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**PEOPLE LEARNING IN ORGANISATIONS:  
A SOCIO-CULTURAL APPROACH**

**KEITH SCHOFIELD**

**A thesis submitted to the University of Huddersfield  
in partial fulfilment of the requirements for  
the degree of Doctor of Philosophy**

**The University of Huddersfield  
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**VOLUME I**

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## **ABSTRACT**

A research study has been completed to explore notions of community, participation and practice in relation to organisational learning. Finding that existing organisational learning literature was only able to partially explain the learning process, literature is drawn from non-organisational contexts and mapped across to the workplace in order to comprehensively explain the mechanisms of learning. In doing this, learning is positioned a social process; this thesis contributes to existing literature by unpicking the intricacies of social interaction and the nuanced nature of participation in the case study organisation to develop an understanding of the learning process.

The research project was undertaken in a debt recovery agency in the Huddersfield area, Smart Debt Recovery. Using an ethnographic research style, research involved participant observation, interviews and document collection. The initial analysis was completed on the observation notes and involved the data being constructed into a story that enables the reader to get a real feel for what working at Smart Debt Recovery is like. Additionally, it served as a valuable analytic tool that informed the interview schedule that followed. Analysis after this was completed thematically; the data were coded in such a way that all aspects of participation in Smart Debt Recovery's practices were understood in terms of learning.

The research has developed understandings of learning within an organisation by making use of non-organisational learning theories and applying them within a workplace context. Notably, social constructivist understandings of learning, such as progression through a Zone of Proximal Development are applied to learning instances and notions of participation in multiple communities of practice, and the multi-faceted nature of this, is used to reflect on individual levels of learning and performance. The key outcome of this research is a thorough, unique and detailed exploration of learning happening within an organisation.

## **PREFACE**

Prior to registering for my PhD I had completed undergraduate ethnographic research within a call centre environment where I explored the nuances of call centre life, documenting the goings on, people's interactions, their relationships. From this project I learnt much about the uses of ethnography but also about the intricacies of organisations. The themes that emerged from the data included negative notions of resistance and defiance against the hierarchical management structure of the call centre, but also more positive notions of relationship that was present throughout the data. These relationships varied and included colleagues, managers, friends, girlfriends and boyfriends; essentially anybody that the call centre agents interacted with to help them get through the day. Relationship kept the agents working; it kept them taking calls until their next break and at the same time detracted them from calls when time was spent emailing friends and running quickly to the coffee machine between phone calls. The interesting findings for me were that the practices existed and were reinforced by processes, meetings and messages from managers. What I did not explore was the learning process involved in understanding these practices and processes, how these people know what to do and how to do it.

Having worked in call centre environments to support my study, and been inducted into the centre with lengthy training programmes, the first answer that came to mind was 'the training team tell them how to do it'. However, when I stepped back from being a call centre agent to researching the role of one it became clear that whilst a training team may induct new employees into a call centre environment, as soon as they leave the training room they were on their own. The ample training materials delivered in their first few weeks at the organisation were left unused and survival in the job became the focus. The purpose of this PhD, therefore, was to find out how this happened, how do people learn in the workplace? Following discussions with my supervisory team we decided that I should keep a general aim in mind (to reflect my theoretical position through using qualitative methods to explore how people learn in the workplace) whilst undertaking wider reading in the field of

organisational psychology before identifying final research aims that would drive the specific research methods I would use.

Reflecting my epistemological position, I decided that the research would be qualitative in nature which meant I needed to find a business that would allow me access for a long period of time to ensure that I gained rich, high quality data (whatever form this would take). Through a personal contact I identified a medium sized telephone debt collection business in the Huddersfield area; by medium sized I mean that it was large enough to have a formal training process and enough staff to warrant this but small enough to make data collection manageable, with only a handful of departments, with all operations based on one site (although with other, small remote 'support' sites). As it was a call centre based operation, it felt like a comfortable organisation in which to do the research, being experienced in call centre work myself. At my request I was put in touch with their Head of Learning and Development to obtain consent to undertake the research; the best way, he suggested, to understand how learning happens in the organisation would be for me to:

- Spend time with learning and development staff to get an understanding of their role; links to continuous improvement of existing staff and induction training for new staff
- Spend time with existing staff members to talk about the learning opportunities that are available to them and how they perceive this
- Attend induction training as a new member of staff

At this point my thinking, complemented by my reading of literature about 'the learning organisation' and 'organisational learning', was focused on the transmission of knowledge through learning events. The organisational psychology and business literature on training detailed how training courses should run, with information on planning the event to keep attendees alert and tailoring work packages to the audience. Further, there were discussions on the politics behind training and learning in the workplace with highlighted issues related to funding of learning events and attendees finding it difficult to spend time away from their desk. Whilst reading this literature it became clear that through concentrating on operational constraints, there was no

explanation on the theoretical underpinnings of learning, and how these learning events would ensure that new knowledge was learned.

This observation left me considering what I understood by the terms 'learning' and 'knowledge' as there was no clear definition in the organisational psychology literature. To explore this further I returned to the Communities of Practice literature, that I had made use of in my previous call centre research, and found that this actually gave a succinct and clear explanation of learning as a social process, an extension of social practice. Knowledge is explained as something that is generated by participants in the community, an extension of social practice. From reviewing this literature it was clear to me that learning was fundamentally a social phenomenon; following this path through literature searches led me to Vygotsky's work on how children learn by progressing through a Zone of Proximal Development with the support of a more learned other, which made me question why such a good theory was not in use in organisation

The result of these literature searches meant that I had literature from a non-organisational context that explains the processes of learning in children on one side and organisational literature that focused on learning and development but without a thorough explanation for the mechanisms of the learning process on the other. It was at this point that I decided that the purpose of this thesis was to bridge this gap, to generate new knowledge by making use of existing theoretical positions on learning offered in non-organisational literature and to apply these to an organisational context. The aims for the thesis became:

- To explore mechanisms of learning in an organisational context, considering:
  - The importance of relationships in defining learning theoretically and in enabling learning in practice and the negotiation of meaning
  - Participation and the valued practices of the organisation
- To explore learning identities in an organisational setting, considering individual's past and present identities, shifts that have occurred during

their employment at the case study organisation and their future trajectories

- To contribute to situated learning, Communities of Practice (CoP) and sociocultural theories within the organisational learning literature by having a more thorough understanding of the complexities of learning at work

With these aims in mind I set out to collect data from my case study organisation, Smart Debt Recovery (pseudonym), in a way that would best enable me to gain as full as possible an understanding of the context of that organisation to be able to unpick practices. Only by understanding the practices of the organisation myself would I be able to comment on the participation levels, and so understand how learning happened.

The nature of the call centre environment was not unfamiliar to me, having worked in those environments before. That said, what I could not have prepared for was being 'the new guy' in the office, the outsider, the researcher. To ingratiate myself I began, as I had originally intended, observing the learning and development staff – I did this not because it matched with my original ideas about how learning happens, but because the three members of the learning and development team knew everybody in the business; they had trained all of the members of staff that were there and had an ongoing relationship with them. This gave me a way in to the organisation and it was through introductions from them that I then became more accepted in the office. On their recommendation I would sit with employees of different levels of ability and would listen to phone calls to understand the role, the practices which would enable me to identify what learning is in this organisation and what enables and disables learning to happen.

## **The study**

The following research study was undertaken in one debt recovery agency within West Yorkshire. Its purpose is to explore notions of the community of the workplace to provide clarity on the process of learning in organisations. As part of the research I spent time in the organisation with debt collectors, their supervisors, and their trainers. I sat with them and listened to their telephone

calls, attended meetings, talked with them on their scheduled breaks. This is an ethnographic study and I spent over six months within the organisation trying to gain an insight into notions of learning in organisations through community, practice and participation.

## **Thesis overview**

The thesis is divided into seven chapters and begins with a review on the existing literature on organisational learning. The review focuses on the predominant theorists in the area of organisational learning. It is a critical review and challenges many of the assumptions that exist in the current literature. The definitions of learning as it is constructed in the organisational learning literature only explain the concept partially; for this reason I introduce alternative theories at the end of chapter one and then in further detail in chapter two. In chapter two I theorise learning using Vygotskian notions of relationship driving learning as progression through a Zone of Proximal Development. Vygotsky's work was primarily focused on the development of understanding and cognition in children; to apply his theory to organisations I have used organisational examples of practice to theorise. One way that I do this is by using communities of practice and theories of situated learning. These theories, developed by Lave and Wenger (1991), position learning as a socio-cultural process that is rooted in social interaction between learners and more learned others, which is reminiscent of Vygotsky's work with school children. Lave and Wenger (1991) and Wenger (1998) have already made extensive use of their theory to explain how learning happens in adults, with some references already made to the process of people learning in organisations (see Wenger's (1998) ethnography at the insurance claim organisation Alinsu).

Having justified the need for the research in the first two chapters, by challenging the theoretical positions of existing research in the field and applying typically child-centred learning theory to organisations (with help of socio-cultural learning theories), the purpose of the third chapter is to explain my epistemological stance as a way of framing the research. Chapter three discusses ethnography as a methodological approach to organisational research, exploring the principles which underpin different ethnographic

approaches, the ethics of ethnography and the available analyses. To do this, I make continual reference to recognised methodology texts that claim to explain ethnography, whilst also referring to published ethnographies to succinctly understand how ethnographies are done. Whilst useful, this was a somewhat difficult part of my reading as it quickly became clear that there was not a 'normal' way to do ethnography; each research text that used it cited this flexibility as a major benefit to the method as they each felt empowered to research in a way that suited their research field, often making amendments to their research as it developed. Using the grounding of chapter three, chapter four explains the detailed way that I collected my data, using participant observation, interviews and document collection. The primary focus of the chapter is in providing a rationale for using these methods, demonstrating the links between the decisions I made and my research aims.

Chapter five is the first analytical chapter of the thesis and in it I present the data as a story of working life at Smart Debt Recovery. I begin the chapter by making a case for using stories as an analytical tool as they serve to situate the reader within the ethnographic context of the thesis, something I was keen to do in this research given my theoretical position that learning is a process that cannot be separated from context. In this chapter I present to the reader a construction of working life for debt collectors at SDR as I recorded it. The story is a snapshot of three working days, with all interactions, discussions and conversations taken directly from my observation data. Whilst its original purpose was to provide a springboard for further, more detailed, analysis of the processes of learning at SDR, I have found that the story actually demonstrates learning happening and, importantly, not happening as a standalone event that is context-free.

Building on the scene set by chapter five, chapter six explores the learning process in further detail, making use of the story as a source of data with additional reference to relevant literature as well as the observation data and interviews. Revisiting notions of community of practice, the chapter begins by considering participation as a reflection of learning and performance. In doing this, an argument is made for levels of community of practice; not everybody needs to be, or can be, a full participant in a community. To give a thorough,

situated, perspective of the learning process I explain how different people outside of the community interact with community participants, as boundary participants.

The final, seventh, chapter reviews the contribution that this thesis makes to the existing literature, revisiting the research aims and restating the theoretical position of this body of work. Through discussing limitations of this research I make suggestions for further research in this area. I make suggestions for developing ideas from earlier chapters and these are mooted as way of generating further understandings of the way people learn in the workplace. My final contribution to the chapter is a reflection of my own learning that I have experienced through the course of undertaking this research.

# CHAPTER ONE

The purpose of this first chapter is twofold: to review, question and challenge the existing literature that claims to explain notions of learning within organisational contexts; to provide a justification for this body of work by providing a rationale for using socio-cultural theory to explore the learning process in the workplace. Using the existing literature, this chapter will discuss the available definitions of learning and knowledge within an organisation and those used outside of an organisation before reconceptualising how learning in organisations can be said to happen.

In completing a literature search I found that the terms that are in use differ greatly, with different researchers placing different priorities in the literature that reflect their own theoretical perspectives. This means that the body of literature that exists on organisational learning is vast and informative yet not entirely consistent (Higgins & Mirza, 2011). Through reviewing the literature thoroughly, Higgins and Mirza have considered many learning mechanisms and have adapted a framework for displaying these from Easterby-Smith and Lyles (2005). This framework highlights the conceptualisation of the available learning metaphors for organisational learning, recognising the breadth and diversity in the literature:

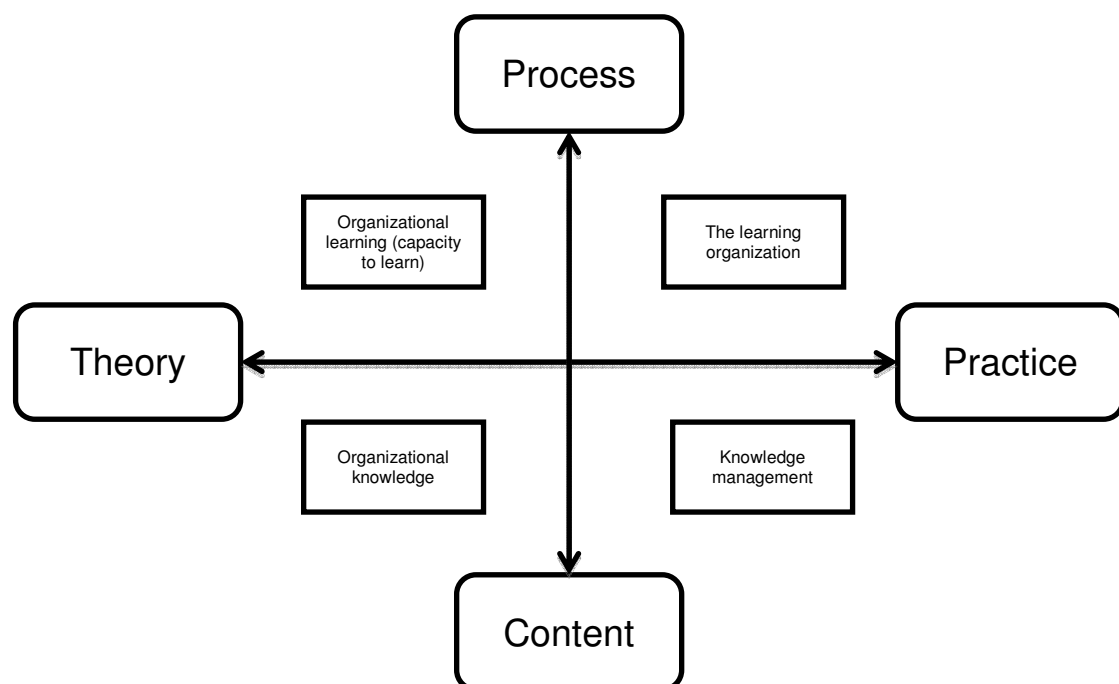


Figure 1.1: Mapping of Key Topics (Higgins and Mirza 2011, p. 329)

Figure 1.1 provides a very useful framework for organisational learning; in dividing theories based on their focus: process, practice, theory, or content, the model provides a good base for exploring and comparing literature. The assumption that underpins this framework, according to Higgins and Mirza, is that 'all organisations learn, more or less' (p. 328). The extent to which they learn, or indeed what they classify as learning, depends on their theoretical position; in an organisation, an assessment of learning will be made based on what the organisation expects for the learner to have achieved through learning (improvements in performance, higher customer or employee satisfaction, lower error rates, cost savings etc (Noubar et al., 2011)). Before being able to understand whether or not somebody has learned, the organisation needs to have decided what their classification of learning is. Each of the theories of learning that will be considered in this chapter have differing theoretical positions, meaning that their understanding of what counts as knowledge contributes to their assessment of what learning is and what learning is not.

## **Organisations, Learning and Organisational Learning**

Organisations are, according to Morgan (1997), "rarely established as ends in themselves. They are instruments created to achieve other ends" (p.15). By this, he means that organisations are designed to serve a purpose and their existence is therefore designed to ensure successful fulfilment of this purpose, their existence is not purpose enough. The way that they do this depends entirely on their purpose, be it manufacturing, customer service, banking or hairdressing; it is the nature of the organisation that Morgan demonstrates can be defined using various metaphors. He argues that organisations can be defined: as machines; as organisms; as brains; as cultures; as political systems; as psychic prisons; as flux and transformation; as instruments of dominion. These positions of organisation are formed across a continuum with static notions of organisation at one end (machines) and dynamic notions of organisation at the other (organisms, flux and transformation). The use of metaphors to describe organisations does not just describe their structure or size; they are useful in understanding how they function generally (Basden, 2010). In this work, the use of metaphor to explain the processes of learning

is very useful as the theory that will be used to underpin the research will not necessarily come from an organisational background, instead originating in educational and social psychology, meaning that the use of metaphor to reconceptualise learning theory into organisational contexts will be ineluctable.

In addition to the use of metaphor, the literature reviewed in this chapter will detail the notions of learning as they are defined across a wide spectrum, from a variety of business, educational and psychological perspectives. Within these notions of learning, the specific consideration of learning within an organisation presents a further myriad of definitions, it is: process; outcomes; the result of a group of people learning; something an organisation can do irrespective of its employees (Easterby-Smith et al. 2000; Noubar et al., 2011). Adaptation holds as a strong theme across theories, with arguments suggesting that learning is a result of adaptive behaviour, either within groups or by individuals within the organisation (Cangelosi & Dill, 1965; Cyert & March, 1963). This notion of adaptation links back to Piagetian stances of learning as assimilation and accommodation (Pritchard, 2009) where the evidence of learning is considered more behavioural. In a similarly behaviourist vein, other literature suggests that errors provide the stimulus for learning, once they are noticed they are then corrected, thus 'error-correction' is positioned as learning (Argyris & Schön, 1978; Duncan & Weiss, 1979). Both of these perspectives focus on individual learning as the way that organisations learn, the organisation is not the focal part of the learning process, it is merely the 'arena' within which learning happens. This notion of 'organisational learning' is something that will be challenged throughout this thesis, proposing instead that the discipline should acknowledge the complexities of the learning process and so focus on how people in organisations learn.

Other literature places the organisation more centrally in the learning process; for example, Huber (1991) argues that if one person learns something then the whole organisation can be said to have learnt it. However, further highlighting theoretical differences in the position of the organisation in the learning process, Fiol and Lyles (1985) and Levitt and March (1988) both question this, suggesting that organisational learning is not merely the sum of

individual learning and instead means the development of organisational norms and processes. Taking a different perspective again, Weick and Roberts (1993) suggest that the organisation is positioned more as a collective mind, it is not central to the learning process but it does store the knowledge that individuals learn, similar to Huber's description of organisational learning.

Taking a position midway between the arguments for an individual or an organisation-centred theory of learning, Higgins and Mirza (2011) suggest that learning within organisations can be considered as both an individual and an organisational event. When positioned as something an individual achieves this is then 'diffused' to the remainder of the organisation. The individual becoming successful evidences the learning that has happened, they have come to be good at their job, and they have made a positive contribution to the organisation.

The key to this section on organisations, learning and organisational learning is to demonstrate that learning can and does happen irrespective of the context or the discipline in which it is framed. As such, the references cited come from organisational as well as educational, psychological and school-based literature where learning is understood in minute detail. By linking learning within organisations to learning theory that happens outside of organisations, this thesis will reconceptualise notions of organisational learning by considering the learning process as the central theme, rather than focusing on its existence within an organisation.

### *Knowledge*

Knowledge, I will argue, is strongly linked to context and to action; it is embedded in time and space. In a typical cognitivist perspective, context would be considered as a neutral environment where the same learning and knowledge gaining will happen irrespective of the context. In a constructivist perspective, however, knowing is inextricably linked to context, to the material and social circumstances in which it is constructed (Gomez et al. 2003).

Gomez et al. (2003) consider what makes a head chef of a grand restaurant different to one of the cooks for whom they are responsible. They argue that it is not just purely technical ability that sets the head chef apart; rather it is a mixture of the following:

1. Personal predisposition
2. Knowledge acquired through tough training and repetitive practice
3. Knowledge of the rules integrated and internalized by cooks, and
4. Knowledge acquired through reflexive thinking on practice.

(p.101)

When considered this way, each and every cook and each head chef will have their own individual levels of ability that are wholly incomparable. Additionally, if technical ability were to be the same across a kitchen of ten cooks then what would differ to affect their performance, either positively or adversely, would be their confidence and concentration level on the day but also, if being tested, their ability to rise to the occasion, which in itself is a socially constructed assessment; some may flourish under this pressure where others will fail. With this in mind I would argue that cognitivist perspectives on learning within organisations that assume the context to be irrelevant do not sufficiently acknowledge the complexities of learning or indeed the implications of using assessment to ascertain knowledge levels.

In contrast to Gomez, Argyris and Schön (1978) define organisational learning as the process by which employees (termed 'actors of the organisation') detect errors and correct them. Learning is defined as the interpretation of behavioural consequences which leads to the development of more appropriate actions. Their theory of organisational learning is broken into two strands, single-loop learning and double-loop learning:

- Single-loop learning is adaptive learning and linked to incremental change (Higgins and Mirza, 2011); it is the "process by which organizational members detect errors or anomalies and correct them" (Prange, 1999, p.28). Having corrected the error, the actor of the organisation continues to work in the same manner that they did previously; whilst they were able to correct the error when they noticed it they have not, at this stage, done anything to prevent the error from happening again in the future.

- Double-loop learning, on the other hand, is generative learning, with new knowledge and ideas emerging from the error correction process (Pennington, 2008). As before, the learning process relies on somebody identifying and then correcting an error, yet in addition to just correcting the error they also amend the existing practices, procedures and norms of the organisation to prevent the error from happening again.

Figure 1.2 illustrates how Argyris and Schön suggest that learning happens as a result of error correction, through notions of single-loop and double-loop learning:

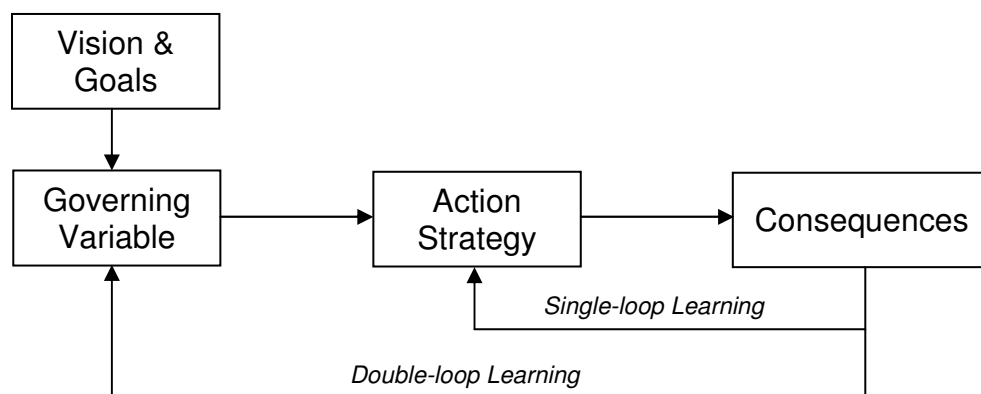


Figure 1.2: Single-loop and double-loop learning, adapted from Pennington (2008)

The principles of single-loop and double-loop learning are based on the notion of error identification and correction. Figure 1.2 above, adapted from Pennington (2008), shows the interaction between single-loop and double-loop learning. It begins when somebody notices that the outcome of their actions does not match with the desired result. For single-loop learning to be said to have occurred, the 'doer' first needs to notice that the desired outcome is incorrect and then try a new, alternative action strategy to correct the error. Once they manage to rectify their mistake and complete the action with the originally desired outcome single-loop learning has occurred.

When theorising this, Argyris and Schön do not use an example of human behaviour to illustrate their theory; instead the example given of something that exhibits single-loop learning is a thermostat where if the room is too hot, the heating is switched off. When the thermostat detects that the room is too

cold then the heating is switched on again, to correct the “error” of coldness. In this example the thermostat does not learn, it merely corrects the error and continues monitoring the temperature of the room and correcting any future errors in temperature by heating and cooling as required. The simplicity of the model is exemplified by Argyris and Schön’s use of a non-human metaphor to describe learning, in doing so they are reducing the act of learning to a fixed response offered by a basic machine. McNamara (2005) has attempted to illustrate this notion using human examples; he provides the example of expecting to receive a report from a colleague or client and this report arrives late. A single-loop learning response to this error, he suggests, would be to get angry and demand the report is handed in on time. If the result is the desired outcome of future reports being on time, single-loop learning has happened.

One might question McNamara’s solution that an acceptable response to a client having received a report after the deadline would be to become angry with them. Whilst in the very short term it may get across the frustration about the lateness of the report and emphasise the requirement for the urgency of future reports to be returned on time, however anything beyond that it would surely just damage the working relationship with the client? In the same way that the thermostat does not relate properly to human behaviour, I would argue that McNamara’s solution of anger would be contrary to human nature so is not representative of how learning in humans may happen.

Double-loop learning is more complex than single-loop learning as it involves an additional step which returns the employee to the organisation’s practices (defined in the literature as governing variables) which dictate the appropriate course of action they should take to do their job. The example that Argyris and Schön (1978) use to explain double-loop learning is one where corporate managers create a new research and development division whose purpose is to discover and develop new technologies. The error is that the new department are creating technologies that do not fit with the existing practices and structure of the organisation, so the requirement for change (as provoked by new technologies) conflicts with the existing norms of the organisation. To resolve this, and to engage with double-loop learning, the managers are to

“undertake an inquiry which resolves the conflicting requirements” (p. 21); they are to restructure the existing norms and practices of the organisation to better suit the ideas being created by the new research department.

This example of how double-loop learning happens in practice is not, I expect, the way that a business would necessarily implement such a large strategic change. It seems that there is a conflict between the motivations for setting up a research department to enhance the technological abilities of an organisation without having practices in place to make use of these advances. An observation here would be that the error is not in the new technologies fitting with existing practices but in the creation of a new department without appropriate preparation to engage with the developments that the department will create. An alternative example, which is less specific, may be a team of employees in a call centre who work in the sales department making outbound calls to sell products, the change that requires double-loop learning is that the team are now to be moved to a customer service department taking inbound calls from existing customers to help with faulty products. In order for the employees to work successfully in their new roles they would need to double-loop learn, they would have to revisit the ‘governing variable’ of their roles which would have originally been to make outgoing telephone calls to prospective customers to sell a product but is now the opposite of that; the requirements of their new role do not fit with their knowledge of their existing (previous) practices.

McNamara (2005) attempts to illustrate double-loop learning in a more accessible way by again referring to the late report arriving from a colleague or client. With single-loop learning the response was to remain firm about the deadline and insisting on receiving the report within time. The double-loop learning alternative would be to engage with the client to understand the reason that it is late, discussing whether or not the timescales given and expectations of the client were realistic. The result of this discussion could be that the project timescales are adapted to become more realistically achievable.

These examples of single-loop and double-loop learning, as provided by the literature, only partially depict the learning process. In making use of a positivist epistemology, they assume that “knowledge can be codified, stored and transmitted” (Higgins & Mirza, 2012, p. 4). When considering learning within organisations I would propose that an understanding of what happens in order for people to learn should be at the centre of any theory that purports to explain the learning process. The example of single-loop learning of the thermostat is not, I would argue, a description of learning; it is the function of the thermostat to regulate the temperature in a room as without it the heating would either be permanently on or off. Surely, the thermostat is merely functioning as required by controlling the room temperature by applying heat when the temperature drops and stopping when the temperature reaches the desired level. In human terms this could be illustrated by someone putting on a jumper when they are cold or taking it off when they are warm, they have learned that the presence of the jumper can regulate their internal temperature. I would argue that an inanimate object, like a thermostat, cannot learn, it can merely respond as instructed.

