.psychologydictionary.org/):

"Although statistical and numerical, a behavioural profile can be very descriptive in that it reveals a subject's personality traits and behaviour patterns."

Put simply, behavioural profiling is a survey that is undertaken that identifies subconscious behaviours that make up our preferences.

What is the Collector Behavioural Profile?

The Collector Behavioural Profile (CBP) has been adapted from previous modelling techniques and developed by eMatrix in collaboration with a clinical psychologist. On the back of 25 years' experience within

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collections, listening to and analysing over a thousand calls, 6 key success criteria have been identified for high performing collectors as follows:

6 key success criteria identified for collectors:

1 Assertiveness: The ability to communicate to customers in a clear and non-defensive manner particularly when things get tense.

2 Empathy: the capacity to show empathy for a customer’s point of view while maintaining the company’s position.

3 Resilience: An individual’s tendency to cope with stress on the job without losing motivation. It reflects their coping resources. This criterion is a good predictor of employee retention.

4 Maintaining Composure: An individual’s ability to remain calm during emotionally charged situations.

5 Problem Solving: The willingness to fully understand a customer’s situation and to explore creative solutions.

6 Flexibility: A measure of a person’s perceived ability to be adaptable in dealing with others.

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against a normed population of successfully employed collectors, with over 800 collection staff having completed the survey to date, across both commercial and government organisations.

Candidate’s mean scores are converted into scores which provide a simple measure for assessing their potential success in the role. To assist organisations in validating the results achieved, the profile also provides a list of behavioural based questions. These questions appear together with the candidate’s score for each of the six success criteria.

More than 800 behavioural profiles specifically designed for collectors (and frontline staff that are involved with elements of collections conversations) have now been conducted and the results are in.

Which traits are most important for high performers?

Prior to conducting the CBP surveys, the majority of leaders (57%) when questioned what they thought would be the most important trait identified for a top collector, named ‘assertiveness’. However, the results show different.

The two most important elements for success in a collector’s role were actually identified as ‘empathy’ and ‘problem solving’. People that scored lower on the other key attributes still performed well as long as their scores in these two areas were high.

Of course, whilst undertaking the survey, it is important for staff to understand there is no right or wrong, pass or fail. But what it does

do effectively is highlight potential strengths that may be better suited to collector roles, and/or identify areas for training and development. In fact, there are several different ways in which behavioural profiling can be used in a collections context as outlined below.

How Behavioural Profiling can be used in a Collections Context

- **Recruitment** – Pre-selection profiling surveys assist organisations employing collections or frontline staff by improving the quality of their hiring decisions. When the right people are selected the first time, increases in retention rates, job satisfaction, customer satisfaction and customer loyalty usually follow. A collector profile can achieve these outcomes.

- **Training and Coaching** – Being able to assess people’s strengths and weaknesses helps leaders to identify training and coaching opportunities. As mentioned before, there is no right or wrong here and it doesn’t mean that if people score poorly on the key criteria that they will not perform well in their role. Instead, by understanding any areas in which their natural tendencies are weaker you can better align training and development programs suited to developing those traits. Whilst some people are naturally predisposed to being more resilient, empathetic, assertive etc. it doesn’t mean that these traits can’t be learned and developed. Conversational toolkits, soft skills workshops and role plays ▶

can work wonders. For individuals, being more self-aware of their own behavioural patterns can help them to grow and develop confidence in ways they may never have thought of previously.

- **Retention** – By having a clearer view of your team’s strengths and also some of the challenges they may personally face in their daily role, you will have a better insight into what motivates them. Additionally, being more aware of your teams predisposed ‘default settings’ can enable you to adapt your communication style accordingly to better engage with staff. The best leaders know that a one size fits all

communication approach doesn’t necessarily work when coaching, mentoring and providing feedback to individuals. Having an insight into their personality will allow you to communicate and connect with them more effectively. Motivated and connected staff means staff are happier, resulting in higher retention rates.

- **Leadership Development** – CBP can play an important part in identifying potential Leadership traits and decision-making styles in your staff which may help with succession planning for Collections Departments and developing aspiring leaders’ programs.

In conclusion, there are several ways in which an organisation can utilise CBP to get the best out of their collections team. Whether it is used for recruitment in isolation, to identify continuous development and improvement within current roles, or as part of a wider training or coaching program, the benefits are plenty. Increased retention rates, higher productivity and improved customer outcomes are regularly observed. How well do you know your collection staff? ◇

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