What is clear from this review on single-loop and double-loop learning is that the validation of what learning is requires a behavioural act, without being able to observe a behavioural change one cannot be said to have learned. The examples by Argyris and Schön and those provided by McNamara illustrate that the wider context of learning and, indeed, human influence and experience in the learning process, is ignored. The focus in the theory remains in the interpretation of observable behaviour, rather than in the wider context of the situation. So, in more complex learning scenarios, where the correct response is not to merely add or remove a layer of clothing, learning needs to be considered as a transformative happening. In learning that a jumper can be removed to cool down, the human being is transformed because they can make choices based on experience. The notion of learning, therefore, is something that emerges from consciousness, something that is fundamental in humans and animals. Explanations of learning must be depicted with reference to lived experience; it is for this reason that Argyris and Schön’s theory is only able to give a partial explanation of the

mechanisms of learning within an organisation as they seem to overlook the human element of learning.

Having reviewed Argyris and Schön's theory, Tyre and von Hippel (1997) suggest that the traditional, decontextualised perspective of learning does not consider the true nature of the learning process, arguing that the context that people learn in should not be "overlooked as a mundane detail, [as it] is in fact a critical and poorly understood component" of the learning process (p. 71). Similarly, Noubar et al. (2011) propose that learning is not as simple as the detection and correction of error, rather the development of a learning culture (a positive context in which learning is encouraged) relies on dedicated leaders and employees committed to their roles; employees who merely correct errors as they are made are not encouraged to develop a learning culture.

Thus far, the review of literature has demonstrated that the term organisational learning is not a definitive one. The use of the term requires a number of assumptions that must be made clear surrounding the validity of learning (what somebody means when they say that learning has happened) and the classification of the organisations' role in the learning process. The coming section will consider the role of knowledge in this process and its link to organisations and to learning. The section will further demonstrate how inconsistent the literature surrounding organisational learning is and will continue to problematise 'organisational learning' as a term, instead proposing that learning in organisations be framed in terms of how people in organisations learn.

## **Organisational Knowledge**

Similarly to notions of learning, the literature on organisational knowledge hold multiple definitions across the literature. Some define knowledge as the collective knowledge held by those who make up the organisation; others define knowledge as something held by the organisation that their members then access in order to do their jobs (Tsoukas & Vladimirou, 2001).

Taking a social networking approach to knowledge construction in sports management, Quatman and Chelladurai (2008) place emphasis on the relationships between people in a population and explore “the diffusion of such things as information, trends, and ideas across a system of actors” (p. 652). Applying this to knowledge construction within a social community is logical as it acknowledges the social embeddedness of knowledge and its intrinsic link with context, action and person. When analysing peoples’ knowledge construction in this way the theory assumes that people will choose to engage in knowledge creation activity to suit the network in which they need to be successful. For example, a doctoral researcher wanting to have a research article published may adopt a methodological stance or a research style that may be favoured by the journal in which they want to be published. The network, of academia and specifically of that journal, dictates the level to which the researcher engages with their work.

Jacobi (2011) suggests that previous literature has failed to account properly for the social way in which knowledge is constructed and objectified. He argues that knowledge is “assumed to exist either inside or outside the actors and takes on the object-like qualities of a substantive entity” (p. 95). This implies that learning and knowledge are things that could almost be boxed and separated from life and from the organisation. Jacobi argues that this is not the case and that learning is the result of continuous social action, so knowledge is something that is crafted and shaped continuously through human action and interaction.

By understanding learning within an organisation as the display of knowledge through participation in practice the focus of knowledge within an organisation could be positioned as ‘how one acts as if one knows’, how one is able to display to others that they have knowledge (Wenger, 1998). Organisational knowing, therefore, is situated in the system of practices that exist in the organisation; practices are constructed by people and shaped by artefacts, processes and relationships within the framework of context that they were defined and are used (Nicolini et al., 2003). In this sense, knowledge is always dynamic and continually changing as it is acquired through the process of participation and negotiation, it is never stationary.

Taking a different perspective, against the notion that the individual ought to be positioned as the focal point for learning, Easterby-Smith (1997) suggests that learning does not just happen as a result of individual interaction with their context and surroundings. Rather, he explains that organisational learning is a concept in its own right and defines it as the process of organisational transformation which is rooted in individual learning. Learning is informed by, and informs, employee identities and relationships which are shaped by the continual discovery of problems and invention of solutions. The reason Argyris and Schön (1978) do not accept this as a valid form of organisational learning is that their research was not driven by a theoretical position which demands an understanding of the mechanisms of learning, but instead is a response to large data sets, collected using traditionally quantitative methodologies. Typically, large data sets of numbers tend to represent outcomes rather than processes; when understanding the notion of learning these large data sets would focus on whether something has improved, been corrected or declined rather than considering the process by which the individual managed to make progress. Whilst valuable in attempting to identify trends and norms across a population, large data sets are obtained in a closed and restrictive manner, such as through questionnaires, surveys and demographic information (Field, 2009), and therefore do not allow for the rich detail of individual experience that is required to understand the complex human mechanisms involved in the process of learning. One way of understanding these complexities is in acknowledging the contribution that learners' personal histories have as well as the credibility of their source of knowledge (Billett, 2001), both things that Argyris and Schön could not consider with a decontextualised view of error detection and correction (Tyre & von Hippel, 1997).

The important point here is in acknowledging learners' personal histories; doing this centralises human action in the learning process. As Jacobi (2011) argued, learning is a continual process; at the centre of this process is the person doing the learning, the person who is interacting with their surroundings (with other people, with organisational practice and policy), and the person who is constructing the knowledge. Lave and Wenger's (1991)

position on learning is that “there is no such thing as ‘learning’ sui generis, but only changing participation in the culturally designed settings of every day life” (Lave & Wenger, 1991, p. 5-6). The culturally designed settings of every day life are the contexts in which we find ourselves. One cannot assume that contexts themselves exist entirely independently of people and situations; rather contexts are formed based on the individual’s contributions and the social processes and norms that they interact with. In understanding learning as participation in social practice, Martin (2009) explains that knowing and acting are one and the same thing, that knowledge exists entirely within the context in which it is being used and performed, rather than it being something that is abstract and can be known and not used and then accessed later or by others

Widely cited within the literature is the work by Huber (1991) that aims to consolidate multiple theories of learning within organisations. He synonymises the complexities of learning within organisations with operant conditioning. However whilst he acknowledges that learning is a complex process, he considers it to be less of something within which one participates, rather it is something that happens to someone. For example, he explains the notion of knowledge acquisition as the “process by which knowledge is obtained” (p. 90), which happens in a number of ways. Firstly, knowledge can be obtained by being inherited or implied when the organisation is first created. One would assume that this would be based around the ideals of the business, including things such as its strategic aims, notions of competition and desires to succeed. With this as a base, knowledge is then gained through direct experience in a non-systematic and ‘unintentional’ manner which is essentially real-life experience in the workplace. The majority of the organisation’s knowledge base is built up using these two knowledge acquisition methods; new knowledge that is used to build on top of this existing base is then sought from other organisations, termed “corporate competitors” (p. 96). In addition to gaining knowledge from competitors, organisations “increase their store of knowledge by acquiring and grafting on new members who possess knowledge not previously available within the organization” (p. 97) so businesses essentially hire new people based solely of their skill set in order to ‘buy’ specific skills for the business. Finally, organisations do what Huber

defines as “Searching and Noticing” (p. 97) which involves the management team searching through their existing staff to performance manage them and to ensure that the right people are in the right positions. What Huber does not consider is the impact of organisational downsizing and what the impact of losing knowledgeable staff is (Schmitt, Borzillo & Probst, 2012).

The theory proposed by Huber is one that covers the principles of knowledge strategies within a corporation rather than considering the ‘nuts and bolts’ of what the people in the organisation are doing to acquire knowledge and to learn. The next phase of his theory, however, does have more reference to people who would be in an organisation learning something. The notion of information interpretation, where information is given meaning through its human interpreters, he explains that there are four steps to interpreting information as follows:

- *Cognitive Maps, Framing*

An individual’s cognition will be ‘mapped’ based on their past experiences, work experience, abilities and expectations. These maps will then impact how people interpret any new information and how colleagues interact. To counteract this, Huber explains the importance of ‘framing’ the communication in a uniform way to ensure that all messages being delivered are received and understood uniformly. However, I would argue that this assumption, that a group of people with different cognitive maps will receive and interpret the same message if it is delivered to each of them in a uniform way, is wholly contradictory.

- *Media Richness*

This stage in the learning process refers to how rich the media of the delivered message is, in delivering a message the organisation must ensure that what is delivered is the same as what is interpreted. I am unsure how this could ever be achieved as each individual will approach the learning media with their own assumptions, ideas and interpretations (Billett, 2001); standardising the media would evade this. Huber cites Daft, Lengel, and Trevino (1987) who argue that more effective managers, who are better at mediating the media richness of their messages, are more successful in getting messages across to

their staff. They argue that different messages benefit from different levels of media richness, a complex message should have little media on there and a simple message can be media rich.

Interestingly, Huber does not see the benefit in a group of people sharing understanding; he argues that “shared interpretation of information is not necessary for organizational units to agree on action” (p. 103). This perspective is in contrast to more collaborative theories of learning that place a teacher as more of a ‘knowledge source’ which in turn enables the learners to actively participate in the construction of their own knowledge (Wheeler, Yeomans, & Wheeler, 2008).

- *Individuals should not be overloaded when given their new information*  
Huber explains that “interpretation within or across organizational units is less effective if the information to be interpreted exceeds the units capacity to process the information adequately” (p. 103). If the information being delivered to somebody is beyond their ability to understand, or indeed if the learner is being given an overwhelming amount of information, then it is this overload that will have a detrimental impact on their ability to digest and understand it.
- *Unlearning to enable Learning*  
The final stage involves learners discarding old knowledge that they, or the organisation, no longer require. The knowledge being ‘unlearned’ can be behaviours and constraints on behaviour, which, in turn, leads to either an increase or decrease in the number of potential new behaviours. Looking at this concept for an organisation would mean that the organisation has now lost knowledge which would provide its impetus for creating new knowledge to fill it. In the same way that explanations of knowledge acquisition are lacking in detail, Huber does not attempt to explain the actual process that the people in the organisation have to go through in order to unlearn knowledge that they previously had much less how this prepares them or what state it leaves them in for future learning. Further, this is contradictory to his notions of ‘framing’ knowledge within old knowledge; if one is expected to unlearn old knowledge before learning new then surely one would constantly be starting afresh, with no frame.

In reviewing this process of 'information interpretation' I have found it to be structured to the point it becomes incapable of variation. The position assumed is one that is 'top-down' and taken from the perspective of the organisation, considering the best way to deliver a message across a company in a uniformed and strategic manner. However, the assumptions of this thesis are that in order for a theory of learning to be successful then it must consider the learning mechanisms of the people who will be learning, not just organisational ideals that would be followed by management, in which case a theoretical position driven by the desire to understand the mechanisms of learning, rather than the successful delivery of messages, would need to be present. Huber attempts to acknowledge the influence of the individual through mention of cognitive mapping, including how inherently personal they are and how they will impact the interpretation of anything; the importance of this individuality is later ignored as the delivery of content is positioned as the important thing in enabling people to understand uniformed messages. Billett (2001) argues that the learning process needs to consider people's personal histories and attitudes towards work and learning as it is through understanding this that the business will be able to engage the employee with learning. Further, I would reiterate that as learning involves humans then it must be considered as a transformative process, making a change to a person as they learn.

Explaining the notion of relationship at work, Weick and Bouon (1986) provide a clear and succinct explanation which Huber cites:

*"only minimal shared understanding is required, because organization is based primarily on exchange (e.g. of work for pay). That is, in order to produce organized action, group members need only share the knowledge that the exchange will continue. It is not necessary that members subscribe to the same goals or share the same interpretations of their joint action (1986, p.43)"*

This statement ignores the importance of the shared understanding that exists between employees, which may indeed be indicative of its age. More recent literature (Billett, 2001; Tobbell, 2003; Wenger, 1998) suggests that collaboration enables people to work together to successfully interpret information, generating knowledge as they do. Markos and Sridevi (2010)

explain that in order for employees to experience a sense of community and to be interested enough to put effort into their work, they need to be able to identify with the meaning of their work, this is not something that they would do if they accepted a simplistic exchange 'work for pay' approach to their job. Further, Rich, Lepine and Crawford (2010) argue that people who only share a minimal understanding of what they need to do their job are not willing to invest their complete self into the role, which leads to them becoming less and less engaged. I would hypothesise that employees should be encouraged to share understandings and meanings in order to generate new knowledge between them in the department/ team/ community that they work in.

Huber's theory of learning is both specific and widely cited in the organisational psychology and management literature; a citation index shows that the paper is cited over seventy times per year with 1565 citations since publication. Despite its wide use in the literature, what is missing from the paper is any evidence that the four constructs that he describes are based on empirical evidence, gathered from engagement with people learning in the workplace. It seems that the paper presents a literature review of the organisational learning literature as a definitive process of learning with little to no evidence cited. Further to this, I would argue that, similar to the models presented by Argyris and Schön, there is a lack of conscious acceptance that learning is a complex process involving humans. Instead, the mechanisms of learning are glossed over with little detail of what an individual within an organisation, or an organisation as a whole, would have to do to learn new knowledge. This leaves the intricacies of human experience and notions of human influence and interpretation and the impact of this on both individual and organisational learning ignored. Specifically with the model presented by Huber, there is discouragement for existing staff to learn and develop if the focus is on taking knowledge from outside of a business and bringing this in-house. Even on this level, where an organisation may hire somebody with a specific skill set that would benefit them, there is no explanation within Huber's work of how, once hired, this person would develop the organisation or their colleagues to bring any benefit, as if merely being there will suffice.

This first section of the thesis has reviewed a variety of literature explaining the way learning happens in the workplace; each theory has had clear variations in terminology and focus (on the individual or the organisation as a whole). The one consistency has been my critique of the literature's lacking acknowledgement of the inherent complexities of human learning; the influence that people have on their own learning. To review this element of the learning process I must change the direction of the literature review to other areas of psychology that attempt to explain the learning in non-organisational contexts.

## **Theories of Learning Outside of Organisations**

To consider the learning process in greater detail, I feel it necessary to restate that I am looking for a position that seeks to understand how people learn in order to achieve the research aims set out in the preface to this thesis. Thus far, the literature that considers learning within organisations has not emerged from a position that seeks to explore the underpinning mechanisms that have the power to explain learning. For me to try and identify and deconstruct these complexities I have turned to literature that concerns itself with the psychology of education and learning that takes places in contexts other than organisations. It appears that there are three main positions that this literature takes: nativist; behaviourist; constructivist. Each of these theoretical positions on learning considers different factors that can and do affect the learning process and consequently they each make different claims about learning. I will consider each of these in more detail now and explore their utility in understanding how people in organisations learn.

### *Nativist Approach to Learning*

Nativist learning theories support the approach that learning is an innate process that all humans are able to 'do'. Naturalist theories of learning only accept the influence of nature on human beings for anything, which includes learning and development (Vygotsky, 1978). In most areas of life, some humans perform better than others; taking a nativist assumption towards to acquisition and generation of knowledge would mean that some people are intrinsically 'better' at learning (Richardson, 1998).

What this approach does not, however, consider is that people are able to change and that they would be able to improve their skills and learn new things. This is because in this approach one's ability to learn is largely underpinned by biological predisposition. This deterministic position of humans leaves them powerless to learn or adapt or change except when nature demands it, for example, if somebody is born with the ability to be a strong negotiator and public speaker they may make a good politician; if they get coerced out of politics and want to develop a career in nursing, for instance, then their innate abilities would not lend themselves to that and they would be unlikely to be successful.

Whilst nativism may provide insight into the acquisition of some abilities such as language acquisition (Briscoe, 2000) it fails in its explanatory power to provide explanation for the development of other "higher psychological functions" (Vygotsky, 1978, p. 61) that are required for more abstract and complex learning. Further, it assumes that there are a finite number of people who will have certain abilities, in the context of a business this may mean that there will be only one person who can, for example, successfully resolve customer complaints. Taking this approach, that abilities are innate and biologically determined means that the contextual nature of performance is not taken into account. For instance, this person who is innately good at resolving customer complaints may not be good at working with a high workload or in stressful situations; if the business were to receive a huge influx in the number of complaints to be resolved then how would this person perform? This example demonstrates how context is important in businesses; an individual's performance and strengths cannot be based solely on one ability.

### *Behaviourist Approach to Learning*

Unlike the nativist approach, behaviourist theories of learning within psychology do not focus at all on the influence of nature and genetics, instead focusing on the experience that people have and the knowledge that this produces in turn. Pritchard (2009) explains:

*“Behaviourism is a theory of learning focusing on observable behaviour and discounting any mental activity. Learning is defined simply as the acquisition of new behaviour” (p.6)*

This definition asserts that only processes that display themselves as observable behaviours are valid and therefore all other notions, such as thinking, are rejected as data. This comes from the foundations of behaviourism where the aim was to make psychology as close to a natural science as possible, hence the only acceptable notions are those that are observable (Watson, 1913). Within the boundaries of organisational learning, this simplistic approach to knowledge is indicative of Argyris and Schön’s single- and double-loop learning theories.

This type of learning, based on observable behaviours was named ‘conditioning’; Watson gave the example of this conditioning based on the influence that an individual’s behaviour has. Watson explained that all behaviours produce consequences, it is the nature of these consequences that determines whether or not the individual will repeat the behaviour again. A reinforcing consequence will be something that pleases the individual or rewards them for their actions. Conversely, a punishing consequence will provide a negative response in order to prevent the individual from acting in this manner again (Statt, 2000). The process of learning would be defined as whether or not one repeats the behaviour.

These parameters for analysis are the behavioural responses that stimuli have. Behaviourists argue that it is the constant reaction to the same stimuli that allows the formation of habit. However, as the theory ignores unobservable processes, I would argue that it is unable to be applied to more complex psychological functions that require thought and instead lends itself best to lower level psychological functions that can be easily observed. Furthermore, the bulk of behaviourist research has been, and continues to be, context-free laboratory experiments on animals’ reactions to stimuli. The theoretical position that this research adopts is that learning cannot be considered to be something that is context-free; it is a complex human process that, among other things, is both context and time specific.

A position that does acknowledge the importance of context is the constructivist approach, which I will come to explain in more detail later. Watson, however, argues against the constructivist approach, explaining:

*“Any other hypothesis than that which admits the independent value of behavior material, regardless of any bearing such material may have upon consciousness, will inevitably force us to the absurd position of having to construct the conscious content of the animal whose behavior we have been studying” (p.5)*

The point illustrated by this extract is that the behaviourist approach to learning is one that does not concern itself with the complexities of knowledge construction or of understanding. Instead, behaviourism focused solely on the value that is attributed to the interpretation of animal behavioural responses to human enforced stimuli in controlled test environments.

Within an organisational setting one could argue that a behaviourist approach to learning is presented with the use of targets and bonuses and incentive schemes. The harder a person works, in a way that earns the most money for the business, the closer they will get to achieve their target; once they reach and then exceed their target they will then get a bonus based on how far above their target they have reached. This practice is popular in sales environments, the more products or services a salesperson sells the higher the bonus they will get at the end of the month (Glassman et al., 2010). Whilst the learning of this message is valid, people will get more money if they work harder, the simplicity of the message and the simplicity of the way that it is learned cannot account for the learning of more complex knowledge or practices or for use in environments where the reward structure is more complex than the simple ‘more products=more bonus’ structure of a sales environment (Pink, 2010). A more holistic approach to workplace practices in this scenario may be that the sales person spends more time speaking with each potential customer because, whilst this means they speak to less customers and get less sales, this means that each customer understands their new product or service better so are less likely to call for help when their product arrives and are more likely to recommend the service to other potential customers. This, in turn, would potentially increase sales and

satisfaction whilst reducing costs of returned items and customer service agents explaining how the item works.

### *Constructivist Approach to Learning*

Having problematised both the nativist and behaviourist theories of learning due to their lack of explanatory power I will now look at the constructivist position within psychology and how this is applied to learning. The constructivist position on learning acknowledges the wider context that people exist in. Within the arena of constructivism exists cognitive constructivism and social constructivism, similar to both is the notion that the learner has to make sense of their surroundings each time they change, this means that pre-existing meanings (constructed from a previous surrounding/context) do not necessarily overlap as they are time and context specific (Billett, 1998a).

At the forefront of cognitive constructivism was Piaget (Pritchard, 2009), who positioned children as 'lone scientists' who were out to investigate the world with the artefacts they could find and with which they were presented. The focus of all Piagetian theory is on the individual, active development of the child through stages which are based on their biological age. As the child grows and interacts with their environment, their cognition develops and they are able to understand more complex tasks, although they are never able to understand anything beyond their current level of development; in this sense there "is no point in teaching a concept that is beyond their current stage of development" (p. 117). The stages of development, as defined by Piaget, are:

*Table 1.1: Piaget's stages of development, adapted from Pritchard (2009, p. 19)*

Period	Age	Characteristics of the stage
Sensori-motor	0-2 years	Simple reflexive behaviour gives way to form schemas and to create patterns and chains of behaviour.
Pre-operational	2-7 years	Children are essentially egocentric and unable to consider events from another's point of view. The use of symbolic thought begins.
Concrete	7-11	Children begin to use logical thought about

Period	Age	Characteristics of the stage
operational	years	physical operations; they are able to conserve – that is, they realise that two equal physical quantities remain equal even if the appearance of one changes.
Formal operations	11 + years	Children are able to think hypothetically and abstractly, although this is limited by lack of depth and breadth of knowledge.

The stages, as described in Table 1.1, illustrate that there is no external impetus for development through childhood. In a seemingly nativist way, the child's abilities are innate and then their cognition develops automatically with age and experience. The key to cognitive constructivism is the lack of acknowledgement of any influence that external, social, influences may have on development. Additionally, to consider the use of this theory within the remit of this thesis, Piaget's stages do not develop beyond 11+ years; this positions all adults (who will eventually find their way to a workplace) on a level playing field being able to think hypothetically and abstractly, so it would be safe for an organisation to assume this of all employees. However, notions of ability, impetus to learn and desire for knowledge cannot be defined based on the assumption that all adults are in the Formal Operations stage.

Assuming that all adults are able to think hypothetically and abstractly, then all learning events completed in the workplace should be tailored as such. Clifford and Thorpe (2007) explain that learning completed in the workplace should contain "an activity, reflection on the activity, input and/or development of theories and application to real-life situations" (p. 112). The use of theoretical development linked to workplace practices that are demonstrated through the activity and then consolidated with real-life situations that situate the learning activities at the correct 'adult' level. Training in organisations is not based around concrete operational ideas as the target audience have developed beyond this considerably.

Taking a more social perspective on constructivism, Vygotsky (1978) considers the social impact on the individual in constructing their world and

learning. Similarly to Piaget, he based his research on child development and how learning happens in school and before that. He argues for the constructivist perspective towards learning as he rejects the perspective that “mental capabilities function independently of the material with which they operate” (p. 82). He also moves to criticise the notion that children, or anybody for that matter, can complete a task and from this develop a set of cognitive structures that enables them to use this structure elsewhere irrespective of the specificity of the task, the materials being used and the context in which the task was completed. Rather, Vygotsky argues that learning is intertwined with development and begins long before a child begins school, their first formal learning environment.

The fundamental issue, according to Vygotsky, is that people’s level of development, ability to learn, level of knowledge are all ‘tested’ out of context as if knowledge and knowing are abstract creations. Problematising this, he argued for approaching learning as a continual and social process where each individual has their own Zone of Proximal Development (ZPD). The ZPD, he argues, has two positions, at the centre is what the individual can do alone and on the outside is what the individual can do with the help of a ‘more learned other’, a colleague, a parent, a teacher etc. He states:

*“It [the ZPD] is the distance between the actual developmental level as determined by independent problem solving and the level of potential development as determined through problem solving under adult guidance or in collaboration with more capable peers” (p.86)*

In considering this, what is no longer important is how an individual can operate on their own, as there are actually very few instances in life when something being learned would be used entirely in solitude. Instead, what is central to the theory is understanding how people can function with the assistance of others in a supportive and collaborative environment. Learning collaboratively means there is more than one person constructing the knowledge.

This process of learning with the assistance of more knowledgeable others has been termed scaffolding (Wood, Bruner, & Ross, 1976) or guided participation (Rogoff, 1990). In essence it involves the learner and someone

more capable, like a tutor or parent or coach, working together to achieve a goal with the more able other keeping the learner on task and keeping the activity structured so that the goal can be achieved. In her work, Rogoff explains how Wood et al. interpreted this in terms of children learning with the assistance of adults and I have quoted this here and adapted the explanation to fit an organisational call centre context:

- |   |  |
|---|--|
| <ol style="list-style-type: none"> <li>1. <i>'Recruiting the child's interest in the task as it is defined by the tutor</i></li> <li>2. <i>Reducing the number of steps required to solve a problem by simplifying the task, so that the learner can manage components of the process and recognize when a fit with task requirement has been achieved</i></li> <li>3. <i>Maintaining the pursuit of the goal, through motivation of the child and direction of the activity</i></li> <li>4. <i>Marking critical features of discrepancies between what a child has produced and the ideal solution</i></li> <li>5. <i>Controlling frustration and risk in problem solving</i></li> <li>6. <i>Demonstrating an idealized version of the act to be performed'</i></li> </ol> | <ol style="list-style-type: none"> <li>1. <i>Call centre agent (Steve) identifies that they don't get a very positive response when trying to sell mortgages to existing bank account customers</i></li> <li>2. <i>Line manager and colleagues give Steve some stock phrases that will help to open up his customer conversations around mortgages, such as 'is this your only bank account or do you have others with other banks, like a mortgage?'</i></li> <li>3. <i>Line manager encourages Steve with a target of 'offering mortgages to five customers per week'</i></li> <li>4. <i>Line manager provides feedback to Steve on his calls, praising for appropriate selling and giving advice on how to approach more difficult customers</i></li> <li>5. <i>Line manager arranges time for the whole team to discuss their strategies for selling mortgages to their customers. This helps to reduce Steve's frustration at not being successful at this as he understands that it is a challenge for most team members</i></li> <li>6. <i>Line manager arranges for Steve to listen to successful calls where other agents have managed to sell a</i></li> </ol> |
|---|--|

(Rogoff, 1990, p. 94)

*mortgage to show him best practice  
and help him copy some effective  
techniques used by his colleagues  
(Adapted from Rogoff, 1990, p. 94)*

The key element outlined by this process is the line manager making the problem activity simple enough for Steve to understand whilst also finding a way to interest and motivate him, rather than just giving up. Clearly the methods of motivation will not be the same for each task that this pair complete, along with the nature of the task, the motivation and interest levels will change across time and space.

It follows, therefore, that the fundamental element of learning from this perspective is the nature of relationship. In order for learning to happen, for knowledge to be constructed and understood, there needs to be a quality relationship between the learner and their more able other to enable their successful passage from the first to the second stage of their ZPD.

The literature base developed here makes clear that the notion of relationship is intrinsically linked to learning along with the associated development of ideas and construction of knowledge; whilst the initial examples used have originated in educational, child based, literature, I have demonstrated that the theory can apply to a workplace environment. Further, Billett (2004) explains that there is “no separation between engagement in thinking and acting at work, and learning” (p. 312). In acknowledging this, the importance of the social world in which a person operates becomes central to the learning process as it will impact their interpretation of any new experiences, including new environments, new ideas or new data being presented to them. More specifically, the concept of the ZPD providing a framework for learning and knowledge development is one that has been acknowledged and used within businesses with the term ‘coaching’ attached to it. In the coming section, and in chapter two, I will revisit the notion of the ZPD in greater detail, applying it using organisational metaphors.

### *Applying the ZPD to Organisations: Coaching and Mentoring*

The use of coaching and mentoring as a method of developing skills, competencies and capabilities is becoming increasingly popular within organisations (Stone, 2007). This may be because the format of coaching and mentoring models follows a largely Vygotskian perspective on the impact of relationships on learning, which is a relatively new model in psychology. Traditional transmission approaches to learning rooted in behaviourism, where the learner takes a passive role in the learning process, and the teacher transmits the knowledge to them, rewarding learners for correct answers (Malone, 2003) have been used in organisations more than coaching methods. In addition to this, the organisational learning literature that has been discussed is largely aimed at the management population who, in their managerial capacity, will be concerned with the cost of delivery of learning and development activities (Clifford & Thorpe, 2007). In this case, coaching and mentoring may be positioned as a cheap and cost effective way of developing people by having one “learned other” assisting and supporting a number of less able employees.

The assumptions of the coaching model is that it enables the employee, the learner, to set out their goals for improvement and allows them to take charge of their own development by focusing on self-motivation and the relationship between the coach and the coachee to drive this forward (Leonard-Cross, 2010). “It is essentially non-directive, as the coach assumes the role of facilitator, primarily listening and asking questions” (p. 36), so the responsibility to set the agenda for the coaching sessions lies with the learner. One method of doing this is for the learner to construct a framework which informs their learning path by clearly defining aims and required outcomes that they want to achieve through the coaching sessions. This is then adapted and changed throughout the course of the programme depending on their progress (Connor & Pakora, 2007). This is clearly rooted in Vygotsky’s (1978) notion of the ZPD where “what is in the zone of proximal development today will be the actual developmental level tomorrow” (p.87). It is the function of the coach (as ‘more learned other’) to support and guide the learner from their current ability level through the ZPD to the desired level. Considered in this context, when coaches and mentors agree an outline of what the learner

should be able to achieve with guidance this is their way of acknowledging the existence of developmental progression.

The notion of mentoring differs to that of coaching as rather than specifically improving some element of an individuals' performance, as in coaching, the mentor takes a more directive and longitudinal approach to career development (Clifford & Thorpe, 2007; Stone, 2007). The relationship that an individual has with their mentor is, according to Kram and Isabella (1985), instrumental in the personal and career development of both the mentor and the mentee. Traditionally, they suggest, the mentor would be an older person and, as determined by the requirement to have organisational knowledge and expertise, an "old timer" within the environment. It is their role, as the old timer, to engage and develop their mentee to allow them to progress to being a full participant within the practices of the community (Lave & Wenger, 1991).

Whilst this is a useful way to position the methods of learning within a coaching structure there is little evidence within the literature that this is what happens as the claims in the literature tend not to be rooted in research (Clifford & Thorpe, 2007; Connor & Pakora, 2007; Kram & Isabella, 1985; Stone, 2007). Instead, the literature focuses on how to be an effective coach or coachee reiterating that all sessions should be designed around the needs of the learner. What is missed from the literature is the mechanism of how, using a coaching or mentoring framework, knowledge is created, transmitted or learned.

Providing further evidence of the use of the ZPD as a learning tool in the workplace, Billett (1998b) explains that the relationship between master and learner (coach and coachee) "provide a basis for collaborative problem-solving and decision-making" (p. 260), and it is the engagement "in goal-directed activities [that] presses individuals into constructing knowledge" (p. 260). This notion of knowledge construction, however, is not mooted in the coaching literature; again because the literature is not sufficiently rooted in research so therefore lacks the ground level understanding of how learning works, instead taking a top-heavy organisational approach (similar to the literature in the first section of this chapter).

Further, the coaching literature cited here makes reference to relationship in a superficial way. Instead of focusing on the power of relationship and how it mutually enables the learning process, the coaching literature focuses on goal setting and the iteration that the coach holds the knowledge and this must be transmitted to the coachee. What is overlooked is any consideration of the implication of power relations or friendships and how these may mediate the co-construction of knowledge between coach and coachee and, ultimately, the learning process. For example, Contu and Willmott (2003) highlight how the process of 'legitimate peripheral participation', referenced to Lave and Wenger (1991), is one that is reliant on the accessibility of power relations for the person who needs to learn. If these power relations are such that they inhibit the participation of the learner then this will skew the balance of the relationship, negatively impacting the learning process. Conversely, if the balance of power is such that the learner feels equal to the mentor or coach then their participation in the construction of knowledge will be much higher and they may be less likely to take direction from their more learned other.

The first section of chapter one has reviewed literature that explained the way learning happens in the workplace. I concluded that the available literature lacked an acknowledgement of how complex the learning process is for humans. To gain a more comprehensive understanding of this, the second section of the chapter considered the learning process generally, outside of an organisational context. As part of this review I used organisational analogies to demonstrate the relevance of theories of learning that are not focused in organisations. The final section in this chapter will attempt to reconceptualise how learning within organisations happens, for this I will refer back to Vygotskian theories of learning and I will introduce the notion of the Community of Practice (Wenger, 1998) which has been touched upon in this last section.

## **Reconceptualising Organisational Learning**

So far we have discussed the current literature that concerns itself with learning within organisational psychology; I addressed the effectiveness of some trends that have emerged from this literature and concluded that

although there seemed to be ample literature looking at learning in the workplace they seemed to be descriptive and lacking in theory and data. To remedy this I looked at the literature surrounding educational psychology and the dominant, grounded, theories that are present there in order to return to first principles and build theoretical models of learning in organisations which reflect context and complexity. I argued against the simplicity of a nativist or behaviourist approach expecting that learning is a more complex than these theories acknowledge and favoured a constructivist approach to the mechanisms of learning and specifically Vygotsky's (1978) work on the Zone of Proximal Development, scaffolding and the importance of context and relationship when learning. I will now move back to the organisation and explore ways that Vygotsky's theory can be applied to learning outside of the school context in which it was first described. For this I refer to the Communities of Practice literature presented largely by Lave & Wenger (1991) and Wenger (1998).

### *Communities of Practice*

The models of learning presented in organisations position learning as something that is based around knowledge acquisition; knowledge is held somewhere and through whatever mechanism, people acquire this new knowledge and are said to have learned. This assumption, however, leaves "the nature of the learner, of the world and of their relations unexplored" (Lave & Wenger, 1991, p. 47) and it is these things that Lave and Wenger argue are essential components in learning. For this reason they present the theories of Communities of Practice (CoP) and Legitimate Peripheral Participation (LPP) and reconceptualise learning as experience, "in contrast with learning as internalization, learning as increasing participation in communities of practices concerns the whole person acting in the world" (Lave & Wenger, 1991, p.49)

A CoP is a collection of people that are brought together by any number of different things such as location, time, purpose, activity or values. For example debt collectors, team leaders, Tina's team, Collections department, Financial Support department, collectors calling debtors on the automated dialler. Each of these groups, or communities, can be separated from the rest

based on the practices in which they participate, the role that they do, the people that they speak with. Wenger (1998) defines CoPs as places where:

*“...collective learning results in practices that reflect both the pursuit of our enterprises and the attendant social relations. These practices are thus the property of a kind of community created over time by the sustained pursuit of a shared enterprise.” (1998, p. 43)*

Accordingly, communities are either formal or informal groups, and often participants within a community seek to impress other community members before they will aim to impress a line manager (O’Hara et al. 2002). Members of a CoP are well placed to disperse and share knowledge through the practices and participative actions of each participant; through engaging with these practices, which in itself involves interpretation of practice from each individual, understanding is created which generates meaning.

When defining the term ‘community of practice’ Wenger (1998) differentiates it from the individual terms of ‘community’ and ‘practice’ and defines it as something constructed by mutual engagement, a joint enterprise and a shared repertoire. Participation in a CoP is informal and is constituted by participative acts which can include anything from casual lunchtime discussions to difficult problem solving tasks. The people who participate in CoPs understand each other’s job roles and have an understanding of how they interact both with each other and the outside world (Alani et al., 2003; Peltonen & Lämsä, 2004). Using the analogy of claims processors, Wenger (1998) illustrates the point that within an organisation people who work together will be mutually engaging in the joint enterprise of processing claims; working with other people doing the same job leads to the creation of a communal memory which means people can do the job with the help of the other participants in the community. The element of shared repertoire that exists within this community is not just limited to vocal repertoire, technical jargon and workplace-specific terminology but other things that have developed over time such as routines and artefacts that enable the community to function.

One difficulty in defining CoP is that they may not be acknowledged as such by those who participate in them. Rather, they are likely to be identified subconsciously as the people who share a CoP “generally speak a technical

jargon that is impenetrable for outsiders” (O’Hara et al., 2002, p.2). So, whilst a participant in a CoP may not be able to identify everybody with whom they participate, they may be more likely to be able to identify those with whom they do not participate.

CoPs cannot be ‘created’ by management like a team would be as they are “informal – they organize themselves, meaning they set their own agendas and establish their own leadership. And membership in a community of practice is self-selecting” (Wenger & Snyder, 2000, p.142). It is this informality and state of constant evolution, as a result of participants choosing whether or not to participate, that leaves the concept unable to be structured and fabricated by an organisation on a whim (Davenport & Hall, 2002). For this reason, a manager may determine a community of practice as difficult to manage and be dissuaded from encouraging them (O’Hara et al., 2002). Yet, in the case of an organisation seeing an intrinsic value in encouraging the creation of communities of practice, whilst they would be unable to ‘just make one’, they may be able to facilitate the emergence of communities of practice and then support those that do emerge (Roberts, 2006).

Limitations of CoPs are highlighted by Roberts (2006), namely in the form of power and trust. Power is acknowledged by Lave & Wenger (1991) in the context of situated learning as those with more knowledge will, in turn, hold more power as they are likely to be full rather than peripheral participants in the community, a full participant having more power and standing in the community than a peripheral participant whose participation is somewhat limited. They do not expand on this further with the assertion that those who do not have power, who are not full participants within the community, may be unable to make the appropriate changes to get themselves to be full participants. Additionally, those who may be deemed as full participants by their peers in the community may be, within an organisational context, not far enough up the ladder of the organisation to enact change, they are powerless. Importantly, this highlights the notion that people are able to participate in a number of communities of practice simultaneously, so whilst one person in a junior role within an organisation may be a full participant within the community of practice of people in a similarly junior role they will not be a full

participant in another community in which they participate, such as their departmental meetings or communities that may exist to run a project where they are asked to participate merely for information, rather than to lead the projects' direction.

In using CoPs as a metaphor for describing the structure in which learning happens, Illeris (2003) accepts that learning is understood as a social process but argues that the literature demands that in order for learning to happen then people must be participating within a community. Illeris suggests that some people may not be participating within a community so problematises the use of a CoP as a way of explaining the learning process. However, in a workplace environment, whilst employees may not be keen to be successful at work and may not want to participate in a CoP with other employees, the nature of them working for an organisation means that they are participating in some of the workplace practices, the extent to which they participate would determine the 'fullness' of their participation in a CoP but irrespective of this they would still be participating in the community so can make use of its mechanisms for supporting learning. To deconstruct the theory further I will now move on to consider the constituent parts of a CoP that contribute to the process of learning: practice; participation; situated knowledge; negotiated meaning. Then, relating the theory back to the mechanisms of learning within organisations I will move to consider the relationship between CoPs and situated knowledge and the negotiation of meaning.

### *Practice*

In the context of CoPs, the term practice refers to the act of 'doing' within a given context. Practice is fundamentally important to the CoP theory as it provides a framework on which to analyse how the actions within a community are performed. Within an organisation, for example, one practice may be that project managers are required to use a specific piece of software to track the progress of their project; the inputting of data, analysis and reporting of the project using this software would all be deemed as practices. By positioning practice as central to the theory we are able to explore the notions of learning through the intricacies of actions that enable, or indeed disable, the engagement of people within a community. It is this important

factor that distances the community of practice theory from other theories of learning that take a less intricate approach to understanding mechanisms of learning, ignoring the day-to-day contextual happenings that impact on an employee's life so profoundly. When positioned in this way, the practices that shape a community are made up of the language, tools, documents, roles and symbols, anything that shapes the existence of the employee at work. Practices are both obvious and implicit; including untold rules, tacit conversations and subtleties (Wenger, McDermott, & Snyder, 2002).

Practices and a community are synergetic as, whilst they shape the way that participants act within the community by directing their behaviour, they are also changed by participants within the community. In this way, the community remains dynamic and constantly changes to suit the needs of its participants. The Vygotskian literature (Vygotsky, 1978) is useful here to understand the notion of practice and participation and how these concepts interact with each other. A CoP does not necessarily have a rigid set of practices that participants must 'adhere' to, rather during the performance of these practices they are reconstituted and with the influence of new participants the practices are developed. As it is assumed that we all belong to multiple CoPs then we each are able to participate in multiple situations by calling on the practices we use within the different communities. Similarly, when moving between communities we take experience of different practices with us and adapt and change them to suit our new community (O'Donnell & Tobbell, 2007).

One of the most important practices in which people engage at work is social practice. As defined by Lave and Wenger (1991), social practice refers to:

*"the relational interdependency of agent and world, activity, meaning, cognition, learning, and knowing. It emphasizes the inherently socially negotiated character of meaning and the interested, concerned character of the thought and action of persons-in-activity. The view also claims that learning, thinking and knowing are relations among people in activity in, with, and arising from the socially and culturally structured world."* (p. 50-51)

Their argument is that the world is created by humans, who are themselves social creatures, and by living in the world, people interact with the context in

which they are operating which leads them to interpret and infer meaning. Similarly, a large part of social practice is interaction with other members of the CoP who, in turn, will have their own interpretations and suggestive meanings for the things that they experience. Through verbalising this, collaboration around context and meaning happens; it is this collaboration that leads to the generation of knowledge and understanding.

Within an organisational setting, CoPs may form within existing teams who share a role and rely on the support of other community participants to support them in the shared enterprise of fulfilling their role, or they may be formed across teams or even businesses that rely on each other in a different way. Roberts (2006) suggests that they may be encouraged by an organisation who bring people together to, for example, run a project to achieve a specific goal. In time this team of people may form a CoP as they will each be working towards the same goal and, on their unique project, would develop strategies and ideas that only make sense within the context of the project and their new working environment.

### *Participation*

Based on the concept that knowledge is embedded within the CoP within which it is constructed, shaped and defined, Wenger (2000) explains that “knowing is an act of participation in complex ‘social learning systems’” (p. 226). As the knowledge is embedded within the community, each member of the community that participates knows and shares a piece of that knowledge; they may have even contributed to the creation of that knowledge. The key, therefore, to learning within a community of practice is participation (Handley et al., 2006; Wenger, 1998). To explain this, Lave and Wenger (1991) coined the term ‘Legitimate Peripheral Participation’ (LPP) which is the process that explains how individuals move from being a newcomer, a peripheral participant, to being an old timer, a full participant, within the community. This process is a complex one, centred on learning, which details the individual’s progression from being a peripheral participant to being a full participant.

It is disempowering to be a peripheral participant, however legitimate, as you are not able to contribute to the practices of the community fully because you

do not understand enough about them (Pemberton, Mavin, & Stalker, 2007). It is through the development of relationships and through identity shifts that learning and consequently participation can successfully develop. Further to this, Boud and Middleton (2003) explain that seniority within a community of practice leads to an increase in legitimacy as a full participant and therefore enhances the range of informal learning opportunities available. Whilst seniority may be determined by 'rank' within the organisation, the participants' level of knowledge can also inform seniority in the shape of an "old timer" who, in practice, becomes the knowledge resource for those requiring help at work, regardless of their 'rank'.

The notion of participation began with Lave's (1997) look at the participation of trainee tailors in Liberia. She observed that new tailors began their apprenticeship merely watching experienced tailors then, as they gained more expertise, they became trusted enough to finish garments. They eventually progressed to making easy garments and then onto making the more complex garments. In this sense the process of learning was a accretion of skill and actions in relationship with a more able other. This process was modelled as one of moving from peripheral participation (as an observer with no action) to full participation being trusted to make the most complex of garments, and presumably making subtle changes to the practices. At the start of the apprenticeship, the tailor's participation in the garment making process is restricted legitimately due to their lack of expertise and knowledge, their participation increased with their experience. Lave and Wenger (1991) have used this model to construct the learning process as legitimate peripheral participation.

This analogy is useful for understanding a new starter within any organisation. They are recruited into a new environment where they will have a very limited knowledge of what the business does, what is expected of them and how they fit in to the workplace. Their lack of knowledge at this point acts as the restriction that prevents them from being a full participant and keeps them at the periphery of participation, legitimately. At this time their identity (a key aspect of understanding learning in a CoP) will likely be one of confusion as they do not know how to define themselves as their access to the practices of

their new community are restricted by their level of participation. In considering this, identity moves from being an individual construct to something that is more socially constructed, the new starter relies on understanding the practices of the community in order to construct their identity within this. As I argued earlier, to understand the practices one must engage with them and with other community members; the social practice of a community is therefore inherently linked to the development of one's identity in that community.

The reification of practice is instrumental to participation, Wenger (1998) explains that one cannot happen without the other; reification is the attribution of concreteness onto abstract or theoretical constructs. Using examples such as "the economy reacted slowly" and "the hand of fate" (p. 58), Wenger explains that things do not have to have any concrete or literal meaning (like those phrases) to have an implicit, reified, meaning. Within the context of learning processes and participation within a CoP, the term refers to how something that is abstract is given meaning in practice. Without context many things are meaningless, it is through reification that artefacts and practices are given meaning; a credit card signature for example has a meaning attached to it around authorisation, credit limits, debt, spending when in fact it is just a signature on the back of a plastic card. Wenger explains:

*"Reification shapes our experience. It can do in very concrete ways. Having a tool to perform an activity changes the nature of that activity. A word processor, for instance, reifies a view of the activity of writing, but also changes how one goes about writing." (Wenger, 1998, p. 59)*

In an organisation, the people who engage in the practices and who participate may not be the ones who have designed and decided on those practices but through participating they will reify those practices and assign meaning to them. For those peripheral participants they are interpreting the reified meaning of the existing practices within the community and in doing so shaping their understanding of them and appropriating their identity to shift between that of an 'outsider', a peripheral participant, to one who knows and who understands and who is able to participate fully in the community.

Participation is key to the generation and reification of practice; practices within a community rely on the participation of its members; learning is understood as participation in practice. The practices in any given CoP are negotiated by all the participants, in this way the practices are social as they are decided (albeit often silently and unintentionally) by the participants. As such, participation becomes an exchange, learning can no longer be located in the individual; instead it is distributed across agent, activity and world.

### *Situated Knowledge*

Linking with the importance assigned to the contextual nature of participation, Brown et al. (1989) argues against the notion that in order for knowledge to be transferable that it must be abstract, explaining that “abstraction and explication provide an inherently impoverished and often misleading view of knowledge” (p. 1). Key to understanding knowledge, therefore, is gaining an understanding of the context in which it is learned, constructed and used (Cobb et al., 2001; Robey & Powers, 2000; Sadler, 2009). Wenger (2000) argues that knowledge is embedded within the practices of the community; it is through participating in these practices that the individual is knowledgeable; it is the act of knowing that they are participating in through carrying out their practices.

Within a finance department, for example, a new member of staff will bring with them the ability to complete a balance sheet, with details of profit and loss and understanding of budgets and accounting. What will be new to them, that they will not be able to prepare for before arriving, is how this knowledge is applied and performed within the finance department that they are joining. How this knowledge is applied is dictated by the practices of the community which may be informed, among other things, by the rules of the organisation. How they perform in their new role will be as a result of the interaction of their existing knowledge with the practices of the new community that they have joined. For instance, they may find that the practices of that organisation demand that profit be constructed and thought of in a particular way and this will require the new starter to shift his/her previous understanding in order to effectively participate and as a result make fundamental shifts to their internal knowledge. The abstract knowledge of what constitutes profit is only useful up

to a point, how profit is constructed, i.e. what meaning is attached to it and how it is used in that organisation will need to be learnt by the participant. Learning in this case would be depicted as the individual making shifts to account for the new practices, so knowledge abstract from practice becomes a redundant concept; there is no knowledge independent of context, as without context, knowledge cannot be used. The key, therefore, to learning and to accessing this shared knowledge is participation. As I have described, this process of LPP is one that enables a new participant to learn by increasing their use of the community's practices which, in turn, enables them to become full participants within the community.

Practices are, therefore, the key to participants understanding the knowledge that they need to function within their community. An indication of someone's status as a full participant is that they are able to affect change upon the practices of the community, something they are not able to do as a peripheral participant. However, this notion, of being able to affect change, relies on the participant having sufficient power within the organisation to alter or amend the practices. Having the power to change practices and the nature of others' participation within the community requires the participant to have power and status within the community; this is not always possible (O'Donnell & Tobbell, 2007) and, in a commercial organisation, would be unlikely to be favoured as the control and direction of the business would likely be directed from the top, not from a new starter.

When knowledge is considered in this form then it becomes something that is wholly dependent on the social construction of the participants within the community. These views of knowledge being a social construction are shared by Nicolini, Gherardi and Yanow (2003) who explain that:

*“organizational knowledge and learning cannot be conceived as mental processes residing in members' heads; rather, they must be viewed as forms of social expertise, that is, as knowledge in action situated in the historical, social, and cultural contexts in which it arises and embodied in a variety of forms and media” (p.3)*

This position on knowledge within organisations reflects Wenger's (1998) CoP literature, practice is positioned as the knowledge that the community

participants have access to; practice is derived from the social and historical context of the community, and their own social and historical contexts; practice is embedded in all the artefacts and people that they work with as well as the processes and organisational rules that they work to.

### *Negotiating Meaning*

I have so far looked at the construction of CoPs and the implications that this has on individuals who are (or who want to be) participants within a community. When entering a new community as an LPP one is faced with new practices which each have meanings reified by existing participants, meanings that an LPP is not equipped to understand. Wenger (1998) conceptualises the negotiation of meaning to help us appreciate how to understand the processes of change that lead to full participation within a CoP, the process by which an LPP comes to understand the existing practices of a CoP. Wenger comments "...in the pursuit of enterprises we engage in all sorts of activities with complex bodies that are a result of millennia of evolution. Still in the end it is the meanings we produce that matter" (p 51). To understand this in the frame of learning within an organisation suggests that the most important part of someone's employment is the meanings that they construct as it is these that will determine their level of participation. An illustration of how an organisation may impact on the success of one's meaning negotiation would be through thorough induction training, for example:

- a new starter in an organisation who does not receive any formal induction training is consequently left not understanding their position in the organisation, the culture that they will be working in and the simplest of 'right and wrong' practices;
- on the contrary, through receiving a rigorous induction programme it is likely that a new participant will enter their role with a greater understanding of the community which will better prepare them for negotiating meaning when they begin work (Armstrong, 2009).

Individuals, it follows, live meaningfully. Human beings are meaning interpreters and so can do nothing but live meaningfully. Logically, therefore, Wenger offers an explanation of what this implies for an individual:

1. *'An active process of producing meaning that is both dynamic and historical;*
  2. *A world of both resistance and malleability;*
  3. *The mutual ability to affect and to be affected;*
  4. *The engagement of a multiplicity of factors and perspectives;*
  5. *The production of a new resolution to the convergence of these factors and perspectives;*
  6. *The incompleteness of this resolution, which can be partial, tentative, ephemeral and specific to the situation.'*
- (p. 53)

Negotiated meanings that surround the process of LPP within a workplace must, therefore, include where these individuals have come from (their historical meanings) as well as the present context (Billett, 2001). Their historical meanings will include: previous jobs; educational history; their home life; and will all contribute to the way that they negotiate the new meanings of their current role and how they can adapt so that they are able to (successfully) participate. For example, somebody who works as a bookkeeper for a solicitor who has previously worked in a bank may be more successful in their participation than somebody whose previous job had been a school crossing attendant. The reasoning behind this is that the crossing attendant would need to make quite large shifts in their identity to go from a job working outside assisting children crossing the street to an office-based job that requires number work and the understanding of how to balance books and maintain financial accounts. The ex-bank staff will start in the role of bookkeeper with historical meanings of finance, statements and balances that would, one expects, enable them to successfully negotiate their new role.

This work, therefore, will aim to explore the underpinning meanings that the people within a workplace have for their role, their colleagues and the work that they do to in order to understand the notions of participation and consequently learning in that workplace. Wenger (1998) explains that one can understand meaning through the process of its negotiation which further exemplifies the duality of the processes of both participation and reification. What must be understood about participation is that it is more than just being present within a community that will render you a participant, participation is possible only through mutuality. Mutuality, however, does not just refer to

possessing mutual interests or sharing a presence, it refers to the acts of co-operation and collaboration that participants complete when working together in any given context.

The duality of the process of negotiating meaning within a context is key to understanding the meanings as reification by an individual is dependent on their participation, likewise their participation depends on their appreciation of what has been reified. If participants do not understand what is and what is not reified then they will not be able to successfully negotiate the meaning of the artefacts in context. It is expected (Wenger, 1998) that through participation an understanding of what processes lead to reification develop which means that participants will be able to successfully identify the reified and negotiate their meaning accordingly.

At the point when a participant has understood their context, they have negotiated the meaning of their surroundings, of their colleagues, of the practices in which they must participate. At this point, when they can demonstrate their understanding of practice by participating in it successfully, this is when that person can say that they have learned.

## **Chapter Summary**

This chapter has identified gaps in the existing organisational learning literature and a weakness in their ability to categorically define the learning process. In order to build learning up from its underpinning principles and apply it to organisations to understand the learning that takes place there, I have sought literature from other areas of psychology that document the learning process and have considered the theoretical positions taken from educational psychology, sociology and anthropology. In doing this, the thesis has shifted from being a static review of organisational learning to something that is serving a purpose; the purpose is to make use of the new literature introduced in the latter sections of this chapter to contribute to the literature that exists in the former.

Chapter two will continue where this chapter finishes and will look at the learning process in more detail, considering sociocultural perspectives and revisiting the ZPD to apply its use to organisational learning.

## CHAPTER TWO

The previous chapter began the process of looking at learning within organisations with defining its constituent terms: 'learning'; 'organisation'; 'organisational learning'. Whilst there was an inconsistency in these definitions and a variety of explanations of the learning process within organisations, one commonality was that I found the proposed notions of organisational learning to not be underpinned by research that sought to understand the complexities of the process. For that reason, to gain an insight into this complexity, I moved the literature search to educational and sociocultural theories of learning. This was discussed at some length, covering the process of meaning negotiation which leads to the understanding of practice and briefly the concept of participation within a community of practice. What is missing from the literature reviewed so far and is key to understanding learning at a level that validates its complexity, is *how* these practices are learned. For this I turn again to literature that is outside of the current remit of organisational learning but that is used readily by educational psychologists considering learning by children, within school contexts. It is through my review of this non-organisational literature covering learning that it has become clear that learning is learning, whether it happens in a school or in an organisation is irrelevant to the process and to the level to which it should be analysed. This is a new way of considering learning in organisations and, to demonstrate the transferability of the theory, I will highlight its use with reference to an example of learning within an organisational context.

This chapter will continue to review literature that focuses on learning. The discussion will maintain the assumption that learning is socially constructed and that inherent to the learning process is participation, identity (current, past and projected) and, of course, the context in which the person is operating. The key, therefore, to understanding learning is to review it as a situated activity and this will be the focus of this chapter.

## Sociocultural Learning

As discussed, the communities of practice (CoP) literature that seemingly fits so well within an organisational context provides sufficient depth for analysing *why* new participants within any community, organisation, business, or team would want to participate successfully. The last chapter saw answers to questions about *what* successful participation looks like and *what* it means for the participant. What is lacking, however, is sufficient explanation of *how* this happens, *how* does a participant learn new practices? To gain an understanding of this, and to consider whether knowledge is acquired or constructed and what this implies for notions of organisational learning, I refer to more education-based literature used in other areas of psychology to gain an understanding of the complexities of the learning process. The origin of CoP literature was in situated learning (Lave & Wenger, 1991) so I think it logical to start there.

### *Learning as situated activity*

The CoP literature discussed in the last chapter provides the framework for the exploration of practice and participation within a community, a context. The concept of situated learning, first theorised by Lave and Wenger (1991), rejects the notion of any internalised theories of learning that expect an unproblematic absorption and performance of new given knowledge. This, to me, resonates with transmission models of teaching where learners, children or adults, are assumed to merely absorb knowledge, facts, new ideas and demonstrate this learning through particular assessments. The proposed alternative is one that values the “nature of the learner, of the world, and of their relations” (p.47) rather than ignoring them. Similarly, Gherardi and Nicolini (2000) argue that knowing in itself is a practice and is inextricably linked to the material and social circumstances in which it is being constructed.

The positioning of learning as a social construction does not mean that it is a concrete, reifiable object that can simply be ‘moved’ between contexts. Rather, learning is a fundamental part of any social context so exists in an environment where learning is not necessarily the desired product; it happens anyway. The key to understanding this analytical viewpoint on the learning

process is in understanding that the term peripheral participation refers to existence within the social world. Learning comes in addition to this through participation in this world, rather than as a separate entity.

Learning, when positioned as the process of increasing participation within a social environment, a community, produces a theory of social practice. This theory emphasises the interrelation between “agent and world, activity, meaning, cognition, learning and knowing” (Lave & Wenger, 1991, p. 50). Knowledge is, therefore, constructed between agents who are participating in the same world and it is the combination of their activities, thoughts, conversations and relations that enables each of them to construct and negotiate their own meaning of the world (Gomez et al., 2003). This world can be understood in two ways; meaning is socially mediated and constructed and held socially; meaning is interpreted individually and each participant holds their own understanding of it. Regardless of your perspective, meaning remains central and is in a state of continuous negotiation, constantly shifting and adapting with the participants that construct it. This constant negotiation must be a function of the shifting contexts of the organisation which occurs from wider environmental shifts but also, crucially, because the people who make up the organisation are constantly shifting in their wider participation of that and other communities of practice.

Given this background, one must explore the process by which people learn, how they come to participate in such a way that enables learning to either happen or not. Lave and Wenger (1991) coined the term Legitimate Peripheral Participation (LPP) to describe this process. The process begins when a newcomer enters a CoP. This CoP is one that is already in existence with existing full participants, old-timers, who have knowledge of the practices of the community, having helped shape them through their own participation but also with other participants who are also new and some who are somewhere in between the periphery and being a full participant. The process of LPP is one that describes how the newcomer participates in the existing community, negotiating and understanding meaning which enables them to move from being a newcomer, a peripheral participant, to being a full participant. Wenger (2003) explains it thus:

*"Sometimes, we are a newcomer. We join a new community. We are a child who cannot speak yet. Or we are [a] new employee. We feel like a bumbling idiot among the sages. We want to learn. We want to apprentice ourselves. We want to become one of them. We feel an urgent need to align our experience with the competence 'they' define. Their competence pulls our experience" (p. 77)*

Here, Wenger is arguing for the process of LPP that sees the newcomer identifying the value of full participation within a CoP as well as the way that they are able to progress to being a full participant, by aligning experience with the old-timer's competence and acting as apprentice to increase their own ability to be recognised as a full participant in the community.

The literature on LPP provides a very useful framework for describing the process by which people make the transition from being an outsider within the business, a new starter who is unsure of what to do fully, a peripheral participant, to being somebody who knows the ropes, who is able to work unassisted and who is able to offer their expertise to their less able colleagues. However, I would argue that this process surely cannot be as unproblematic as it is presented, for reasons that I will come to discuss, full participation within a community is not inevitable so the process to get there for those who are able will not be a straightforward one.

### *Learning and Identity*

In positioning learning as the constant interplay between person, time, context and activity then the products of learning (constructed knowledge, negotiated meaning) will be continually developing and shifting as the needs of the participants in the community also shift, change and adapt. Given this, learning is more than acquisition, it is participation, and the level to which people learn things will be determined by the nature of their participation in a given community of practice. Further to Wenger (1998), the level to which people participate is in part determined by that individual's identity, their level of participation is reliant on whether or not they are able to make the appropriate identity shifts required to participate. Individuals determine what constitutes an invitational practice within a workplace community so will base their identity shifts on what they are prepared to participate in (Billett, 2002).

For example, a medical graduate that has trained to be a GP would have a different identity to a builder who has been training in construction on an apprenticeship since leaving school. If the qualified GP were to work on the construction site their identity would need to shift sufficiently for them to *want* to participate, they would have to *want* to be successful. If they were not able to make the appropriate identity shifts then they would be unable to successfully participate and would remain a peripheral participant in the community. The ability to participate successfully in a CoP is not something that people are necessarily able to choose to do, whilst people do have agency in their work and they can choose how much effort they put in, being unable or unwilling to make the appropriate identity shifts to participate successfully is not necessarily within their control (O'Donnell & Tobbell, 2007).

To explain the importance of identity when participating in a CoP, Wenger (2003) refers to research on claims processors within an insurance company. The claims processors that he worked with accepted that they did not have a high status role within the company and for this reason “they were careful not to be interested in it more than was absolutely necessary” (p.91) and so focused on gaining expertise and competence in the areas that they needed to complete their job. This meant that when completing a form to file a claim they would not question why information went into certain fields or why information about the claimant would be included or excluded. All they *needed* to know was what to put where and who to send it to. Wenger explains that this represents their requirement to get the job done but also that it was a matter of their identity as knowing too much or not sharing crucial knowledge would be a betrayal of their sense of self and their community, namely the other participants in it (Wenger, 1998).

The CoP and LPP literature is useful for looking at learning from an organisational perspective as it considers employees active participation in a social way, something that is relatively easy to observe and that can be harnessed and encouraged (Davenport & Hall, 2002). However, the notions of participant trajectory, the movement from being an LPP to being a full participant in a CoP, is not deeply theorised, it is stated that it happens through participation but there is no definitive explanation of the journey. For

this reason, to understand practice and participation as metaphors for understanding the learning process, I will now look at literature that pertains to explore the psychological development of ability and the development of higher psychological functions (Vygotsky, 1978) with a view to relating this to organisations and increasing ability and skill level of people at work.

## **The Zone of Proximal Development**

So far in this chapter we have considered how participation within social communities leads to learning through the co-construction of knowledge between participants. Now I will shift and look at the Vygotskian literature to explore learning from a more psychological perspective in terms of how skills and abilities are internalised and learned. However, I would like to make clear that the value that I see in Vygotsky's work is not solely based on its psychological merits but also its position on the social importance of others, of artefacts, of practices and the acknowledgement of their centrality in the learning process.

The translated work by Vygotsky begins by exploring three theoretical positions of learning that explore the link between learning and development in children (Vygotsky, 1978). The first of the theories that is summarised disconnects child development and learning, stating that they are separate processes, learning being an external action that "merely utilizes the achievements of development rather than providing an impetus for modifying its course" (p.79). The second, in contrast, assumes that learning *is* development and that they are completely inseparable. The third positions learning and development as running both parallel to and intertwined with each other. Vygotsky rejects all three of these theoretical positions, as I would having now considered the literature on situated learning above.

In a school context, the learning and development of children is largely assessed with standardised attainment tests, it is accepted that to assess the level of a child's development one must see what they are able to do unassisted, be it problem solving, reading, writing or any other activity that can test their cognitive abilities. The literature suggests that this shows a true reflection of the child's progress (Whetton, 2009). However, in completing an

assessment on unassisted ability there is no way to identify what the child's *potential* capability is, the assessment merely identifies what their current level of ability is. What the child *can potentially learn* is outside of their current remit, they have not learnt it yet, so assessing their unassisted problem solving ability gives no indication to what this potential is. For this reason, Vygotsky valued "the level of potential development as determined through problem solving under adult guidance or in collaboration with more capable peers" (Vygotsky, 1978, p. 86) and it is on this basis that he theorised the notion of the Zone of Proximal Development (ZPD). So whilst we each have a level of ability, a level to which we are able to perform alone, we also have a higher level of ability that we can perform at with the assistance of a more learned other. The ZPD represents this higher level of ability, anything within that zone can be completed with the help of your more learned other supporting you.

Further, Vygotsky's rationale for an alternative theory of learning is justified by the notion that children begin learning long before they attend school therefore learning is not just the "result" or "product" of teaching, nor is it restricted to being an activity that takes place only in a school context. The example that he gives to illustrate this is that whilst children will be taught mathematics at school they will have already "have had some experience with quantity – they have had to deal with operations of division, addition, subtraction, and determination of size" (p. 84) all before they reach the classroom. A theory of learning that does not acknowledge this cannot be, he argues, applied to real life and is therefore not completely valid.

The ZPD brings with it two levels of development, the first level is the "actual development level, that is, the level of development of a child's mental functions that has [already] been established" (p.85). This level represents internalised knowledge and procedures that can be performed without outside help. The second level is what can be achieved with the guidance and assistance of somebody more advanced, a more learned other, a teacher, a peer, a more experienced colleague. An example of the first, actual developmental level in use is when children are taught to read and write at a certain age because they have developed enough mental capability to

understand this; their previous development is completed and they can now be developed further by being taught how to read and write. It follows that the second level is that the child can read and write independently, the gap between the actual development level and the potential developmental level is the zone of proximal development. Importantly the ZPD can also be positioned to represent the notion that you cannot read or write anything without help, so for example you may have internalised the ability to write a note to your friend but not the ability to construct a formal letter to a bank. Similarly, in an organisational context, the actual development level of the learner may be having school-leavers literacy and numeracy levels. This in itself would not be enough to work in a bank as they would need to have knowledge of products, systems and processes. This becomes the potential development level and is where they must reach before they are capable of doing the job successfully. The notion that children who leave school are not equipped for the workplace has been mooted in the literature (Misko & Slack, 2001) as whilst they have the skills to participate in a school context, their schooling has not prepared them for how to participate in a workplace. As such, it would be necessary for new starters in an organisation to have a more learned other, specifically to help support their integration into the community of practice and form a ZPD for their life at work.

The ZPD is a learning relationship that emerges in a social space to enable a learner to progress; it lends itself to identifying differences in children and enabling individual progression to reach a goal. This way, children that are the same age will be at different developmental levels even if they are both at the same unassisted performance level. Assessing how they are able to perform with assistance, rather than solely looking at unassisted performance, means that a goal-oriented plan of their learning can be put together, and it is their ZPD that facilitates this. This theoretical position also acknowledges individual differences which are inherent in all that we do, no two children will have identical trajectories that make up their ZPD and so their goals should reflect this. Importantly it also represents why learning is so complex and suggests a reason for why organisations may ignore this; it means training and learning in the workplace needs to be personalised and thought of as providing development along individual as well as collective trajectories.

Whilst there is, clearly, a focus on the individual in managing their journey through the ZPD, due to the relational nature of the ZPD any management of it will need to be considered mutually with the more learned other. Additionally, Vygotsky places importance on the social and historical contexts of the learner, not just the one they are in now as this will impact the projected level of development (Tharp & Gallimore, 1998). This way, the process of teaching (and in turn, the child negotiating meaning) is one of shared functioning between the teacher and the child. The people that present the new function, and support the child's progress through the ZPD are those who assist and explain and enable the new function to move from being on a social plane (where it is first introduced to the child) to existing on the psychological plane (where it ends up once the passage through the ZPD is reached). Vygotsky refers to this process as internalisation where the individual's plane of consciousness is "transmitted to by others in speech, social interaction, and the processes of co-operative activity" (p.94). This infers that any new capability, knowledge or function that is to be understood by the child must first originate in the child's social world.

What should be made clear is that, despite the reliance on external influences for children to learn new things and pass through their ZPD, the child must engage with the learning on a level that enables them to organise and process the new function. That is, they are not merely passive agents in the learning process, expecting any new function that is presented socially to make its way to the psychological plane, and consequently be understood, without any effort on their part. Rather, the child is brought to "engage in independent action and speech" (Tharp & Gallimore, 1998, p. 95) as a result of the social interaction and with the assistance of their teacher. Tharp and Gallimore explain that the child need not 'understand' the function or process to the same level as the adult, instead understanding it as a performance to inspire the psychological consciousness to develop the new capability.

Having understood the fundamental principles of the ZPD, its place in the processes of learning and having identified the gaps in the literature that it

fills, the next part of this chapter will deconstruct an individuals' progression through the ZPD.

### *Progression through the ZPD*

Tharp and Gallimore (1998) describe four stages that children go through to progress through the ZPD. I have adapted it, as follows, to use an organisational metaphor:

- *Stage I: Assistance is provided by more capable others*
  - This stage is where the learner begins; they are presented, socially, with a new task that they are unable to complete independently. To complete the task they seek the assistance of a more capable other such as a manager, a coach, a trainer or a more experienced colleague. Whilst they are not able to complete the task unassisted (and so when being assessed would “fail”), they are able to complete the task with assistance. However, they may not seek assistance because they either do not know how to or do not feel confident enough to ask for help, so the learning process would not happen.
  - An example of this may be that a call centre worker has been told that they need to begin offering credit cards to customers who call to service their bank accounts. In preparation they:
    - Are given an information sheet that has the key details of the credit card account so they can answer any customer questions about the new product by referring to the sheet.
    - Spend time with their coach role playing how to approach customers to offer the card to them.
    - Sit next to a more experienced member of staff to listen to some of their calls when they offer the credit card to customers.
- *Stage II: Assistance is provided by the self*
  - In this stage the learner relies on themselves to provide assistance in lieu of their more learned other, relying on their own previous knowledge of the assistance they received in Stage I. This does not, however, mean that the task completion is fully automated or that their performance is fully developed

(Wertsch, 1979). Evidence of this, according to Vygotsky (1978), is shown through a child's use of self-directed speech where they are moderating their actions as the adult used to.

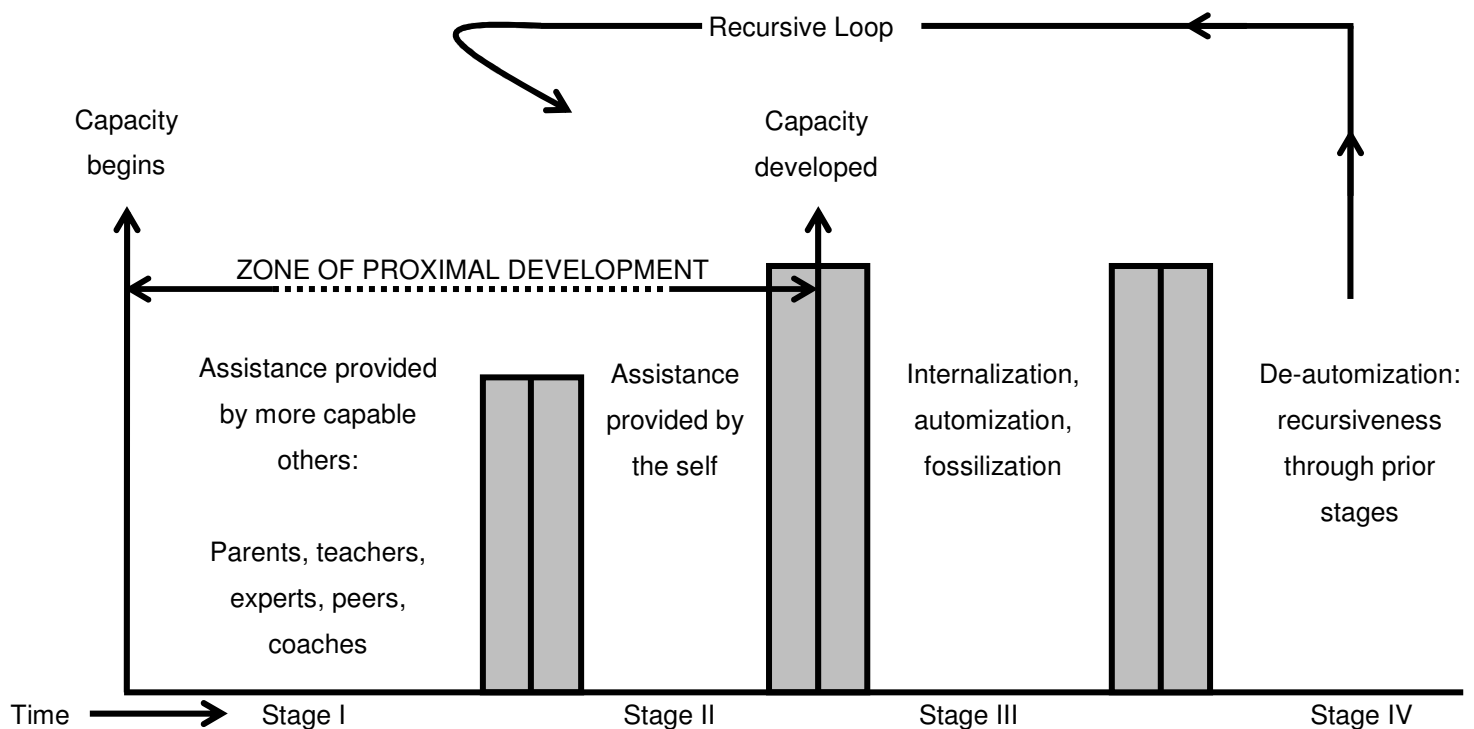
- In the workplace, you might find that the call centre worker has fixed a sticker to their computer monitor that says "credit card" to remind them to offer it to customers. They may offer the card to customers and then make notes afterwards on: how well it went; what they could have said differently; how they could improve their approach to customers.
- *Stage III: Performance is developed and 'fossilised'*
  - "Once all evidence of self regulation has vanished, the child has emerged from the ZPD" (Tharp & Gallimore, 1998, p.103). When they reach this stage, the learner no longer needs to self-direct speech as, through practice, the function or activity or capability has been internalised and can be done without the need for assistance. Assistance at this stage would be a hindrance. The use of the term 'fossilised' illustrates the fixity of the activity now that the learner has progressed through the ZPD.
  - After a period of time, the call centre worker finds that offering the credit card to customers on each call is not a difficult task as they manage to bring the subject of credit cards up when they are giving them their account balance. This way, they do not feel like they are selling to anybody, more that they are just chatting about their banking and the credit card offer is 'by the way, did you know...'.
- *Stage IV: De-automisation leads the learner back through the ZPD*
  - This final stage is a lifelong stage and refers people through the ZPD again and again to go through assistance – self-assistance sequences with any new function, skill or capability that they are presented with, or, indeed, to revisit Stage II with any existing practices or functions that they find themselves no longer able to do independently.
  - Each time a new product is launched in the call centre, the employees will go through the ZPD process again, relying on

existing relationships to guide them through the process of understanding and using new knowledge.

In these examples I have used the breakdown of learning, described as progression through the ZPD, as a way of explaining learning in an organisational context, far from the context in which it was first theorised (the child/teacher/school context). Whilst context is important to each learner, in the sense that it should be acknowledged as an important part of the learning process, it is not a key distinction when theorising how learning happens as progression through the ZPD; the process is the same for a child at school as it is for an employee in an organisation. They will first be presented socially with a new concept or idea that they are unfamiliar with and unable to complete alone. The key to this, of course, is the understanding that an effective relationship with a more learned other (somebody who has experience and knows how to complete said task) is present. Without this, the learner (whether it be a child learning to read or an employee trying to improve their sales technique) will not receive the support and guidance that they require to succeed in the task. The relational nature of the ZPD is such that the ZPD does not exist as a standalone process; rather it emerges as a function of relationship. By having this relationship they will be able to seek help and gain assistance in becoming competent at completing the task independently. If there is not a sufficiently strong relationship available, or if the learner does not feel confident in asking for help or if they do not know who to go to or what to ask then there is clearly a breakdown in the provision of effective relationships and for this reason completion of the task will fail to happen. In an organisation, therefore, it should be a key priority to enable the provision of effective relationships to encourage development of knowledge and the emergence of ZPDs among employees.

Provided the employee is able to ask for help, and help is then given in turn, then they will continue to progress through their new ZPD. After being shown what to do and having a more learned other scaffold them they will then rely on themselves when practising or completing the task independently. This may involve the use of handouts or cue cards or, as Vygotsky indicates children do, the use of self-directed speech to narrate the correct process.

Over time the successful completion of the task will become fossilised and somewhat automated as the employee does it time and again. At this stage their ZPD is complete and they will be in a position to take on a new challenge, to learn a new task or skill in the same way.



*Figure 2.1: Progression through the zone of proximal development & beyond (Tharp & Gallimore, 1998)*

Figure 2.1 illustrates that the ZPD spans from the child being first presented with the new function in a social way (capacity begins) through Stages I, II and III when the capacity is developed and fossilised so the child can perform the function independently. The assistance provided by others is translated as Scaffolding in the Vygotskian literature as the more capable other supports the child through developing capability, moving knowledge to the psychological plane and the child to a higher level of competence. Billett (2001) cites Brown and Palinscar's explanation of the "metaphor of a scaffold captures the idea of an adjustable and temporary support that can be removed when no longer necessary" (p.149). Billett reiterates Vygotsky's original work in that he emphasises the need for guided participation and collaborative learning in the workplace.

### *The role of the more capable other*

The more capable other, the parent, teacher, peer or coach is one that Rogoff (1990) considers in some detail. She positions the process of moving through the ZPD with the assistance of a more capable other as the process of guided participation. In this sense, the more capable other is able to fully participate, and has the capability to perform tasks on their own, without the assistance of others. The role of the more capable other, therefore, is to guide the child through the ZPD so that they too can participate successfully by engaging fully with the practices or functions that they are trying to learn:

*“caregivers support children’s efforts to participate in the cognitive activities of daily life, and children guide them in doing so as well as manage their interaction to get the assistance they need” (p.93)*

From this quote, it is clear that there is a duality in the relationship of caregiver – child in that the caregiver is supporting the child’s progression through the ZPD by guiding their participation in their activities whilst at the same time the child is managing the interaction so that they only receive the assistance they need. It is the ability to do this that the child then uses in Stage II to assist themselves, knowing what they would have previously asked their caregiver and relying on their own abilities to source the answers. Reframing this in organisational terms, the employee who is learning to offer credit cards to existing customers is as influential in the learning relationship as their more learned other is. The time spent with their coach, line manager or colleague, of learning new ways to approach customers and sell the benefits of a new product will be focused on this, rather than on a task in which the employee already feels accomplished.

Stage I is, according to Rogoff, where the more capable other plays the largest part for developing the child’s capabilities. It is here where they give direct assistance to organise the child’s activity within a task so that the child focuses on the things that they are able to do and things they can nearly do alone, with the caregiver then completing the more complicated elements (the things that are outside of the child’s current prospective level of development) to ensure that the task as a whole gets finished. This way, the adult is both organising and controlling the task completion effort. In the same way, an organisation needs to think carefully about the structure of activities and

participation of their employees to best enable learning and knowledge construction. Rogoff further ratifies the role of the more learned other by outlining Wood et al.'s six functions that they play in scaffolding a child to a higher level of competence, these include:

- Recruiting the child's interest in the task
- Simplifying the task to bring it to the child's level
- Motivating the child and directing the activity to keep the child on track
- Critically marking the child's work to keep them focused on achieving their goal
- Controlling the child's frustration
- Demonstrating an 'ideal' solution to the task

From the summary of Wood et al.'s work it is clear that key to the child achieving their goals and progressing through their ZPD is the relationship that they have with their more capable other. This clear support structure for enabling children to develop skills and abilities is reminiscent of the coaching and mentoring literature discussed in the last chapter; the coaching literature adopts the same position but does not make explicit the importance of the more learned other, largely because it is not driven by a theoretical position that seeks to explore the underpinning reasons for learning. In both situations, with children and organisationally, the more able other has a very large role to play in that they must identify the child's current ability and, through observing and interacting with the child, gauge the level of their assisted ability. This means that they will then be controlling enough of the task that the child is unable to complete on their own whilst ensuring that they are not completing the pieces of the task that the child can do alone as this would serve to be a hindrance to their development. It seems obvious that there would not be one single way of doing this. The "best" way to scaffold will differ between children, more able others and also across time, space, task and context; it is for this reason that passage through the ZPD cannot be assumed to be guaranteed or inevitable. In this way, the child and the more capable other will each contribute to the learning process by negotiating with each other how to progress, constructing meaning with each interaction (Hoogsteder, Maier, & Elbers, 1998).

The relationship between the learner and the more able other is fundamental to understanding how the learner may progress through Stage I of their ZPD. Mahn & John-Steiner (2002) suggest that relationships can determine the success of progression through the ZPD as each participant in the relationship (learner & more able other) contribute to the construction of the new knowledge. To consider relationships and their mutuality I refer back to the CoP literature as it is valuable in exploring the complexity of relationship when considered in context and embedded within practices.

The focus of Stage II is, further to Tharp & Gallimore (1998), the self regulation of the learner which is evidenced in Vygotsky's work with the child's self-directed speech. In an organisational context, this self-directed speech may also occur but it might be accompanied by other strategies for reinforcing the message to be learned, such as help sheets, sticky notes with reminder phrases and self-evaluation of completed work. By doing this, they will be able to make use of the information from their more learned other in Stage I to regulate and assess their progress in Stage II whilst acting as their own motivator. This, however, is not inevitable as confidence in ability needs to be established in Stage I. The passing of responsibility "from the expert to the apprentice" (p.102) as indicated through self-directed speech (in children) and other reinforcement activities is an important milestone in the progress through the ZPD according to Vygotsky.

Stage III sees the reinforcement activities of the second stage, which were vital for progression, become internalised as they are no longer needed to complete the new tasks. As the tasks have been rehearsed, repeated and practised before, the employee requires less cognitive space to complete the same function. Assistance from others at this stage is disruptive and counter productive as the new skills have developed, they are no longer developing, and they are now competent.

The final stage, IV, is not inevitable and is not one that everybody will pass through. In this stage, Vygotsky explains that the child finds themselves unable to do what they could do in Stage III. This state of confusion leads them to return to Stage II to assist themselves in completing the task. An

example of when this may occur in an organisational setting is somebody attempting to transfer skills from an old CoP to a new one. A simple practice in one workplace, such as taking your lunch when it suits you, may not be acceptable in another workplace where lunch hours are specified and controlled by a manager. In this instance, the internalised understanding of lunchtime practices are no longer acceptable; to successfully participate in this new environment one must revisit their lunchtime behaviours and re-automatise these in line with the new organisations' policy. This is a relatively simple example, a more complex example that better illustrates progression through a ZPD may be in a business where technology has progressed and impacted the practices of the organisation quite heavily such as in a call centre (Zapf et al., 2003). The practices of a call centre involves the use of various reporting software to help the management of the centre, people will 'click' after a call to record what it was about, thus giving management an insight into the nature of the calls being received into the centre. Those staff who were not used to working in such a vast call centre operation may see adaptations such as this as an unnecessary complexity, preferring to answer the phone, deal with the problem and hang up without having to tick boxes and be accountable for their time. In this instance, in order to successfully participate in the ever-changing environment, the 'old timer' from one community that is used to simpler practices would need to evaluate their behaviours and their perception of their employers' expectations to re-automatise them in line with what the organisation expects in their new CoP.

The process of learning as explored here highlights the complexities which were not previously considered in the literature reviewed at the start of the first chapter. Through utilising the ZPD there becomes a distinct importance placed on the role of the more learned other and, consequently, the role that relationship plays in the learning process to enable collaboration and the co-construction of knowledge. I therefore argue that positioning the ZPD within the framework of communities of practice provides a concise way of analysing the process of learning within a workplace.

In Billett's (2001) consideration of guided learning in the workplace he positions the learner-more learned other relationship differently and rates the

treatment of learners as 'experts' in the field that they are learning. In doing this they model the actions and practices of the experts with a mindset of success, rather than just 'absorbing' knowledge by being taught transmission-style. This 'apprentice' type approach to learning is similar to processes of LPP (Lave & Wenger, 1991) and of scaffolding through the ZPD as noted by Vygotsky (1978). Billett cites Klausmeier and Goodwin (1975) who proposed six instructional activities that the more learned other must complete in order to assist a learner in developing a new skill:

- *To analyse the skill in terms of the learner's abilities and developmental level;*
- *To demonstrate the correct response;*
- *To guide initial responses verbally and physically;*
- *To arrange for appropriate practice;*
- *To provide informational feedback and correct inadequate responses; and*
- *To encourage independent evaluation*

*(p. 145)*

These activities serve to demonstrate that the Vygotskian literature quoted here can be applied to an organisational setting. The ZPD is a theoretical perspective on learning, placing relationship and the reliance on one more learned other to support and develop the abilities of the learner, central to the theory.

The remainder of this chapter will consider other perspectives on learning that add further explanation to the complexity of learning through the metaphors of the ZPD. These notions are of self-efficacy and of acting in a metacognitive way.

## **Promoting confidence to enable learning**

### *Self efficacy*

So far I have discussed the relational aspects of learning in the workplace, the notion that practice and participation within communities of practice enable the process of legitimate peripheral participation and, to varying extents, a person becoming a full participant within their CoP. This has been coupled with the Vygotskian notion of the ZPD and its theoretical implications of how relationship is imperative in supporting learning. Next I will consider the matter of confidence within the workplace, which is something that the literature

shows is an important part of the learning process, and so by extension it contributes to our understanding of participation, movement through the ZPD and movement from LPP to full participant.

When considering confidence, my focus was drawn to the notion of self efficacy which concerns itself with an individual's ability to assess their own levels of ability, when faced with a new task; a person with high self efficacy will believe that they can do the job well whereas a person with low self efficacy will not (Bandura, 1989; Van Der Roest et al., 2011). Consequently, "people's self efficacy will deeply influence what they will attempt to learn and how much they will persevere before giving it all up as hopeless" (Doyle, 2003, p.136). Given this, it is not safe to assume that the ideal person to recruit to a business would have high levels of self efficacy as a level of self efficacy is not indicative of ability. Also, self efficacy should be considered to be domain specific, so somebody who demonstrates through the recruitment process that they were competently self efficacious in their last job may not necessarily perform the same in their new role, which is consistent with the contextually specific notions of workplace knowledge and understanding clear from the CoP literature.

Doyle explains that there are two orientations of self efficacy:

- A mastery orientation; this is one where the individual believes that their personal inadequacies can be remedied through learning and training and their own personal effort. The fact that they make the effort to improve, however, does not guarantee success. If they are unsuccessful in their endeavour to better themselves and learn then they will not be disheartened and give up, rather they will see it as a further opportunity to develop and improve their skills so that they do not fail next time.
- An outcome orientation; this is one where the individual is less confident of their abilities; they perceive their level of ability to be fixed and unchangeable. They are modest about their current level of ability to the point where they think themselves unable to improve, it is beyond them. Consequently, these people avoid setting challenging goals for themselves, without such goals they have nothing to aim for

and achieve so do not achieve anything challenging and never have the feeling of being successful. When faced with challenges or changes, these people are likely “to experience extreme anxiety and work stress, which will further reduce their performance” (Doyle, 2003, p.137)

The ideal person to have may seem to be someone who has a high level of cognitive ability who performs well at their job who has a high level of self efficacy with a mastery orientation so constantly wants to learn, develop and improve. However, it would not be feasible to have a whole organisation of people who have a mastery orientation as they would all want to constantly improve beyond their current role, they would not be happy to remain in the jobs ‘at the bottom’. As such, in order to function properly and without an unsustainable staff turnover, the ideal people would be a mix of those with a mastery orientation and those with an outcome orientation. Those with an outcome orientation of self efficacy would be modest enough to believe in their abilities and perform well in their role without the need or desire to learn and develop and perhaps progress in the business as a result.

Self efficacy is not something that people ‘just have’; rather it is developed and constructed through experience. In a workplace, as the CoP literature suggests, people construct their own meanings and understanding of the practice in which they participate. In order to develop a mastery orientation of self efficacy one must participate in a way that leads them to have a series of successful experiences; failure undermines one’s self belief and so does little to support someone’s transition to a mastery orientation of self efficacy. Those who experience ‘easy’ successes without much work will achieve higher levels of self efficacy sooner than others but as a result of this will be more discouraged by failure compared to those who work harder for their successes.

In line with Social Learning Theory, Bandura (1989) explains that self efficacy can also be gained vicariously; seeing someone similar to yourself succeed can lead to a belief that you can also succeed if you continue to try. Just as important as experiencing failure first hand, observing your model failing at a

task can undermine your own efforts which would consequently dampen your determination to succeed. Similarly, Downing (2004) undertook research in a call centre to explore how the employees adapted to using a new piece of software to help with the fault diagnosis of electrical products. He found that the 'old timers' did not need to use the new software because they already had a lot of knowledge about the products so the software actually slowed them down. As a result of this, new starters, who would have benefited from using the software to find faults for customers, didn't make use of the software because they had vicariously understood (perhaps incorrectly) that it would be more of a hindrance than a help to them.

Further to Leonard-Cross (2010), increases in self efficacy in the workplace have been linked with developmental coaching. Leonard-Cross used action research to explore the levels of self efficacy and personal experiences of developmental coaches. As discussed earlier, the coaching literature follows the Vygotskian notion that relationship is key to the learning process. In turn, Leonard-Cross demonstrates that this increase in knowledge, gained through relationship-driven learning has a positive effect on employee's self efficacy.

### *Cognition and metacognition in learning*

In addition to notions of confidence and ability as described through theories of self efficacy, I would like to explore further cognitive explanations of an employee's understanding of their world as it is this that enables them to learn. When considering self efficacy it has already been assumed that those who are more cognitively capable will be able to complete more complex tasks more quickly and to a higher standard, this in turn increases one's self efficacy. What is meant by cognitive ability?

Pritchard (2009) provides a succinct explanation of cognition as it being a term which "seeks to cover all of the mental activities that serve the acquisition, storage, retrieval and use of knowledge" (p.26). In this sense, it is one's cognition that provides the backbone to learning and supports the mechanisms of social learning and the storage of knowledge acquired through participation in social practice.

Having awareness of one's own cognitive abilities and being able to use this knowledge to objectively understand one's own areas for development and improvement is having the ability to be metacognitive (Flavel, 1979, cited in Munby et al., 2002). Metacognition describes the ability to regulate and assess experiences and knowledge, for one to work metacognitively then they will be continually reviewing their performance (Ayersman, 1995). As Pritchard (2009) explains, "to work metacognitively is to consider and take active control of the processes involved in learning and thinking as they are happening" (p.27). This does not mean that working metacognitively will lead to a continual improvement in performance; rather it will produce a more aware member of staff who is able to assess their own performance shortfalls and gains. Being able to highlight this in a workforce would be difficult as measuring levels of metacognition is not a simple task (Ayersman, 1995). That said, being metacognitively aware of not only yourself but also of your colleagues strengths and weaknesses can have a positive impact on your own performance in the CoP (Thompson & Cohen, 2012).

When somebody starts a new job, they are a new participant in an existing community of practice; there are lots of new things, new experiences, new processes, new practices, new people and they need to gain a comprehensive enough understanding of all of these things fairly quickly in order to be seen as to be doing a good job; having all of this to deal with at one time has been shown to make new employees feel anxious (Schneier, 2003). As a result of this, it may be that their cognitive processing (however large their cognitive capacity) would be at such a level that learning new things, in their new social environment, will overtake the attention given to being metacognitive which means that their own ability to self assess performance will be 'on hold' until they are confident enough to perform other tasks as routine. Therefore a member of staff who is able to be metacognitive and is able to assess and regulate their performance in their new workplace at the same time as learning new things is likely to be able to participate successfully as they will negotiate the meaning of the communities practices with ease.

## **Chapter Summary**

This chapter has sought to deconstruct the notion of learning, considering it first as a sociocultural activity, as something within which people engage with others in the same community, the key factors to successful engagement (termed participation) are the identity of the learner and the more learned other. Further, the chapter has engaged with the psychological theory of learning as progression through the Zone of Proximal Development, again considering learning as a relational process which is constructed by the learner and the 'more learned other' that they have identified as a knowledge source. Finally, the chapter has looked at the notions of self efficacy and metacognition as ways of enhancing ability through self evaluation and self confidence.

This point in the thesis concludes the initial literature review concerning learning within organisations and learning as a psychological process. The coming chapter will review Ethnography as a research approach with the aim of arguing that it serves to be the most appropriate way of approaching organisational research when the focus is to consider the social construction of knowledge, namely relationship, practice and participation.

## CHAPTER THREE

The first chapters in this thesis have focused on defining learning, looking at the existing literature that provides research-based conclusions on how people learn at work, how organisations develop and what the fundamental process of knowledge acquisition is. I have noted several gaps in the literature and have concluded that the literature that best explains the mechanisms of learning are those that take a sociocultural approach to understanding how one learns. When choosing a methodology for this research I returned to the research aims that I had set out:

- To explore mechanisms of learning in an organisational context, considering:
  - The importance of relationships in defining learning theoretically and in enabling learning in practice and the negotiation of meaning
  - Participation and the valued practices of the organisation
- To explore learning identities in an organisational setting, considering individual's past and present identities, shifts that have occurred during their employment at the case study organisation and their future trajectories
- To contribute to situated learning, Communities of Practice (CoP) and sociocultural theories within the organisational learning literature by having a more thorough understanding of the complexities of learning at work

I have cited Wenger (1998) as the main contributor to literature on CoP; his research makes it clear how useful the CoP analogy can be for analysing and explaining the mechanisms of learning in the workplace. In his research, he used ethnography to explore the intricacies of organisational practice and participation in an insurance claim business, Alinsu. The use of ethnography enabled him to explore the detailed workings of the organisation in sufficient detail that he was able to analyse the practices to understand how learning happened and what it meant for Alinsu's employees to participate at work. Seeing this success in the use of ethnography in the field of situated and organisational learning, and to underpin my research aims, I decided to use

ethnography as the core research style for this thesis. In this chapter I will discuss the uses of ethnography in research, the theoretical assumptions that guide the research in which ethnography is used and then I will move to look at how ethnography happens, what it consists of and how a researcher uses it.

## Ethnography

### *What is Ethnography?*

Ethnography, or an ethnographic approach to research and data collection, can be many things depending on the theoretical perspective of the research. One definition, suggested by Brewer (2000), is:

*“Ethnography is the study of people in naturally occurring settings or ‘fields’ by methods of data collection which capture their social **meanings** and ordinary activities, involving the researcher participating directly in the setting, if not also the activities, in order to collect data in a systematic manner but without meaning being imposed on them externally” (Brewer, 2000, p. 6)*

This definition argues that the term ethnography defines a research style, rather than a single method, in doing so it incorporates a range of methods and data collection techniques to enable the triangulation of data obtained within a given context. Another definition is that:

*“first, that the researchers set out to study people and aspects of their lives and social worlds, and to produce a research text; secondly, that the text aims to be full, nuanced and non-reductive, incorporating change and process without resorting to simplistic aetiological models; and thirdly, that the researchers consciously locate their work within the cross-currents of ongoing debates about ethnography and qualitative research. I use the term ‘ethnographic tradition’ to refer to these debates and their background” (Taylor, 2002, p.1-2)*

This definition focuses on what ethnography produces, a research text that refrains from discussing cause and effect, instead focusing on what exists within a culture, what the people who you are interested in researching are experiencing in the here and now. The focus is on locating the work completed in the context of the researched and also within the context of the ongoing debates that your research will form a part of. A more recent definition is:

*"I propose that a particularly helpful way of defining ethnography is as a genre of social science writing which draws upon the writer's close observation of and involvement with people in a particular social setting and relates the words spoken and the practices observed or experienced to the overall cultural framework within which they occurred. If we treat ethnography as a culturally holistic social science genre rather than thinking of it as a method, we are more likely to appreciate the distinctive features of this basically anthropological practice and, hence, go beyond research findings whose only distinctiveness lies in the author's possible claim that 'I was there'" (Watson, 2012, p.2)*

With this definition, Watson removes the association between methodology and ethnography and relates it to the expression of research through ethnographic writings of practices from a particular context. More simply, Hoey (2011) describes ethnography as "a detailed, in-depth description of everyday life and practice".

These definitions each vary on the same theme but all provide credence to ethnography being a detailed account of the life of somebody or of a number of people within one culture or context. Each of the definitions expects that the researcher spends time observing the context that they are studying as a participant observer. In addition to observation, however, there is no categorical statement that ethnography ought to contain any other specific research methods, rather the data collection methods chosen can be fluid and tailored to meet the research aims. Methods may include qualitative methods such as the collection of documents, focus groups and interviews as well as the quantitative use of questionnaires or collection of other demographic data in order to classify participants (MacDonald, 2001). As result of this, Hammersley and Atkinson (2007) position ethnography as 'the only legitimate social research method', they explain that its strength lies in the researchers' predominant use of participant observation in an attempt to understand an issue that is related to other people's lives. Whilst this may be the case for research that is driven by a position that values the individual perception of lived experience, it could not be argued that research that has aims requiring a data set of participants in the thousands in order to identify trends in public transport usage in relation to the weather, for example, would not be more suited to a qualitative research method. Rock (2001), however, argues that

whilst the data collection methods are important, as they are in any research, the key to ethnography is that the data need to be detailed and collected over a long period of time. The difficulty in this justification of ethnography as a valid research method is the quantification of 'detail' and 'long period of time'; exploring the experience of a passenger on a long haul transatlantic flight may be deemed as a 'long period of time' as the person is spending ten hours in a confined space yet ten hours could be perceived as a rather insignificant amount of time if one was to research a zookeeper's role in supporting an elephant through pregnancy, a gestation period lasting twenty two months.

The definitions proposed so far offer a very brief description of ethnography where the researcher chooses some methods that fit with their research aims, goes into 'the field' and does them. What is lacking in these definitions is clarity for a researcher on how to actually go about 'doing' ethnography. What should be observed in 'the field'? How long should an observation last? A week, a month, a year? How many documents should be collected? Fundamental to this process, of choosing ethnography and of planning data collection methods, is the research aims that are to be fulfilled. The aims of any research emerge as a result of the researcher deciding the purpose of the research and engaging with the theory that they choose to use as their research lens.

It is through problematising ethnography and considering these points that I was able to make decisions about my data collection, which methods to use, how long to be in 'the field' for and in how much detail I should observe.

### *The development of ethnography*

Ethnography is generally accepted to have originated within anthropology and then sociology as a way of the white, western world experiencing the cultures and activities of new, foreign cultures (Vidich & Lyman, 1998). The crux of the methodology lay within the use of participant observation with researchers immersing themselves in the new culture to discover and explore "how their way of life coheres and has meaning and value for the people who live in it" (Moerman, 1990 p. 173). Since this, however, ethnography has become much more widely used across the social sciences (Hammersley & Atkinson, 2007).

What has remained the same, despite the removal of any restriction on the use of ethnography as just an anthropological or sociological tool, is the necessity for researchers to use ethnography as a way of engaging and engrossing themselves with the day-to-day activities and daily lives of people in their chosen research setting. Its use has been wide and varied, including: the exploration of schoolgirl relationships (Hey, 1997); researching the practices of buying heroin on the street (Maher & Dixon, 1999); studying British expatriates on Spain's Costa del Sol (O'Reilly, 2005). All of these ethnographies, their authors would argue, provide an insight into the daily lives of the participants studied.

One criticism of ethnography would be that the data presented are not actually an insight into the every day life of a community, rather they are a representation of these day-to-day lives which is interpreted by the researcher; instead of exposing an actual reality they portray a culture or phenomena as viewed through an outsiders lens. To consider this further I will now move to discuss the notion of symbolic interactionism within ethnographic research.

### *Ethnography, symbolic interactionism and phenomenology*

The concept of symbolic interactionism is one based within interpretivism which holds the view that people, researchers included, interpret all stimuli that they are presented with in their world. As such we are active participants within our own worlds and it is through interpreting meaning into objects, situations, and interactions that we are able to act and react to this, generating meaning as we go.

The interpretation of stimuli can and does change over time. The literature suggests that one could not expect the same stimulus to be interpreted in exactly the same way by two different people (Hammersley & Atkinson, 2007). When ethnography is considered in light of symbolic interactionism then the ethnographer is positioned quite powerfully in that it is *their* perception and interpretation, ever changing, of the new world that they are using as *the* explanation of that world. The researcher is interpreting and constructing a perception and understanding of the new world that they are in, which in itself

is a world constructed by the people who already inhabit and contribute to this world as their natural setting, the people that the ethnographer is trying to understand. A fundamental part of any ethnography, therefore, should be the acknowledgment of the researcher and their lens, Edensor (2002) accepts and values his ethnocentric influence within his ethnography as he positions this as the way he presents his theoretical framework which, of course, is key to understanding his interpretation of the data and the meaning that he has generated from it.

This constant change and renegotiation of meaning through interpretation problematises the nature of ethnographic data collection as there is no constant meaning. The data that are put to paper by the ethnographer are an accurate description of their current interpretation of a constructed world that is constantly being reinterpreted by those who participate in it at the time it is recorded. Once the data are recorded then the world, potentially, has changed along with the ethnographers' interpretation of it. For this reason, an ethnographer is only able to *attempt* to explain what is happening in the newly interpreted world of 'the field'. If we take this approach to ethnography, that the data it produces are only valid in the moment that the stimuli it derives from is interpreted then it becomes obsolete shortly (instantly) afterwards. I would argue, however, that this does not render the data pointless as it still serves as a tool for being able to explain the phenomenon of that time, whilst the stimuli may have shifted and changed after that it does not invalidate the data.

Similarly, Rock (2001) provides a counter argument to the notion that ethnographic data is instantly obsolete upon recording and argues that the value of ethnographic data is in its ability to unravel "the breadth and complexity of relations" (p.31) in a given context to a level that would not normally be examined or perhaps even considered by the participants in the context that is being studied. The ability to focus on the detail of 'everyday' practices of a culture is, as discussed, ethnography's main strength. In doing this, the ignored aspects of the context usually considered irrelevant become apparent to the participants in the world thus helping to contribute to a fuller understanding of their world. The researcher should, therefore, acknowledge

in their ethnography that their representation is subjective and is 'of the moment' that they recorded their data. I would concur that the data should not be assumed to be obsolete once the moment has passed; rather the data should be valued in terms of its contribution to wider understanding of the culture or community that has been researched, in line with the aims of the research.

By its nature, symbolic interactionist ethnography focuses on the surface data of a culture or environment, meaning is derived through analysis of the interactions that are visible to the ethnographer. Contrasting this, phenomenological ethnographers are more interested in exploring the underlying reasons for the observable behaviours, what motivates the observed participants to act and interact in the way they do (Maso, 2005).

Similarly to perspectives on symbolic interactionism, the phenomenological ethnography literature accepts the assumptions that across space and time ethnographies will vary as they exist only to explore human experience which itself changes across space and time. However, the perspective also deconstructs the norms that exist within a culture to understand the underpinning reasons behind the interactions. Katz and Csordas (2003) cite an ethnography where Parisian police were accused of acting in a malfeasant way through racial and ethnic profiling of suspects on the underground transport system. Little evidence was found in official documentation or the press to support the official constructions of police behaviour. Instead cunning police practices were identified that enabled them to transform their reasons for arrest when they were presented to the judicial police authorities. In this example, the observable actions would be the arrest of a person on the underground transport system by the Parisian police, in a long term study this may identify that there are a large proportion of ethnic or racial minorities being arrested; through undertaking a phenomenological approach to the analysis of the ethnography the research has enabled the exploration of the norms and values of the police officers that direct their arrest strategy. Additionally, the evidence would suggest that, through the glorification of the arrest, with reasons other than race and ethnicity, the police were aware of their prejudices to the extent that they were keen to hide them. This indicates

that whilst the police officers acted in a prejudiced way, and were aware of this, they also acknowledged the need to be seen as acting a non-prejudiced way.

This section has made it clear that the position of the researcher is fundamental to the research process. The research question drives the research forward; it will not always be relevant to take a phenomenological approach to ethnography if the aims of the research are only to explore interaction, action and their repercussions rather than, like the Parisian police officers, wanting to understand the intricacies of the decisions made by participants. Moving this discussion forward we will now consider what it takes to actually 'do' ethnography.

## **Doing Ethnography**

The discussion so far has considered the assumptions that underpin ethnography as a methodological approach that enables the exploration, in minute detail, of a given culture or context. In some cases, ethnographies benefit from an outsider's perspective of a culture, where in others, an existing member of the culture is the best person to conduct the research. The data, we have identified, are context specific and continually reliant on fresh interpretation. Whilst this means that the day-to-day practices of one culture cannot be generalised to other contexts, or even other times within the same culture, it does mean that the ethnographer and participants within their own world can seek to use this new knowledge to better their own understanding of their world if one takes a pragmatic view of interpretation.

The question, however, of how to actually 'do' an ethnography remains untouched. In following the broadest of literature searches I have found that the principle method that must, arguably, be employed in order to be able to categorically define research as ethnographic is participant observation; in some cases the terms participant observation and ethnography are used interchangeably, if incorrectly. The coming section will discuss the use of participant observation as an ethnographic method as well as other methods, including interviewing, document collection and diaries that can all be used complementarily to produce triangulated data, an all-round view of 'the field'.

### *Ethnographic Methods*

In approaching a research method such as ethnography, I would have expected that reading literature of other researchers ethnographies that I would be told where to start, what to do next, what 'makes' an ethnography. On the contrary, I found that much of the recent ethnographic literature is instead made up of the stories and content of these ethnographies where they present their data and findings (Edensor, 2002; Hey, 1997; Maher & Dixon, 1999) whilst also reflecting on their feelings of gathering and analysing the data and the meanings that they have constructed from it. What I found remained unattended is the issue of what to do and how to do it. For example, Salzinger (2002) explains that she "spent 18 months doing participant observation" (p.67). From this point she begins to talk about her data and the meaning she has assigned to the culture as a result of this; she does not, as I would have expected, provide any explanation of what 'doing participant observation' actually involved her doing, what interaction she had with her participants, how she collected and stored her observation notes (if indeed she made any). I would have expected to find such answers as a justification of Salzinger's choice of research method and also as a way of positioning the assumptions made on her research findings. Popoviciu et al., (2006), for example, argue that key to ethnography is understanding the audience, if this is a 'step' in the ethnographic process it is not one that is made explicit in the research cited so far.

Hutchins and Klausen (2002) give a very detailed explanation of how they analysed the video and audio data that they obtained from a cockpit flight simulator. They explain:

*"We take the video and audio records to be a first generation representation of what happened in the cockpit [...] From the video and audio recordings we create another representation of what happened in the cockpit, this time in the medium of print. We create a transcript of the verbal and other behavior in the cockpit [...] From the transcripts we generate yet another representation of the events that were recorded. This is a description of the actions that took place [...] A fourth representation of the events gives*

*interpretations to the actions that were identified in the previous stage”*  
(p.140-142)

From this it is clear that a very structured analysis was employed based on the recorded data that they obtained. To me this proves useful when planning to analyse a data set to, as they put it, “create the mapping from data to the theory” (p.142), however what they have left out is how they constitute this as ethnography, based on just recordings of the actual happenings in a cockpit. In making clear that they have a strong interpretative element, as part of their fourth representation, they are no longer merely describing but are analysing; whilst the initial representations of the data may be deficient in the researchers’ construction of the cockpit, the final representation interprets the contribution of the others.

As with all research, the methods of data collection undertaken as part of ethnographic research should be underpinned by the researchers’ theoretical position. In this body of research, my position has informed the research aims and consequently informs my choice of recording mechanism whilst in the field.

### *Field notes*

One such mechanism of recording data whilst in the field, that is apparent in most accounts of ethnography is the use of field notes. Hammersley and Atkinson (2007) explain that “the writing of field notes is not something that is (or should be) shrouded in mystery” (p.142), despite that appearing to be the case. Their explanation of what is to be recorded and how acknowledges the difficulty that lies between obtaining a balance between quality and quantity; should I go into detail about a small number of things or try and record everything and cover it all in less detail? As the purpose (challenge) of ethnography is to make the everyday ‘unseen’ apparent and available for analysis as a way of generating meaning and knowledge, then one assumes that the depth of the data is more important (and would stand up to higher scrutiny) than its breadth. One thing that Hammersley and Atkinson give a solid indication for is in ensuring that note making is done as soon as possible following or during an observation so as to remove the effect of recall failure. They explain that some settings (see Graham, 1995, on a car assembly line in

Hammersley & Atkinson, 2007) allow participants in the field to carry note pads so covert note making is not too difficult. In overt research, they indicate, there are some research settings where “open and continuous note-taking will be perceived as inappropriate or threatening, and will prove disruptive” (p.143). Again, as useful as their explanations are, the actual taking of notes is still largely left open and depends on the researcher, the participants and the research setting.

The management of field notes is also something that seems to vary and differ across all the ethnographies that I have read. Depending on the research, some being covert and others overt, the researcher either takes notes there and then, if they are able to, or they just observe and then make notes once they leave the field. Again, the recurring theme in the ethnographic literature is that you should do what suits you and the research setting best, there seems to be very little direction towards a right or wrong way to do things. Fundamentally, of course, the decision of how to do this will emerge from the theoretical position of the research. Emerson, Fretz, and Shaw (2001) explain how there are some very different approaches to writing field notes which depend on the value placed on them by the researcher:

- At the core of the ethnographic project, a researcher would amass field notes and use these as the main body of the ethnography; all subsequent writing and analysis would be based on these notes. This leads to very detailed notes that are subsequently coded very tightly.
- Field notes can also be positioned as an activity that is perhaps complementary to the ethnography; it is the actual participant observation that is more important to the researcher so any notes are not essential and assumed to interfere with the actual fieldwork.

Clearly, from these two quite different perspectives, and from the literature that argues for a variety of field note techniques, the researcher must decide the appropriate way of documenting activity pertinent to the ethnography in the way that suits the research aims best. Van Maanen (2011) concurs that the way to write the ethnography, the position of the researcher, and the objectivity of the reporting are decisions that must be made and grounded within the research aims.

Further, Tierney (2002) discusses the issue of the place of the researcher within the ethnography and considers whether they should be “merely a recording instrument” (p. 388) and therefore not feature in the text or take a more central role and be actively involved in the written ethnography. The danger, he warns, is that by the researcher becoming too active within the text then they are likely to detract from the research participants that are, after all, the focus of the ethnography. He references Frank (2000) who wrote a book based on interviews with one disabled woman and “by the end of the book the reader has learned as much, if not more, about the author as about the woman whom Frank interviewed” (p. 389). How you present the data depends on what you are trying to achieve through the research, if you are talking about the process of ethnography then the presence of the researcher would be essential whereas if you are seeking to represent solely the context then the presence of the researcher should not be as obvious. I expect that as ethnography is a representation of the researcher’s interpretation of a new context they should be present in the text to provide a justification for their interpretations, the text should not, however, focus on them as if they were the research subject.

In an attempt to obtain some clarity on how to conduct this research, I consulted Murchison’s (2010) *Ethnography Essentials* guide. Murchison acknowledges that in conducting ethnography there will be a wealth of data available to the researcher, he explains that as an ethnographer I “can only record a small portion of the available ethnographic information” (p. 76). The general advice is that, due to the “breadth of ethnographic projects and the complexity of human life, society and culture” (p. 76) there is no ‘easy’ way to determine what should be written down and what should be ignored. Recommendations include underlining and the use of colours and stars if I identify key themes or ideas as the data begin to take shape. At the same time of making these recommendations, the undertones are always that each project and chosen field is different and that as an ethnographer these decisions need to be made in ‘the field’.

If there is one thing that I am able to glean from the ethnographies that I have consulted in an attempt to understand method and process, it appears that

participant observation is key to ethnography. As I have already discussed, what remains to be explained is their reasons for doing it and, more explicitly, how they do it. I have, therefore, come to my own conclusions, with the assistance of Hammersley and Atkinson (2007) and Murchison (2010).

In using a combined approach in this way, Murchison (2010) argues that I am able to draw from first hand experience what goes on in the new environment (observation) whilst also asking questions to those I am observing to enhance my understanding (participation) as well as providing a rudimentary analysis whilst data collecting so that I can move the data collection forward. However, Hammersley and Atkinson explore the notion that the presence of the researcher as a participant rather than just as observer can alter the position of the participants in the field even through informal questioning. To control this as best as possible, the perception of self is something that needs to be strictly managed by the researcher. This can be done through wearing the same or similar things to those being studied (e.g. office dress, overalls etc) and through facilitating rapport with participants so that they *want* to talk to you and so that you do not obstruct the day-to-day happenings that you are there to try to gain an understanding of.

#### *Interviewing individually, interviewing groups*

The literature on ethnographic interviewing, sometimes positioned as 'interviewing as participant observation' (Hammersley & Atkinson, 2007), follows largely the same patterns as the observational literature. The foci remain on the participants experience with particular attention being paid to building and maintaining rapport with participants whilst trying to ensure that participant's meanings are represented accurately and that the researcher's views and values do not determine their answers.

As with observation, the key to interviewing ethnographically is to ensure that you gather rich and detailed data from participants (Sherman Heyl, 2001). To do this, Sherman Heyl explains how the interviewer must be ever conscious of the impact of the interviewer/interviewee relationship on the data that is gathered. Despite differences in the literature she discusses, she suggests that the following should be addressed whilst interviewing:

1. *Listen well and respectfully, developing an ethical engagement with the participants at all stages of the project;*
2. *Acquire a self awareness of our role in the co-construction of meaning during the interview process;*
3. *Be cognizant of ways in which both the ongoing relationship and the broader social context affect the participants, the interview process and the project outcomes; and*
4. *Recognize that dialogue is discovery and only partial knowledge will ever be attained.*

*(p. 370)*

Through the identification of these goals, knowledge is recognised as being co-constructed (between interviewer and interviewee) and meaning is derived from context and relationship. Tobbell (2003) however, criticised the notion that data obtained from interviews can be generalised. As with ethnographic observation notes, Tobbell acknowledges that interview data is only valid in the moment of the interview as it is merely 'talk' that is co-constructed in the time and place of the interview. This is not to say that interview data is not usable or cannot bring benefit to an ethnography, quite the contrary. It does mean, however, that the interview data must not be used singularly, rather it should be used in conjunction with other data as part of the wider research to enable data triangulation when developing theory.

Undoubtedly, interviewing allows the researcher to speak with the participants to explore further what has been observed through any participant observation. There remain other methods that can contribute to ethnography, which would be chosen on the basis that they enable the research to adopt the chosen theoretical position. When exploring the experience of team working, be it in a workplace or a football team or a Women's Institute, then it may be valuable to observe the team dynamic in an interview situation (Sedmak & Longhurst, 2010). Steyaert and Bouwen (2004) explain that there are different forms of groups that occur when researching in organisations, those who the researcher controls by selecting participants and those who are naturally occurring, such as teams. Focus groups and group interviews "have a long tradition in marketing research and in opinion survey" (p. 141) but this does not mean to say that their value is limited in any way.

In a one-to-one interview, the researcher co-constructs knowledge with the interviewee. In a group interview or a focus group, there is already explicit and implicit knowledge and understandings within the group, if the group is a natural one (like a football team). In this case the researcher is trying to gain access to this rather than co-constructing it with a single participant. Contrastingly, in a group interview of people who do not exist as a group outside of the interview, people from other departments or people who participate in different sports at the same leisure centre for example, then the researcher will have slightly more control as they have co-ordinated the group. In this case it is more likely that the researcher will be able to play a role in constructing new knowledge and understanding alongside the participants as they each communicate with and learn from each other at the same time.

#### *Collecting written evidence as data*

The methods covered so far have all focused on the researcher interacting with their participants in order to gain an understanding of their culture. There are, however, other ways that one may interact with a community without speaking to its participants (Hammersley & Atkinson, 2007). Documentary sources and material artefacts “can provide information about the settings being studied, or about their wider contexts, and particularly about key figures and organizations” (p. 122) in a way that is not always possible through verbalised discussion. Hammersley and Atkinson acknowledge that on a basic level a documentary text, such as a diary or a procedures manual, may simply provide corroboration to what has already been discovered using other methods, triangulating the data and giving a rounded view of the culture. Importantly, however, they may also challenge what has been gleaned from interviewees or other informants, for example a certain practice may exist in a procedures manual that is not observed or that is openly ignored by members of the community. Without the procedures manual there would not be a way for the researcher to know that their participants were not doing as instructed, which would mean that a whole level of meaning (including connotations of resistance) would be left unexplored.

Taking a less formal example of written texts, diaries can provide a highly personal and intricate insight into a person's life that they may be too embarrassed to disclose through another medium, such as interview (Hammersley & Atkinson, 2007). Nicholl (2010) used diaries to inform her interview schedule to enable her to get a grounded understanding of mothers' experiences of caring for children with complex needs, analysing a diary prior to an interview allowed her to gain an insight into the lived experience of the mother that, she argues, she would not have been able to access through observation.

This section has explored the mechanics of ethnography through identifying and critiquing the use of methods that can enable a researcher to produce an ethnography of a previously unknown culture. Ever important, as stressed through each section, is that the methodological basis of the research needs to be driven by the underpinning theoretical perspective that supports the research aims. Having established what to do and how to do it I will now move to look at existing ethnographies that have been completed of workplaces with a view to exploring what has been considered when the ethnographies were constructed and, where possible, what methodologies have been employed.

## **Ethnographies of the Workplace**

Having considered the literature on ethnography, specifically looking at the way it is completed and how one gains an understanding of another culture ethnographically, I will now move to look at some existing literature that provides an ethnographic perspective of workplaces. Unfortunately, the literature is not rich with organisational ethnographies, although this is set to change as Watson (2012) explains "it is slowly becoming recognised that ethnographic research, or research that adopts elements of field research, has a great deal more to offer to organisational and managerial studies" (p. 15).

As Hammersley and Atkinson (2007) explain, there is not one model of ethnography, each one should be representative of the theoretical position of the researcher, for this reason, ethnographies are unique. Edwards and Belanger (2008) suggest that:

*“By a ‘workplace ethnography,’ we mean a study, using observation or other ethnographic techniques, of a particular group of workers and their relations of conflict and cooperation with managers. Such a study is interested in how work gets done, and not in the purely social relationships that may happen to occur in the workplace.”*

*(p. 292)*

This quote highlights the benefits of ethnographic research and its application to research in the workplace as it prioritises the people within the workplace, their relationships with each other, their relationships with their superiors and how ‘the machine’ of the organisation works to make what needs to happen actually happen. An example of this can be seen in research by Wenger (1998) who spent time in an insurance claim organisation, Alinsu, and the focal point of his research was in the staff members who processed medical claims. Through undertaking the research ethnographically he was able to explore the intricacies of the workplace such as the unacknowledged hierarchy of shift times – the earlier you started, the earlier you finished, to get on an early shift (and finish early, with the rest of the day to yourself) is only *really* available to ‘old timers’, the people who have been working there a long time. Collectively, the workforce exist to manage the processing of insurance claims, their relationships with their colleagues, supervisors and quality control teams all contribute to this; yet the level of detail to which Wenger was able to research, which is indicative of the power of ethnography, meant that he could identify that there were other things that contributed to these relationships, the need to not be there, the communally held thought that you were all only there to be paid and to spend time elsewhere, the support that existed between colleagues as a means of getting through the day.

Demonstrating the use of ethnography within workplace research, Orr (1996) produced an ethnography that explored the job of service technicians who repair photocopiers. He makes it explicit that the role of a service technician is varied, as they are always visiting different organisations, but that there are common situations that occur, due to the nature of their role of repairing photocopiers. To illustrate this he uses vignettes of ‘typical days in the life of a technician’ as this enables the reader to identify for themselves which parts appear to be mundane and run of the mill and which parts are clearly quite

different. Then, to demonstrate his analysis of the activities cited in the vignettes Orr revisits each vignette adding background information about the participants, organisations and activities. In doing this, Orr identifies that communities of practice exist between organisations, service technicians and the machines; key to his understanding of this is the inference that the “important point about the ethnographic study of work practice is that it must be done in the situation in which the work primarily occurs, that is, work must be seen as situated practice, in which the context is part of the activity” (p. 10). Adding to the literature on knowledge construction as part of a community of practice, Orr found that the co-construction of knowledge with colleagues and clients with specific machines meant that new methods of repair were developed (Amin & Roberts, 2008). The opportunities to construct this knowledge, Orr found, were not just whilst repairing machines but whilst having informal conversations with coffee or over a roadside diner breakfast.

Undertaking ethnographic research in a charity organisation, Vorhölter (2012) sought to explore the organisational approach to culture and participation in a South African faith based organisation whose aims were to improve living conditions in the city. Vorhölter conducted participant observation within the organisation whilst working for them as a volunteer. Her data was collected using field notes of observations and informal conversations throughout her daily volunteer work; this was complemented by semi-structured interviews with staff members and ‘beneficiaries’ of the project and also by the collection of internal and external documents that detailed the organisations work. Vorhölter’s position as a volunteer and a researcher presented problems with “role conflicts, which were related to being both researcher and employee, friend and observer, insider and outsider at the same time” (p. 2). Based on her research, Vorhölter makes recommendations of how organisations can improve participatory development to form, although she does not use the specific term, communities of practice. The use of ethnography in this research has enabled the volunteer based organisation to see itself in a deconstructed form, with Vorhölter providing an analysis of how power relations and institutional practices can both encourage and inhibit participation.

On a larger scale, Mehri (2012) used ethnography to examine the process of restructuring within a subsidiary of the Japanese corporate Toyota, named Nizumi, following the Asian economic crash of 1997. The methods that Mehri used are similar to those of Vorhölter, a focus on participant observation with supporting data from interviews and document collection. Similar to Vorhölter's position as both researcher and volunteer in her research, Mehri was employed by Nizumi at the time of his research. Whilst Mehri was working at Toyota during the research, he makes explicit that he was a contract worker and that his colleagues identified him as a 'Westerner', as he is not Japanese. This is not a point that he focuses on but I would suggest that in making clear that this distinction is understood between him and his colleagues that not only is he not a full participant in the community of practice (as would perhaps be expected of an ethnographer), but that he is outwardly classified as 'different' at work would have some influence on the relationship he had with his research participants.

The crux of Mehri's research is that Nizumi had to restructure their organisation following the Asian financial crash of 1997. The backbone of Japanese business is the notion of a 'Keiretsu', where multiple organisations interlock shares with each other to keep the structure of the sector strong. In reaction to the 1997 crash, Nizumi then used this structure, with the support of their parent company Toyota, to borrow money from other companies and to loan staff across the Keiretsu. Mehri found that employees did not respond positively to this as they felt as though members of the Keiretsu were interfering in their business affairs, especially because the restructuring meant substantial job losses and redundancies. Despite various packages being offered, Mehri found that the reason that his colleagues did not take the offers was their mistrust of management. This part of Mehri's data collection was through informal conversations, something that an outsider would not be able to have. This level of access, gained as an employee and as a colleague, means that Mehri's ethnography "provides a chronological, bottom-up, micro-social perspective [...] used to analyze the day-to-day dynamics of change" (p. 5), something that would not have been possible had he not used ethnography.

The flexibility of ethnography as a research style, rather than as a strict method, is acknowledged by Zickar and Carter (2010) who cite numerous workplace ethnographies from workers who built the Pennsylvania Railway System to the work lives of medical professionals in the oncology unit of a hospital. Zickar and Carter argue that the result of long term ethnographic data is a sort of autobiographical account of participant's lives in the workplace. The influence of the researcher is key to not only being able to penetrate the workplace and engage with the people being observed but also in identifying artefacts and documents to integrate into the largely observational data collection. Cullen (2011), however, suggests that the academic style of writing that may be associated with an autobiographical portrayal of a workplace is not something that would be welcomed by the management of an organisation who would rather have something more plain speaking of the issues raised; his research concerned the impact of the implementation of Spiritual Management Development into an Irish services organisation. This notion resonates with the view presented by Popoviciu et al. (2006), that the identification of the audience, who the ethnography will be written for, needs to be clear from the outset.

Concerns about conducting ethnographic research have been discussed at some length by Carmel (2011), he considers how the nature of ethnographic research (typified by its duration and the closeness to participants that researchers get whilst researching) can generate its own issues, such as the political role of the researcher and the relevance of 'office gossip' to the research. Initially, Carmel suggests that access to workplace research settings are often difficult to gain to complete ethnographic research as in doing so the focus moves to 'gaining access to information', which many a workplace may not want to give up. I would suggest, however, that, if simply due to the fact that a number of workplace ethnographies exist, the issue of access cannot be wholly inhibitive and that Carmel's experience of difficulties may be more indicative of the type of workplace (a healthcare setting) rather than the research methodology.

This section has proved useful to legitimise the use of ethnography within a workplace environment to make the 'unknown known' as is done in other

communities. Considering the issues raised by Carmel, of access and control of data, I feel it appropriate to consider other issues that concern ethnographic research and with this in mind will look at the ethical considerations when undertaking ethnography.

## **Ethics in Ethnography**

Fundamental ethical principles (see the British Psychological Society Guidelines) contain 'stock' ethical considerations that researchers should consider when designing and completing research on human participants. They include basic values such as:

- Having respect for participants for their culture, role, age, disability, ethnicity etc.
- Avoiding practices that are unfair or prejudiced
- Keeping confidential records secure
- Ensuring that participants are given ample opportunity to understand the nature and purpose of the research before giving their consent to participate. Confirming that they are able to withdraw from the research at any point.

These ethical guidelines are clear and succinct yet, based on the logistical assumptions of ethnography, they are not easily applied.

The basis of ethnographic research is for an outsider (the researcher) to go into a new culture (the field) to explore what that culture means for the people that participate in it. As the discussion so far has covered, ethnography is a flexible research style so there are a lot of decisions that the researcher must make before and during the ethnography that must be grounded in their research aims, the other obvious consideration when designing the research would be to ensure that participants are kept safe and that ethical guidelines are followed.

Some would argue (Bridges, 2001) that research "should be conducted by people from within the community" (p. 371) but this cannot have always been the case and indeed might compromise the notion of 'making the implicit explicit', which is the key to the ethnographies reviewed earlier in the chapter. However, if a community were to require somebody to explore their practices

with an open mind, without any prior knowledge of the community or its participants, then gaining an 'outsider perspective' by using an ethnographer who is independent from the community may be best. Again, the decision of researcher participation would be taken in line with the research aims that support the structure of the research. Through a process of negotiation to gain agreement, outside researchers can and do gain access to otherwise closed communities to explore them with a view to creating new knowledge as a result. When they do this they are, naturally, obliged to protect the research participants that they are seeking to understand. In light of this, there are some specific ethical questions that I will consider:

- What right does an outsider have to represent the experiences of another group?
- What precautions does an outsider have to take to maintain respect and care for the participants?

Murphy and Dingwall (2001) explain that ethical considerations within ethnographic research are not easily identifiable because of the close proximity that an ethnographer works with their participants. As such, it would not be an easy task to separate ethical issues from say, political issues and moral values. They do, however, suggest that ethical considerations should be examined in light of the theoretical position of the research insofar as needing to achieve the aims set out in the research and generate the new knowledge that can be gathered from the new community. With this in mind they refer us to Beauchamp et al. (1982) who provided a useful ethical checklist that can more easily be applied to an ethnographic research piece. The factors that should be considered are:

- Non-maleficence – research participants should not be harmed. This does not just refer to physical or psychological damage as a result of the data collection but in terms of reputation or other harm that may be induced as part of the research report
- Beneficence – research should never be just for the sake of researching. The outcomes of research should be both positive and identifiable by participants and gatekeepers

- Autonomy of self-determination – the values and views of the research participants should be respected and explored, not challenged and criticised
- Justice – people, participants or otherwise, should be treated equally and fairly represented

When these factors are considered in view of research within workplaces it means that all precautions should be taken to prevent the infliction of harm and to accurately represent all participants, including the organisation, the management and all staff. It should never be the intention of any research, ethnographic or otherwise, to inflict harm on participants. The emphasis should, therefore, be on attempting to prevent the infliction of harm onto research participants even as a by-product of the research. As standard practice we ensure that participants are briefed on the purpose of the research and their extent of their involvement and only then are asked for their informed consent to participate, in line with the British Psychological Society Ethical Guidelines.

Despite using this form of best practice, the nature of ethnographic research often means that the purpose of the research, as explained to participants at the start of the ethnography, may change (hopefully not too significantly) as the researcher becomes active within the new community and both gathers and analyses data. In addition to this, a further concern that is more specifically linked to participant observation would be the issue that in becoming a part of a new community or culture, the researcher will be experiencing everything that an existing community participant does. In doing this they are likely to interact with, or observe interactions with, new people all the time. It is these interactions that cannot be planned for so the extent of obtaining informed consent from all participants that feature in an ethnography could be contested as by stopping to obtain this during the course of an observation or whilst an interview taking place would be highly disruptive or impossible (Hammersley & Atkinson, 2007).

The nature of privacy is also a topic that Hammersley and Atkinson discuss, specifically how the purpose of ethnography is to make an unknown, closed, culture or community understood and open. In doing this a new form of

shared understanding by the participants of that community, the researcher and the wider outside world happens through publication and the dissemination of knowledge (in line with Beauchamp's consideration of beneficence). Within an organisational setting, the ethnographer is likely to become faced with information throughout the course of the research that is confidential and not for public consumption but by dint of its implicit nature has not been addressed in prior consent. An understanding about these circumstances should, therefore, be made prior to data collection, to ensure that the organisation and the researcher are clear about the use of confidential data that is unavoidably revealed to the researcher.

Raising the issue of the ownership of data, Lincoln and Guba (1989, cited in Hammersley & Atkinson, 2007) state that "when participants do not 'own' the data they have furnished about themselves; they have been robbed of some essential element of dignity" (p. 213). If I were to extend this from interview data, which is clearly very personal in a one-to-one setting, to observational data where a whole room of people may be being observed then the use of the data in terms of publication and dissemination is severely restricted for fear of damaging the rights of your participants.

When considering the potential harmful implications of ethnographic research these are naturally reduced due to the nature of the social sciences as well as due to the methods that are employed as part of ethnography. It is unlikely that participants will be placed in physical danger in a similar way to a medical experiment. However, there are potential consequences of participating in ethnographic research that the ethnographer and their participants need to be aware of and to control. As Fetterman (1998, cited in Brewer, 2000) explains, ethnographers cannot and do not work in a vacuum, they "pry into people's innermost secrets, witness their failures and participate in their lives" (p. 89) which could result in participants feeling nervous or anxious or under pressure from participating in the research. Furthermore, the implications of the published research would also need to be considered by the ethnographer in that there may be repercussions for participants in a workplace environment being considered inferior by their colleagues once their behaviours have been analysed and discussed. Hammersley and Atkinson cite an example of an

ethnography (Vidich & Bensam, 1958) where a community, and some participants, “notably those playing leading roles in local politics” (p. 214), were identified once the ethnography was published which enabled the general public to then scrutinise their behaviour. I will ensure that any publication taken from this research will not contain any such personally identifiable information which could lead to the identification of any participants, either within or outside of the organisation.

To account for the potential ethical difficulties that may arise through undertaking ethnographic research I will ensure that all participants are fully prepared for their level of participation. By this I mean that participants will be briefed as a group and offered the opportunity for individual questions prior to me entering the field, whilst in the field I will be working alongside participants in their every day role, observing as a participant, which I believe will provide ample opportunity for further questions to be asked or concerns to be raised. In doing this, I would argue that my own personal relationships with my participants will be such that if they were to feel uncomfortable with my presence or with my lines of questioning at interview that we would be able to discuss this.

## **Analysing Ethnographies**

To bring the chapter to an end I will, having considered the variety of ways that data can be gathered and the ramifications of this, look at the options one has to analyse ethnography. Data analysis is one of the most important parts of the qualitative research process (Leech & Onwuegbuzie, 2007); qualitative research is fortunate to have a large range of analytic methods available which include, but are not limited to:

- Analytic Induction
- Content analysis
- Storied analysis
- Thematic analysis

### *Analytic Induction*

Analytic induction involves the identification of phenomenon in data by finding evidence and examples that support the phenomenon which is used to make

a preliminary hypothesis about the research data (Katz, 2001; Znaniecki, 1934). Once a supporting instance has been found to suit the hypothesis within the data further instances are found to either support or disprove the new phenomenon. If an instance is found that disproves the phenomenon that has so far been supported by examples then the current constructed hypothesis is amended to encompass the original data as well as the new data that highlights a new, different experience.

Unlike grounded methods (see Glaser & Strauss, 1967), Fielding and Fielding (1968) argue that not all theories need to be grounded and that hypotheses can be obtained from phenomenon within the data. They argue that analytic induction is the equivalent of quantitative error associations where you continue to search the data to prove or disprove a phenomenon that you have identified to constantly develop the hypothesis.

The validity of analytic induction is dependant wholly on “internal variety, not on the quantity and logically pre-derived uniformity of the data set” (Katz, 2001, p. 495). Therefore, the validity of the phenomena that I identify through analysing the data is reliant on me finding a variety of examples and instances that support the phenomenon in question. To make the best use of analytic induction as a method of analysis I would need to make a primary analysis during the initial stages of the data collection, this would give me the opportunity to “create a descriptive and explanatory model” (Willis, 2007) to return to data collection with.

Fundamentally, analytic induction complicates two quite simple techniques in its analysis:

- The use of the constant comparative method
- The search for deviant cases

(Silverman, 2006, p. 296)

The constant comparative method that forms half of analytic induction is the idea that the researcher will continue to analyse their data by testing out provisional hypotheses that are found from new phenomenon in the data (Leech & Onwuegbuzie, 2007). The issue here, however, is that there is no

explanation given as to how the original phenomenon should be identified and decided upon as 'the one' that you constantly compare other parts of the data set to. The benefit, however, is that once the hypothesis has been identified and decided upon, analytic induction provides a positively structured way of substantiating the new hypothesis through constant comparison.

The search for, and use of, deviant cases is implied by the constant comparative method and is a somewhat quantitative approach to qualitative data analysis. Once the original hypothesis or phenomenon has been decided upon then as well as searching for comparisons within the data, you would be searching for 'deviant' examples that would disprove this hypothesis. A piece of data would only ever be deviant if it did not fit with the current phenomenon that it was being analysed against. Mehan (1979, cited in Silverman, 2006) explains that "the method begins with a small batch of data" (p. 298) that you identify a hypothesis from. From there the provisional hypothesis is confronted by comparative and deviant examples and constantly amended until "the researcher has derived a small set of recursive rules that incorporate all the data in the analysis" (p. 298). This would be made up of one hypothesis, or a set of smaller hypotheses that each accurately represents the researchers' interpretation of the data as a whole.

The issue with analytic induction, I would argue, is the notion that it aims to perpetually search for evidence to support a 'hypothesis'. In undertaking interpretative research, the idea of having a hypothesis, something to prove or disprove, is ill fitting. Further, if evaluation and analysis of data were to be considered ongoing things throughout data collection then it could be argued that analytic induction would lead to the researcher finding one item of interest in the field and from that point onwards only concentrating on that item until more and more examples of it are found. Doing this imposes importance on the example externally whilst devaluing the remaining data that may give other insights into the field.

### *Content Analysis*

Content analysis is the most deductive form of analysis covered here (Ezzy, 2002), it is very structured and used as "an accepted method of textual

investigation” (Silverman, 2006, p. 159). To ‘do’ content analysis, the researcher establishes a set of categories, more often than not before they commence data collection, that they wish to find within the data. According to Silverman, the most important part of designing the framework for the content analysis is that it must be succinct enough for different researchers to arrive at the same conclusions from the same data. The data are then analysed by systematically recording the number of times each category is mentioned, somewhat quantitatively.

The advantages to content analysis for qualitative research and, more specifically, ethnography are that you are “simplifying and reducing large amounts of data into organized segments” (Marvasti, 2004, p. 91). In a situation where there are vast amounts of data then there will also be a lot of codes identified, by systematically organising these, content analysis helps to simplify them quite significantly (Leech & Onwuegbuzie, 2007). However, this advantage of being able to categorise and simplify a large amount of data is also a large disadvantage when analysing ethnographic work. In assigning pre-defined categories to a wealth of ethnographic data the minutiae of the data, which is ethnography’s biggest strength, the detail and meaning can easily be lost. As Denzin (2003) explains, if we are to alter the metaphor of ethnography from “those of discoverers/finders to those of constructors/makers” (p. 438) then we are essentially quantifying the richness of qualitative data at the risk of losing meaning.

### *Storied Analysis*

Silverman (2006) states that “ethnographers deal with what is often referred to as ‘unstructured data’” (p. 161). One way of organising the vast quantities of data into something that is more accessible to the reader is through storytelling. Wenger (1998) used stories to analyse his ethnographic data as he argues that stories “can transport our experience into the situations to which they relate and involve us in producing the meanings of those events as though we were participants” (p. 203). The construction of a story, therefore, involves first hand events and experiences being reshaped, restructured and then told as a fresh happening or occurrence of events. In doing so, numerous happenings over space and time can be put into the mix with a

story representing the important, stand-out, parts from several months of ethnography into the shape of one or two (very eventful) days.

Similar to a narrative analysis, the production of a story to represent the data means that the data are examined closely for key things such as context, location, relationships and plot (Liamputtong, 2009). As with the writing of non-data driven stories, the story needs to have a beginning, middle and end with a plot, the plot being the purpose of the analysis, the thing you want to highlight as being important and as having emerged from the data. In many ways, I would argue, the writing of a story to represent the reams and reams of data that has been gathered ethnographically is one of the most effective ways of enabling understanding in the audience through accompanying them through 'life in the field' as the researcher experienced it.

### *Thematic Analysis*

Thematic analysis involves the researcher identifying themes, concepts and phenomenon in the data. Having first read through the data, the researcher should then attempt to identify emergent theory within the data by continually re-reading the data until patterns and similarities are found (Leech & Onwuegbuzie, 2007). These patterns are 'coded' and are used as the basis of theory. Liamputtong (2009) suggests that coding begins as soon as possible, during data collection if possible, so that the researcher has a better understanding of the data as they progress through the collection process. This model is often undertaken by phenomenologist's to enable them to identify and explore new phenomenon; a grounded theory (Glaser & Strauss, 1967) approach can also use thematic analysis as this expects a meeting of the new data with existing literature to form the analysis. The approach is often claimed as ideal for interview data as it allows different parts of the talk to be analysed and coded separately and then used together when the coding is viewed as a whole (Ryan & Bernard, 2003). Taking this assumption, of continuous analysis of smaller themes within the context, or framework, of larger ones, I would extend this use of coding to my observational data also. This will prove useful when observing the same person on more than one occasion, one theme may emerge in the first day of observation that then recurs throughout.

The critiques of thematic analysis are often derived from positivist epistemologies (Silverman, 2006) due to its inductive nature. The clear benefit of this approach to ethnographic analysis, is its ability to allow the construction of meaning by identifying the underpinning meanings of the data which is done by linking both the new and existing literature to develop theory (Ezzy, 2002). The primary disadvantage in the method is that by breaking down the data to such an extent, the stories of the participants that would be otherwise contributing to the emergent theory as a whole will, instead, be contributing as part of each new code.

## **Chapter Summary**

The review of ethnographic methodology presented here has considered the historical underpinnings of ethnography as well as its practical application and the critiques of that. Ethnography is based upon assumptions that are concerned with understanding the context and meanings of participants within the ethnographic setting, it is the intrinsic value in context driven data and meaning that makes ethnography the appropriate method for this research as its aims are concerned with examining the practices of a workplace to understand how participation is negotiated and knowledge situated.

Ethical issues have been discussed here but, due to the evolutionary nature of ethnography, all ethical issues that may arise cannot be easily identified whilst planning. These can only, I would argue, be planned for as best as possible but will likely be dealt with if they emerge from the research setting.

To conclude the chapter I have detailed some of the available qualitative methods of analysing data that can be used. In line with the principles of ethnography, the chosen approach must recognise the importance of the development of context and meaning that will emerge from the data in conjunction with the existing literature. Using this chapter as a base, the next chapter will explain the process of data collection undertaken in this research.

## CHAPTER FOUR

### Data Collection

The last chapter allowed me to justify the use of ethnography as the ideal method for exploring a workplace in such detail that would enable me to comprehend the intricacies of learning as discussed in the first two chapters. This chapter will further justify my theoretical position that underpins the use of ethnography and from this will explain the process of collecting data that I engaged in. The chapter will also see the introduction of Smart Debt Recovery, the case study organisation that supported my data collection.

#### *Choosing ethnography*

A research project that I had completed prior to registering for my PhD was an ethnographic exploration of behaviours and attitudes in a call centre. The focus of this research was to explore the experience of working in a call centre through understanding the inherent practices of the environment, the demands that the role of a call centre agent has and how issues of identity and relationship are negotiated. The outcome of this relatively small scale study suggested that the practices of a call centre environment were restrictive and required a somewhat disciplined shift in identity in order for the employee to successfully participate in the community. It was through the close observation of the call centre agents in this research that I was able to identify the value in ethnographic research, gaining a rich and detailed understanding of experiences that I would have otherwise been unable to access.

What became clear to me through the themes that emerged through this research was that the practices of the community (the call centre) were the fundamental gatekeepers for call centre agents as they are *required* to participate successfully in order to achieve targets, answer phone calls, service customers, etc. What I did not find explicitly in the data was how these practices were learned, how does a call centre agent know *how* to successfully participate within a community of practice, how do they know what identity shifts they need to make in order to do this and how do they go about making this shift.

My theoretical position is that learning is a complex process of negotiation, participation and reification of meanings within a community that is shaped by the participants as well as by external factors that are beyond the participant's control. My interest in learning at this level and with this position, coupled with my prior experience of researching a call centre environment, meant that I wanted to explore learning to such a minute level that ethnography was the most obvious choice to make.

Registering for a PhD enabled me to explore and attempt to answer the questions that my previous research had left unanswered. Having already identified the benefits of employing an ethnographic methodology, through my original research and the discussion in the last chapter, I needed to find an organisation that was willing to support my research that was small enough that I could spend my time exploring most of the practices of one or two of the communities in the organisation and large enough that these practices would have multiple influences and have the power to both shape and be shaped by the participants in their community.

#### *The Organisation: Smart Debt Recovery*

Through a personal contact I identified an organisation and was invited to present my research proposal to the Operations Director and her team. They agreed that the research would be a worthwhile project for them to support as it would provide them with a third party view of their organisation that specifically reviewed how their employees viewed the business, how they engaged with its practices and, crucially, how they learn.

Smart Debt Recovery (SDR) is a debt recovery agency, they specialise in purchasing debt from creditors including high street banks and store-card providers as well as providers of payday loans and car finance. Their business model is simple in that they purchase the debt at a reduced value and then collect the balance of the account from the debtor. The people on the front line of the business, those people responsible for collecting debt, were to be my participants. Their job title is a Telephone Negotiator (a Debt Collector) and their role, in its simplest form, requires them to contact debtors

(through calling them or corresponding via letters or email) to collect money to settle their accounts. The complexity of the role relies on the strong negotiation skills of the collector and their knowledge of internal and external processes and practices to enable the successful collection of outstanding debts.

They work on a shift pattern that revolves around an eight hour day, with people working from 8-4 and 10-6 and then one late shift per week of 12-8, additionally they open on a Saturday morning until 12 and each collector works one Saturday in three. They spend their whole day in front of a computer with a headset on their head through which they speak to debtors on incoming calls and outgoing calls. Debtors call on receipt of letters from SDR and from the court so the collector responds to their queries and negotiates payments using a computerised account management system (The Debt System). Once per day the collectors use an outbound power dialler, this piece of software dials debtors who have missed payments or whose accounts may be due for review, when the debtor answers they are then connected to a collector.

### **Ethical considerations: obtaining clearance**

The research proposal was subject to clearance by the University of Huddersfield Human & Health Sciences School Research Ethics Panel. A copy of the submission along with the consent forms and information sheets provided to them can be seen in Appendix A.

A priority of the ethics panel was for me to obtain consent from all parties involved. This initially required a letter from the organisation confirming that they were happy to support the research through allowing me access to their buildings, their staff and their client records. The organisation also required me to sign a non-disclosure agreement meaning that I am not able to disclose confidential details about the organisation's clients, customers and employees. Whilst I was happy to agree to this I had to make it clear to the organisation that I would need to use some of this information, suitably anonymised, to enrich the data as well as to provide realism to the accounts made through my analysis. For example, the name "Smart Debt Recovery" is a fictional name

that I have assigned to the business, as are all of the names of participants as well as all references to creditors such as Polly Newmans as the name of a high street store that provides a store-card, Home Credit Direct as the name of a low value pay day loan supplier and Griffin-City Bank as a name for a high street bank.

In addition to this, the employees that would be the central focus of my research were given information sheets and were asked to sign consent forms to confirm that they were suitably informed and willing to participate in my research. The information sheet and consent forms can be seen in Appendix A, they provide details on what the research is about and what their involvement would mean, it included contact details for me should they have any questions. To make the participants feel comfortable with my presence and with disclosing information to me I made sure to tell them that their data would be anonymised enough to ensure that their management teams would not be able to identify them. This, I felt, was important as I wanted the participants to be as open with me as possible which, I anticipated, may have meant that they disclosed things to me, or acted in a way, that was not in line with company policy. As part of protecting my participants I ensured that they understood that any of their actions would not be reported back to their managers, unless of course they confessed to some sort of illegal activity, fortunately this did not happen so there was not a problem.

The feedback from the school ethics committee was supportive of my research and they merely required me to make small alterations to my research information sheets and consent forms to make the purpose of the research and the consequences of participation clearer to enable my prospective participants to make a fully informed decision. As these alterations were minor no further submission to the ethics committee was required before commencing data collection.

During the course of my data collection I tried to remain sensitive to the needs of my participants, for example I would always ask the collectors if I were able to sit with them whilst they worked before I did, and on occasion they would say that they would prefer I did not – perhaps because their monthly target

was a long way off and they felt they had to work without distraction to achieve it. On these occasions I would respect their decisions and move to sit elsewhere. One particular collector did not mix very well with her colleagues, so when I was sat with her I tried not to speak with the other collectors, with whom I had worked previously, and to focus my attention on her so as not to bring other people into the conversation with whom she may not want to speak. These sort of decisions I made either on the spot or after sitting with somebody for a day or two, they are decisions that had to be made whilst in the field, there is no way that I could have prepared for these sort of issues beforehand.

Whilst in the field I was exposed to a variety of sensitive information including debtor's names, addresses, contact numbers and payment details. Naturally, I did not take note of any of these. When I noted instances of debtor-specific conversations that were serving the purpose as a valuable example of participation or indeed of learning, I would anonymise the name of the debtor in my notes and make loose references to their account, for example saying that their account balance was £800 and that it was a store card but no further specific details that would enable somebody to identify the debtor. I did not record any problematic issues for the organisation that left me with difficult decisions about disclosing these to the management team.

## **The Methods**

Further to the discussion presented in the last chapter, ethnography is a research style that employs a number of methods to explore a research question through triangulating data obtained in a specific context (Brewer, 2000). It is the use of multiple data collection methods that allows multiple perspectives on the same environment to be considered. Ethnography is often (erroneously) used synonymously with observation, specifically participant observation. Hammersley and Atkinson (2007) explain that participant observation is key to ethnography when used with other methods such as document collection and interviews; they also acknowledge the value of less formal interviews in the form of conversation in the field. This research makes use of a number of methods to form its ethnography, specifically:

- Observation

- Conversation
- Interviews
- Document collection and analysis

Now I will explain how I used each of these research methods to collect my data.

### *Observation*

The observations that I made in the workplace were designed to contribute to the following research aims:

- To explore the everyday practices of a workplace and how employees work and interact
- To identify the mechanisms in place for employees to identify, access and shape the knowledge that is situated within their environment
- To explore the notion of participation within a community of practice to challenge the assumption that a journey can be made from legitimate peripheral participant to full participant

Observation is the main contributor to most ethnographic research in the form of participant observation (Hammersley & Atkinson, 2007) as it takes up the most amount of time and produces the most data; it is the act of participating within the context that is being researched that enables such rich data to emerge from ethnography. The act of participating whilst observing is not one that could be uniform across space, time or different ethnographies. For me, acting as a participant observer involved me accompanying staff members doing their regular roles. Whilst I did not have a recognised role within the business, I had very good access to its people, its buildings and the roles (systems, processes, client records, debtors etc) of the participants I was observing.

For my observations I would sit with a collector and plug a headset into their phone, this would allow me to listen to their phone calls and hear both the debtor speaking on the phone and the collectors' response. Sitting next to them I could see all of the information that they had on their desk including post-its and information sheets and I could see what they were doing on the debt system on their computer. For their break time, the collectors' would either go outside for a cigarette or go into the break room that had a

television, sofas, coffee and vending machines as well as tables and chairs to eat at. During these break times I would not force myself upon the collector that I had been sitting with whilst working as I did not want to impinge on their free time away from their desk. However, as my data collection progressed and I began forming relationships with the collectors, I would be invited to join them for a coffee at break time, which I would accept.

The nature of my observation was such that I participated to the extent that I was present in the office and communicating with all of the collectors, I would ask questions about the work they were doing, the people they were speaking to and the things they had around their desk. On occasion, as I spent more and more time in the office and became more familiar with the work and with the computerised debt system, I found myself helping some of the collectors, for instance if a caller was difficult to hear or understand and I understood what they were trying to say and what information they were calling for I would point it out on the screen or scribble down what they were trying to say and show the collector. Similarly, I recall helping one collector when they were looking for a system code to write off the balance of the debt because somebody had been declared bankrupt, they were asking the person next to them but I had in front of me a help sheet document that I had collected as part of my document collection so I was able to help by giving the collector a copy of the sheet I had. My participation, however, ended there, I was not actively engaging in any work as the collectors were; I sat and observed and took notes of what I saw.

### *Field notes*

Having thoroughly considered the use of field notes in my last section, I will only discuss the decisions I made about my field notes here rather than the options that were available to me and the pros and cons of each. As I wanted to explore the everyday practices of the community, to enable me to identify the specific learning mechanisms that exist and the way that knowledge is situated within the community's practices, I decided that my notes would need to record what I saw in a way that would complement the environment that I was observing. I decided not to record my feelings or opinions on the

observations that I made in the field largely because I did not want that to detract me from taking notes about what I saw.

That said, in making my field notes I did not directly attempt to make them objective as I did not think that this was a feasible option. Further to my discussion on the value of ethnography, I accepted that my data would be constructed through my own research lens and that this infers that true objectivity would be unattainable. As this is the case, my data will reflect the choices that I made in the field on what things to observe, who to talk to and sit with and the questions that I should ask. Whilst I accept the notion of subjectivity I have now found, when reading my field notes, that I reported the observed activities in such a way that I am now able to relocate myself in the context that the notes were made. An example of my interaction with my participants during my observations is:

*Certain accounts (Home Credit Direct) you cannot do Experian credit checks on them. Colin finds one where its been done so tells Sadie, who did it, she shouts back over:*

*Sadie: "It [the system] should not have let me do it then!"*

*Colin: "True"*

*Keith: "Why can't you do an Experian check on them?"*

*Colin: "Do not know. It costs us to do a credit check. Probably not worth it."*

By noting down interactions such as this I was able, when analysing my data, to recall the interaction, with Colin stood up (headset wire stretching away from the phone) talking over the desk to Sadie. Additionally, noting down context-specific information, like the fact that collectors should not obtain a credit check for accounts from Home Credit Direct, meant that my all-round knowledge of the environment was constantly increasing.

### *Note taking*

My notes were all taken in longhand on A4 pads using a pen. I abbreviated where possible and quickly found that as I became more aware of the practices of the environment, my abbreviations matched those of the people that I was observing and I began noting down using the language of the environment. For example, in lines 3706-3708 my notes were:

*Debtor calls. £458.97 balance. Judgement applied for. Imran explains what a CCJ is and convinces her to pay £152.99m over 3mths to avoid the CCJ. S25 to BR, i100 for £152.99, i124 for DD for 2x £152.99 - Feb/March.*

This means:

- S25 – transfer account to Imran’s collector number (BR)
- i100 – card payment against Imran’s own account, for his target as he has negotiated the payment plan
- i124 – set up a direct debit for two further payments in February and March.

Earlier in my observations my notes were less full of jargon, for example in lines 1656 and 1657:

*On the system, when an account needs to come back from Doorstep you S25 (Change Review Owner) to P2 (FSU auto-allocate queue)*

At this point I was still learning what the system codes meant so would put the definitions in parentheses after the code.

I made notes continuously during my time observing and noted down how the collector would navigate their system, the information they would use to help them with their role and, more importantly, the people they used for help and the interactions they had with them. I noted down as accurately as possible excerpts of conversation and then a small comment on the meaning of the conversation, what the outcomes of it was (shared learning, asking for help) and then whether this new knowledge was used in practice.

I decided against using a tape recorder to make my notes as the majority of my time was spent sitting with a collector listening to phone calls with a headset on. Whilst the microphone on my headset did not add my comments or speech to the phone call it is likely that my notes, if made verbally, would have disturbed the collector and may have been picked up by their microphone for the debtor to hear.

As I was usually in a one-to-one configuration with the collectors with other people coming in to interact with the collector on an ad-hoc basis, I always noted down the name of the person I was sitting with and the people that they interacted with. During the course of my observations I did observe group

sessions and meetings with anything from two to eight people interacting around a specific focus: a monthly progress meeting; a team briefing session; a training session. I considered tape recording these sessions so that I could focus on note taking the actions and behaviours of the researched but I decided against this as I felt that it would have made my presence more imposing, to have a tape recorder in the middle of the table. As it was my intention to act as a participant as observer I took this to mean that my presence would not involve my direct participation in the activities being observed (Davis, 1986).

The notes that I made were typed up at the end of each research week which usually consisted of two or three days observation. I typed the notes up as I made them with little additions whenever something in the original notes was unclear or I thought I could elaborate on a situation if I remembered it clearly. I decided to type my notes up weekly so that they were still fresh in my mind following my observations to help reduce ambiguity.

As I began to observe more and more activities within the field I found that my knowledge about the role that I was observing grew to the extent that I began using specific terminology in my notes that would only ordinarily be understood by a participant in that community. Further to this I found that I would use this context-specific language when talking to the collectors whilst I observed them.

In the beginning of my note taking I found that I would note more of the mechanistic and social things that my participants were doing. This meant that I would note about their interactions with colleagues and what system instructions they would do and how much post they would complete. As I became more familiar with my participants and with the field and began to gain a better understanding of their role my notes changed to be more about the meaning of the actions that they were completing and the consequences of their words on a phone call and their interaction with their colleagues.

As I expected before entering the business, I will have missed a number of incidents that would have been noteworthy or that would have given me

another example of a situation or scenario although of course I am not aware of what these might be. Likewise I must have sometimes missed the intricacies of conversation when trying to keep up with the other actions going on around me. When I was aware of this I would keep a note and leave space for me to record details of the trivial aspects of what I was observing and concentrating on making detailed notes of the more complex conversation or actions that I thought were of value. That said, it remained my intention throughout my time note-taking in the business that I would record, in as much detail as I could, an accurate depiction of the organisation and its employees rather than making notes based on my opinion and impression of what I observed.

### *Storying the data*

Once I had read through and began to code the observation data that I had in the form of field notes, I picked out activities and interactions that had I had observed that I thought would provide a thorough enough overview of the experience of working at SDR, including the intricacies of practices, the work that the collectors do and the nuances of relationship and interaction. Once I had these examples I then wove them together with the help of the documents that I had collected (see Appendix D) to form the story that makes up chapter five of this thesis. In doing this I was representing the data that existed already in story form as a new story (Bruner, 1997), I repackaged six months of observational stories into three very busy days for one of the participants that I observed.

### *Interviews*

The interviews that I completed complemented the observation data that I had already gathered, in doing so they contributed to the following research aims:

- To explore the everyday practices of a workplace and how employees work and interact
- To identify the mechanisms in place for employees to identify, access and shape the knowledge that is situated within their environment
- To explore the notion of participation within a community of practice to challenge the assumption that a journey can be made from legitimate peripheral participant to full participant

To complement my observation notes and to allow me to explore the notion of practice, participation and identity in more detail I decided to invite six of my key observation participants to a semi structured interview. These were recorded and transcribed.

Further to the discussion from the last chapter, interviews can provide a valuable way of further exploring a community following participant observation as it enables the participants to explain and contextualise what the ethnographer has already seen for themselves. My use of interviews in this research was as a supplement to the observational data that I had already garnered; its purpose was to provide depth and a further level of understanding to the existing data. There are four typologies that can be used when interviewing (Noaks & Wincup, adapted and cited in Silverman 2006) which are:

*Table 4.1: Typology of Interview Strategies (Silverman, 2006, p. 110)*

<b>Type of Interview</b>	<b>Required Skills</b>
<i>Structured interview</i>	<i>Neutrality; no prompting; no improvisation; training to ensure consistency</i>
<i>Semi-structured interview</i>	<i>Some probing; rapport with the interviewee; understanding the aims of the project</i>
<i>Open-ended interview</i>	<i>Flexibility; rapport with interviewee; active listening</i>
<i>Focus group</i>	<i>Facilitation skills; flexibility; ability to stand back from the discussion so that group dynamics can emerge</i>

From these four typologies I decided to conduct a semi-structured interview for a number of reasons. I wanted the stories of my participants to emerge from the interviews which meant that an overly rigid structured interview would not be flexible enough to allow me to probe to understand my participant more deeply. Furthermore, I chose the interview participants because I had already observed them as part of my research so they were already aware of the purposes of the research and I already had an understanding of their abilities,

who they worked with, how well they performed at their role. An open-ended interview would not, I think, provide the structure that I would require to ask questions about the varying parts of the collector's role as well as their motivations and thoughts on their role. Whilst the participants did have a good understanding of the purposes of my research, I do not think they would have known enough to be able to talk freely for any length of time.

A focus group would have, I think, provided a very interesting data set as this would have allowed discussion around topic areas to do with the role. It would not, however, have enabled me to speak to the collector's on a one-to-one basis about their individual stories and trajectories as debt collectors. Aside from this the business would not have allowed me to take a number of collectors at one time to participate in the focus group as this would have had an impact on their call queues.

### *Document Collection*

The purposes of collecting documents from the workplace during my observations were to contribute to the following research aims:

- To identify the mechanisms in place for employees to identify, access and shape the knowledge that is situated within their environment
- To explore the notion of participation within a community of practice to challenge the assumption that a journey can be made from legitimate peripheral participant to full participant

From my own work experience I anticipated that within the case study business for this research the employees would have access to official documents produced by the business but that they would also create their own documents or adapt some to suit their own needs.

Whilst I was observing and note-taking I took copies of some of the handouts and information sheets that the collectors had on and around their desks. They were largely the same across all the employees within their department however people would arrange them differently, where some would perhaps pin them to their wall or notice board rather than having them sitting on the desk others would have them taped to the desk so that it was always in the

same place for them to refer to. I did not collect documents in any systematic way and instead asked to take photocopies of any sheets that I found people referring to regularly. I do not, therefore, have a full collection of all documents that collectors used to do their role but I do have a good sample of the ones most referred to. I likewise asked for copies of emails that had been sent out distributing new information or changing a process that collectors were to follow and also obtained copies of the training material in the form of PowerPoint presentations.

A selection of the documents that I collected from within the business can be found in Appendix D, I have edited them to so as not to impinge on anonymity but have left enough details in there for the purpose of the document to remain clear. In addition to these documents I used the World Wide Web to gain access to documents that both directly and indirectly impact the working lives of the collectors but that do not originate within the business. Examples include literature from the Credit Services Association, HM Court Service and the Consumer Credit Counselling Service. I have not included the content of this literature in Appendix D as whilst they did help me to construct an understanding of the debt collection industry, they are freely available and not just in use by SDR.

### *Conversations*

Whilst my semi-structured interviews allowed me to expand on the data that I obtained through my participant observation there is also great value in the conversations that I had, and noted down, during my time observing the debt collectors. Conversation came about mainly during the time I spent observing my participants.

The typologies of interviews referenced above from Noaks and Wincup (cited in Silverman, 2006) do not include conversation as a mechanism for data collection based on people's talk. The data I collected whilst acting as a participant observer I did not classify as interview data as the conversations were generally informal, casual encounters that supplemented what was being observed.

## The Logistics

### *Time Frame*

The Senior Management team of the business did not have any preference on when I started and finished my data collection. Once I had received suitable ethical clearance from the School Research Ethics Panel and was comfortable that I was in a position to know what I would be looking for when I began my observations I negotiated that I would start visiting the business and observing the staff in September 2009 and stayed there until March 2010.

### *Research Environment*

Access was granted to the following areas of the business:

- The Training and Development team and their material
- The Collections team and their supervisors
- The Financial Difficulties team and their supervisors
- The building in general
- The staff break areas
- Phone calls to debtors

### *Analytical Focus*

The focus of my data collection was:

- The employees
  - o Their supervisors
  - o Their day-to-day role
  - o Their support structures
- The environment
  - o The practices

### *Data Collection Processes*

*Table 4.2: Data Collection Processes*

Data	Data Type	Data Form
Observations	Collections statistics Collector – collector interactions Collector – supervisor interactions Debtor phone calls Debtor post (County Court Claim Forms,	Written notes Documents Drawings/diagrams

Data	Data Type	Data Form
	Admission Forms, Bankruptcy and Insolvency Notifications) Group training sessions (n=18) Monthly performance review collector-supervisor (n=2) Office (layout, age, decoration) Training package design meeting	
Interviews	Collections team (n=3) Financial Difficulties team (n=3)	Written notes Taped interviews Transcriptions
Conversations	Collectors Management team Supervisors Training and development staff	Written notes
Documents	Handouts Information sheets Process guides Training material	Written notes Photocopies World Wide Web

### *Interviews*

I split the six interviews across the two departments that I had been observing (Collections and the Financial Difficulties team) and chose participants based on the experience that I had of observing them and on how representative of the business they were in terms of gender and their length of service with the business. The demographic was as follows:

- Collections team:
  - Male, 25 years old, 2 years service
  - Female, 47 years old, 8 years service
  - Male, 24 years old, 1 year service
- Financial Difficulties team:
  - Female, 17 years old, 18 months service
  - Male, 21 years old, 6 months service
  - Male, 33 years old, 3 years service

The interview topics were the same for all participants. I began by asking them about their careers before working at SDR, to get a feel for their educational background and their work experience that may inform their work

at SDR. I then focused on their work at SDR and asked questions that would allow me to explore their perceptions of their work, what they thought of the members of the team, and of the debtors that they spoke with. I then asked them about their learning, about who they would go to if they needed help and support. Additionally, I was interested in finding out where specific knowledge came from that existed outside of their community of practice, so I asked questions about the court system and the assignment of CCJs to find out where they gained the knowledge about these practices so that they could speak confidently with debtors about it.

SDR were very accommodating and supported the interview process. I was allocated one of two meeting rooms away from the main office so that I was alone and with the collector and that we would not be disturbed. The only requirement that SDR had were over the time of the interviews, I was not able to take the collectors away from their work for too long so as not to impact on incoming phone calls too much. The shortest interview lasted 31 minutes and the longest 68 minutes with a mean duration of 42 minutes, I scheduled the interviews two months after finishing my observation, which gave me enough time to complete a first pass analysis of my data, and construct the story that features in the next chapter. I made use of this first pass analysis and storied data to inform my interview schedule.

## **Chapter Summary**

This chapter has allowed me the opportunity to justify the research methods employed in this research; each were chosen for their usefulness in allowing me to fulfil my research aims. In following the existing literature on ethnography (Brewer, 2000) I have treated the research as a collaboration of methods that focused on participant observation being complemented by interviews and document collection. In the next chapter I will begin the analysis of my data

## **CHAPTER FIVE**

This chapter marks the introduction of data to this thesis. The first four chapters have systematically justified the need for this body of work, to provide a sociocultural explanation of the processes of learning in the workplace. The most succinct way to do this, further to the discussion in chapters three and four, was through completing an ethnography in the case study organisation, Smart Debt Recovery (SDR). The first part of analysis, based on my participant observation and document collection, is presented in this chapter through the medium of a story. The first sections of the chapter justify the use of a story as a valid and relevant method of representing ethnographic data and explain the process that I undertook to construct the story from the data; the latter part of the chapter is the story itself.

### **Analysis through storytelling**

Further to the discussion presented in the last chapter, the purpose of ethnography is to make the strange familiar and the familiar strange; by researching the minute detail of a community, the intricacies of the community, the interactions and participative acts of the participants and the practices of the community that provide structure to it all are all exposed. Inseparable from this is the context, where the research happened, what the 'arena' for data collection was. Denzin (1997) explains that ethnographic research is as much about the writing process, the portrayal of the new and previously unknown community, as it is about the data and its collection. In line with this, Tovey and Manson (2004) suggest that the use of a story, rather than a more traditional thematic analysis that codes and dissects the data, leads to the generation of a more whole and rounded view of data that is rich with context and meaning in the same way that 'the field' was for the researcher. Put succinctly, "an ethnographic story can preserve experiential form and process as well as content" (Charmaz & Mitchell, 2001, p. 169).

The underpinning assumption of stories is an acknowledgement of the representation of a dynamic context displayed through a subjective lens. In suggesting this, Tovey and Manson say:

*“we have, perhaps, different understandings of social context in this way, a subjective self within specific descriptive social and cultural settings, or the self within a broader social context utilising sociological theory” (p. 231).*

This quote demonstrates how the purpose of a story can shift the perspective of the social context that is portrayed. A thematic analysis strips the understandings of the social context as it splits the data into manageable chunks to make themes; a storied analysis maintains the richness of the contextual setting meaning that the broader social context of the events in the story can be analysed as a whole. Similarly, Clough (2002) agrees that the use of narrative is useful in that “it opens up [to its audience] a deeper view of life in familiar contexts” (p. 33), with the focus being on the content of the narrative rather than how it was constructed. Brady (2005) argues that analysing information interpreted from another ‘cultural epoch’ “cannot be done without a code or guide” (p. 981), so the use of stories enables the reader to make sense of data by projecting it into a real-world metaphor.

Explaining the power that stories in research have, Gabriel and Griffiths (2006) justify the use of stories in organisational research as they enable researchers “to gain access to deeper organizational realities, closely linked to their members experiences” (p. 114). In doing this, they suggest that the politics and culture of the organisation can be studied in a safe way; “accuracy is relaxed in the interest of making a symbolic point... [which in turn means that] stories are able to evade censors... and express views and feelings which may be unacceptable in straight talk” (p. 114). Further, Gabriel and Griffiths explain that one major strength in using stories as an analytic tool is that they infuse facts and events with meanings, by surrounding them with deep and rich contextual detail.

Stories, Essers (2012) explains, are not given their power by being just a mere string of facts written together in prose, rather “the truth of stories resides in their meaning” (p. 333). By this, he means that the factual researched messages are concealed in something more easily digestible by the reader. This, he suggests, may be critiqued as a disadvantage to the use of stories in organisational research as it may be misused by managers to convey their preferred view of the organisations’ corporate identity. Further,

Brown et al. (2009) acknowledge the limitations of story-based research, citing criticisms of immaturity that would not be a factor in more 'scientific', positivist organisational research. Having said that, Stutts and Barker (1999) qualify the use of storytelling research in organisations as "storytelling research has produced a rich body of knowledge unavailable through other methods of analysis" (p. 213). It is for this reason that I have made use of storytelling in this body of work. To support my research aims, which are to explore notions of practice and participation within an organisational context, I collected a wealth of context-specific data. In order to fully and purposefully present this data, within which the analysis and conclusions of this thesis are rooted, I wanted to ensure that the richness of the context and the intricacies of participation were accessible.

In order to fully represent intricacies of the workplace practices that were clear to me, having undertaken data collection ethnographically, I have written a story that depicts three typical days in the life of a debt collector at Smart Debt Recovery. Matthew, a debt collector, is the focus of the story; he has worked at SDR for two years. He has always been on the same team so has quite a strong relationship with his colleagues and his team manager. He is a medium to high performer on the team so whilst he usually achieves his monthly targets, he does not tend to exceed them by a great deal.

## **Constructing the Story**

When constructing the story it was clear to me that it needed to serve not only as a tool for me to complete the analysis of my ethnographic data but it needed to embody the experience of working at Smart Debt Recovery. I wanted the reader to be able to draw conclusions, based on their own experiences and the data presented to them, about what it might have been like to have participated in the community of debt collectors at SDR (Brady, 2005).

Throughout this research and, specifically in the discussions on the merits and uses of ethnography in chapters three and four, I have argued for the acknowledgement of the subjectivity inherent in all stages of research. I adopted an assumption, that research is intrinsically subjective, and I have

reiterated this throughout the thesis. The use of a story to represent the ethnographic data collected, itself a collection of 'stories', is a way of embracing the subjectivity of research and constructing the world for the reader as it was co-constructed by researcher and participant.

Whilst undertaking my data collection I became aware of how I had quickly, and relatively easily, become immersed in the community; I started understanding the implications of the work for the collectors that I spent so much time with rather than just writing down the keystrokes that they made and the outcome of their telephone calls. It was at this point that I realised how much of the 'basic' practices I had become accustomed to, so did not feel the need to write them down, or how little explanation I would give to practices in my notes because I knew the context that the practice happened in so did not feel the need to elaborate in note-form. When I viewed my data in this way, the realisation of the importance of context was amplified. I decided, therefore, to construct a story from my data that would present a picture of working life at SDR.

The story is a construction based on my data, my memories and my theoretical assumptions surrounding organisational learning, that practice and knowledge are underpinned by participation. Central to the construction of the story was my familiarity with the data; I observed it, wrote it down, typed it up and then read it innumerable times. Whilst typing up the data my attention was drawn to the subtleties of the context and of the time that the data was recorded; the tone and content of my notes reflected how engaged, bored, enthused, confused or interested I was in the context as I recorded it.

To provide a structure to the story I referred back to Wenger's (1998) vignettes that describe Alinsu, an American health insurance company. The stories, that impressed me and highlighted the relevance of context and practice so well, explain the practices that mediate participation in the claims processing department through the eyes of a claim processor, Ariel. The vignettes were a powerful tool that, I felt, allowed me insight into the working life of Ariel and her colleagues, to imagine the practices within Alinsu that mediated Ariel's participation. I wanted my story to enable the same powerful

imaginings of SDR; through them I wanted the reader to be able to imagine the activities, practices and demands of the environment as well as the identities that emerge from and are co-constructed by it.

To write the story I began outside of the building, as I first encountered the organisation, entering the building and then moving through the narrative of three days at work, telling the recorded data as stories and events. Sometimes I would stop and look at the data to ensure that the events that I portrayed in the story were accurate reflections of the data. The story is a composite of all that I observed, the conversations I had and the documents that I had sight of. It is not a diary of my research, the events that make up the story were not sequential; rather it is a combination of events that I observed, with attitudes and interpretations that I gleaned from my participants through conversations during observations with them. May (2004) points out that “a... story includes a multitude of narratives and identities, which are tied to the larger story the narrator is attempting to tell” (p. 171), which is exactly the case with this story. There are a number of characters present in the story that are all based on the participants that I spent my time observing. A lot of the ‘talk’ in the story is directly quoted from these participants where some of it is rephrased and paraphrased.

When constructing the narrative I was focused on the goal of providing a framework for the reader to imagine the context of SDR and the intricacies of practice and participation as I observed it. In doing this, I acknowledge that the events that are evident in the story have been chosen as I believed them to be important in understanding the communities of practice at SDR and the way that participation happens. In an attempt to keep the story as clear and concise as possible in order that the reader engages with the story rather than the linguistic properties of the text, I avoided the use of rhetorical devices such as metaphor or hyperbole. This is not to say that they do not exist in the story, just that I tried to keep them to a minimum to avoid their shaping of the text. That said, however, the reader may find that their absence, or my reduced use of them does indeed shape the story.

Like all texts and all things, judgement of the stories will vary according to theoretical understandings, beliefs, reactions to the data, attitudes to the narrative style and interest in the topic and I would accept any such criticisms so framed, given that it is my interest, my reactions, my attitudes and my theoretical understandings and beliefs that generated them.

## **Analytic Authority**

Criticisms against using stories for analysing data include questions over the authority I would have to represent the context of SDR, given that I am using the story to comment on notions of practice and participation in organisations. Atkinson (1997) raises concerns over storytelling as it lacks sufficient methodology and analysis, inviting the rhetoric to be taken at face value. However, Bochner (2001) challenges this contention, suggesting that stories are there to “model theorising and living” (p. 141) and that Atkinson’s approach would be to think ‘about’ the story whilst their real purpose is that of a tool to think ‘with’. In this body of work, the purpose of the story is for the reader to use it as a tool to enable them to access the community of practice at SDR, constructing notions of practice, participation and identity.

The argument that I have made so far justifying my use of stories in research has suggested that the use of the story as a tool will lead to the reader interpreting and constructing their own view of the data and so of SDR. This is indicative of my position, that all research is intrinsically subjective, so it is to be expected that data collected by me and then constructed by me into a story will resonate with my position as author. On this basis, the point of stories is to “evoke narrative research, that prioritise[s] understanding and thinking with a text, but also engage[s] in sociological critique” (Tovey and Manson, 2004, p. 232). I hope this has been achieved. Having written the story I asked a number of people to read it (friends, supervisors of this thesis) to note their reactions. The reactions to Matthew, the focal participant, have been mixed. The way the readers constructed him was very different; some constructed him as a poor collector, a poor performer with little interest in his work whereas others constructed him as the model employee who is happy to take time to support his colleagues but is focused and determined to do well for himself and so the business. In the story I do not comment or provide an

opinion on Matthew's approach to his work, so I have found it interesting to receive such varied feedback from different readers. Clearly, I think, this demonstrates that in reading the story, understandings of what makes a good collector, team member, colleague, employee etc have been constructed by the readers and judgements made against this. The readers have thought 'with' the story, rather than 'about' it.

The following narrative explains the way that I went about writing the story and my justification for doing so. The chapter then ends with the story of Matthew, the collector at SDR.

## **Writing the Story**

The focus for the story emerged from the data as I identified practices and participative acts that gave an explanation of learning happening, or not happening, in the workplace. In some elements of the story, the training session, I have told of one incident which has elements that represent other incidents and events from the data. Similarly, more day-to-day happenings that occur throughout the story are more indicative of practice (and therefore reified through meaning and participation) despite being from less specific incidents.

In writing the stories I identified the story focus and the point I wished to make in terms of practice and meaning on the basis of frequency in the data (these elements of practice and participation by reading through the data and highlighting similar incidents and meaning in different colours) or overarching meaning in terms of collector individual and team identities, based on the communities of practice, situated learning and Vygotskian literature on learning. In order to weave these factors into a story I constructed a table which listed the different foci and read through the data which supported each one. Through undertaking this process, a picture of SDR and its practices began to emerge. From the highlighted data I selected elements I felt to be particularly illustrative of the story focus and included these in the narrative. Naturally there was much that I could not include and I made every effort to select data which would provide the most explanatory and descriptive power based on my familiarity with the people and practices at SDR.

Having brought all the data together in one story I then read and re-read that story and interrogated the point that each of the foci endeavoured to make in terms of the research aims and analytical imperatives outlined above. The story presented in the next section is the result of this interrogation and lengthy editing process that ensured the remaining content was concise yet descriptive. The table below shows part of this process, giving detail of: the focus selected, the theoretical underpinning, the data source and the research aim which it addresses:

*Table 5.1: Storying the Data*

Story Focus	Rationale	Data Source	Research Aim
Scene setting: geographical location, building space, office layout, desk layout.	Providing the background to the organisation, to the workplace context.	- Field notes - Memory - Documents	1
Exploration of day to day practices of the workplace.	CoP literature suggests that knowing is the act of participating in practice. Evidence of explicit practices that are indicative of the working environment. Provides current and historical perspectives for reader.	- Field notes - Documents	1 2 3
Collectors' perspective on performance of themselves and others.	Vygotskian notions of relationships and learning. Exploration of notions of situated learning and apprenticeship through LPP. Extent to which collectors participate is indicative of identity.	- Field notes - Documents	2 1
Learning happening vs. learning not happening.	Notions of identity mediating levels of participation. Learning is neither straightforward nor linear. Vygotskian notions of teaching, learning, scaffolding.	- Field notes - Memory - Documents	1 3 2
Individual's nature of participation	The extent to which somebody participates in the community	- Field notes - Memory	1 2

Story Focus	Rationale	Data Source	Research Aim
	is indicative of identity Exploring what language is used around work, success in the workplace. Links between participation and success.		
Activities away from their desk: - Training sessions - Break times	Collector participation patterns. Vygotskian notions of relationship	- Field notes - Documents	2 1 3
Role of the more learned other: - Line manager - Trainer - Colleague	Vygotskian notions of teaching, learning, scaffolding. Exploration of notions of situated learning and apprenticeship through LPP.	- Field notes	1 3

The next and final section of this chapter is the story of three days at work for Matthew, a debt collector at Smart Debt Recovery.

## Smart Debt Recovery: Matthew's Story

### *Monday in Collections*

It was Matthew's first day back at work after two weeks on holiday in Turkey, not far from where his colleague Alyssa has an apartment. On his way to the building he bumped into Kirsty, a team mate, and they walked in together, Matthew telling all about his holiday, Kirsty filling him in on the latest gossip in the office. "They've been changing the C500 rules again, Tommy sent an email round saying that we can S25 accounts if we convert them to a DD even if we don't get an increase and we have to C500 every payment if it's a payment in three. There's been loads of confusion over it; I don't know why they can't just leave it alone."

They both say hello to the receptionists on their way through and head upstairs to the main Collections office. The office door says Harold Emory Solicitors on it, that's the name of the law firm SDR use when they sue people over their debts. Matthew thinks it's on the office door for when visitors come,

so they can be told that the solicitors work up here on the accounts that have gone to legal action but he's never thought to ask.

Logging on to his PC the first thing Matthew checks is his emails, he looks for messages from Tina, his team leader, to get his stats for the end of the month for July. His last working day was Saturday 30<sup>th</sup> July, which was good as it was his last ditch attempt at getting payments above his target to get a decent bonus. The worst thing about months that end on a Sunday, however, is missing out on the last days direct debit payments as all the payments scheduled to come on the 30<sup>th</sup> and 31<sup>st</sup> July will have hit the accounts on Monday 1<sup>st</sup> August, putting you ahead in August but behind for July. He did not do too badly, coming out with a £347 bonus which he'll get in this month's pay. Looking at the department stats they were only £85,000 off meeting the month target of £3.7m which would have doubled his bonus. Gutted.

Imran has been working Matthew's list whilst he's been on leave, Imran is fairly new so does not have his own list yet which means he just works other peoples when they're off sick, if they're on holiday or if they happen to have a big list one day. Tuesday tends to be 'big list day', something Matthew hasn't missed whilst he's been away. The first thing Imran says to Matthew when he sits down at his desk is "sorry mate, I took a really low payment on Saturday on one of your accounts. I'll move it onto my list when I get it next month. Sorry. How was your holiday?" Matthew tells him not to worry about it, but makes a note in his Outlook calendar to remind him in September to check if he's done it.

As it approaches 9:00 Matthew gets his headset out of his desk drawers along with his notepad and pen, he notices that a new speed dial list has been put in there whilst he was away so he takes the old one down from his cubicle wall and replaces it with the new one. His first call of the day is a debtor with a £56 balance who wants to pay £10 per month. Matthew takes a £10 card payment over the phone but tells the debtor that £10 per month is unacceptable on such a small balance and that he needs to pay the remaining £46 by the end of the month or the account will be progressed for further action, he'll get sued. As the debtor didn't understand, Matthew then had to spend time

explaining the court procedure for a County Court Judgement and the ramifications that will have for the debtors' credit record.

His next call is slightly more successful, the debtor called to make their usual payment of £20 but Matthew convinced them to pay £28.73 to 'round off the balance' and then asked if they'd be able to increase to £25 a month and pay by direct debit. Perfect, they're the kind of calls he needs this month if he's going to get anywhere near his target.

In between calls, Matthew looks at the whiteboard on the wall to see what the latest collections figures for his team are. They haven't been updated yet so they still have Friday morning's stats on but that's enough for Matthew to gauge how his list is performing so far this month without him being here. His target is £68,643 and even without being there he's collected £11,859 through his list which is good but still leaves him a lot to get collected in the next two weeks. Alyssa is, again, at the top of the table, she's collected £48k of her £60k target so she'll easily achieve that and be on commission by the end of the week.

Alyssa shouts across the desk "eh, you're not doing bad so far are you? I'm itching to get Saturday's figures. Look at this", she shows him a post-it note covered in scribbles, "four grand I took on Saturday, I made a note of every single big one to make sure they're in my stats. I'm not having them skanking me!"

"Too right, they found an extra few payments of mine a couple of months back that the system had missed. I think it's when we do a C500 on the same day as an i300 that it doesn't pick it up" Matthew replied. And that was the end of the conversation, Alyssa gets a call through and Matthew can hear her doing her security check and saying straightaway "have you called to clear the balance today?" Something to try next time.

He works his list in between calls, picking up where Imran left off last week. One comes up with a £5000 balance, a debtor he spoke to in June who agreed to pay £20 a week. Not one payment received yet. He looks at the

account type before deciding what to do next; it's an AutoCash account, car finance for those who can't get credit from the dealer. Knowing that he won't get anywhere with it he refers it to Doorstep to make a visit to the debtor to negotiate payment. He quickly moves onto his next account, time is of the essence when you're catching up collections after two weeks in the sun.

After his next call Matthew notices that the team has gone quiet, as if nobody has a call to take. He looks round and sees that Tina is updating the whiteboard with the latest team stats. Imran shouts over the desk "Well done Alyssa" as her figures are updated with the £4000 she took on Saturday plus what she took on Friday and this morning's direct debits. She now has only £2k to make by the end of the month to meet her target. Alyssa smiles, blushes a bit and then puts her phone back into Available to take a call from her next paying debtor. Matthew notices that his list has collected £13,000 now, leaving him with over £55k to collect by the end of the month.

Returning to his system, the next account to come up on Matthew's review list is one that has been returned from Doorstep. The balance is over £4000 so he isn't sure what to do with it and asks Ellen.

"Write off code 5" she says

"Errr..." he checks his help sheet with all the write off codes and system instruction codes on. "Irrecoverable, small balance? But it's over four grand"

"Yeah, but it's been returned from doorstep. We're not going to get anywhere with it so write it off. Four thousand pounds down the drain". Matthew writes it off and emails it over to Tina to authorise. It'll probably get sent back to the original creditor who will either try and contact the debtor themselves or who will send the debt out to another agency to try.

Matthew notices that people seem to take their breaks when they want to, on today's 9-5 shift he's meant to go at 1045 and then lunch at 1200 but people just nip off whenever they like. Nobody seems to notice and nothing ever gets said. In that way it isn't *actually* that bad a place to work. Whilst they're waiting

for their post to arrive, Matthew tells Ellen, who he sits next to, “a mate of mine works for the Griffin-City Bank call centre in Leeds and he says its an awful place to work, you only get 10 minute breaks and half an hour for lunch and he’s got to be flogging mortgages on every call, he hates it”. Their post arrives; Matthew signs for the two pieces of recorded deliveries and then leaves it all on his desk to go for his break.

The break room is split into two, there is a bland white kitchen area with a kettle, microwave, fridge and dishwasher where you can do your own meals and drinks brought from home, next to this are the canteen-style tables and chairs and the vending machines. One machine dispenses coffee, tea and hot chocolate, all free and then the other two have canned fizzy drinks and chocolates in them. The adjacent room is, in stark contrast to the kitchen/canteen area, red and black with leather sofas and coffee tables, a TV and a couple of computers that staff can access their own email accounts, Facebook and the news – all the things they can’t do at their desk.

Matthew spent today’s break with Ellen and Mahmood, telling them all about his holiday, the funny stories from his wife and kids and showing them all the photos he took on his phone. He’ll get them uploaded onto Facebook when he gets home; Ellen and Mahmood say they’ll go through them properly then. Other than his holiday they mostly talked about work, the latest gossip on hairstyles in the office, who is dating who and what people are doing for the upcoming bank holiday weekend.

As he gets back to his desk with a coffee from the machine, Matthew notices that Imran is looking round for help, “what’s up, mate?” he asks

“You know if there’s no reference for a third party, what do you put in when you’re sending a third party letter?”

“Don’t think you can send it... Err... Leave it blank... Call Miss Westwood and ask her for it”

As he gets back to his desk to finish his coffee and begin working on his post, Matthew hears Imran shouting over “you can send it blank!”

The pile of post Matthew flicks through when he gets back to his desk is the same kinds of post he usually gets, nothing too exciting. He starts with the two County Court Claim Forms that have been sent in recorded delivery. He takes the reference number off the back and whilst the system is loading the account he breezes through the form to see the payment amount offered: £40 a month. He takes the information from the form and inputs it to the systems' Income and Expenditure screen, the debtor has a disposable income of over £100 a month. He rejects the offer of £40 and enters the default judgement amount of £125 on the system. This produces more paperwork that goes to the court to instruct them to file the CCJ against the debtor and sends a letter to the debtor with the payment amount on. He tries to call them to justify the higher payment but there was no answer. He's sure they'll call back if they disagree.

Before his next call comes through, Matthew gets an email inviting him to the 'Colour of Money' training. He and his team will spend Wednesday morning in the training room with Aaron on a refresher course to help them maximise collections. This isn't good news for Matthew who needs all the time on the phone as possible to achieve his target this month.

Matthew's next call is from a debtor who has just received a voicemail from Lydia at Smart Debt Recovery and he's unsure what they wanted. Matthew takes his name and address but nothing comes up on the system for that. So he tries searching on the phone number that he received the call on, again nothing there. His last ditch attempt is to check the central message system that they each have access to on the SDR Intranet. He searches for Lydia and sees she has just left a message with this debtor. Now that he has the account reference he can search for it, it was a Flints department store card, the notes state that the £3000 balance was written off in August 2007 but then written back on in November 2009. The debtor explains that he went bankrupt in 2007 so it shouldn't have been written back on at all, Matthew apologises

for the hassle and agrees to have the debt written off again; he writes it off again and emails the details to Tina to authorise.

The rest of the morning ticked over with payments on other collectors accounts, some of them Matthew was able to 'steal' by getting 5% increases on them. If he could do that and get a decent Direct Debit set up for future payments then he was pleased. He was conscious to try not to steal off the collectors in his own team but the rest of the department was fair game, they stole his accounts so he was more than happy to take theirs back. He had been lucky so far in that he had had a few debtors who were willing/able to clear their debt within three months, to avoid being faced with a CCJ. He found that to be a really good bargaining tool, an incentive for them to pay. Others, however, he was having to go through their full income and expenditure and work hard to get even a tenner a month out of them.

It always surprised Matthew that the debtors that worked their finances out weekly were often the best payers. You'd expect, with a client like Paper Tree, the cards and gifts company that sell door to door, the debtors to be really poor and unable to make any sort of payment arrangement with them. Yet it was often these who would want to pay maybe £5 per week against their relatively small debt of say £120. The same debtors, however, when they didn't pay were a nightmare to get hold of and to get money out of. It was this kind of debtor that Matthew would send to Doorstep to go out and meet rather than spend time calling them when they came up on his list.

Over his cubicle he can hear Alyssa talking about a debtor she's just been speaking to "what a cow she was, I was going through her income and expenditure, y'know, to work out how much she can pay me and she had a right attitude, kept asking 'do you want me to carry on?' and I was like 'well, yes, I need to know everything you pay out'. Then she tried to claim £30 a month for hairdressing. I don't think so, not when you've got this to pay off lovie." Alyssa and Mahmood laugh before another call comes in to each of them.

Just before his lunch, Matthew receives a call from a debtor who wants to pay their balance in full. A rarity. He excitedly takes the account details and security checks the customer, noticing that the balance is £2500 – just what he needs to boost his stats for this month. As he gets into the account he notices a flashing i66 marker, the account is being managed by the Doorstep team, and the debtor is calling after receiving a visit from a doorstep collector. Mortified at losing such a large surprise payment, Matthew transfers the call to Doorstep. He then leaves the office to go for his lunch, as he lives quite close to work he drives home rather than bringing things with him. His escape from the business helps him to forget that he has two hours on the dialler to face this afternoon.

Back from his lunch a couple of minutes early, Matthew uses the time to work through some more of his post. The interesting ones are the handwritten letters from debtors asking for the debt to be written off with no reason or the complex ones that are disputing the reason for the debt, chastising the banks etc. Matthew decides to keep these for his time on the dialler. His best one today was that from a Christian foundation wanting to act on behalf of the debtor, confirming his address at a Christian refuge for those with addictions and problems. Ironically, the debt had been written off some time ago and would have remained so if the Christian's hadn't been in touch to negotiate. Matthew laughs at the irony and shows the letter to Ellen.

"Funny, they're trying to help but now we know where to get hold of them we'll just be in touch more often. Bless 'em. Hey, how do I do a trace on this? I thought it was an i19 but it hasn't worked..."

Matthew rolls round the desk on his chair to take a look at the account and says "You'd do an i860, but that's already been done and its come back negative so you need to do an i883"

"But they've done an Experian check on them and the address is there, why would I need to do another trace?" Ellen asks

“Because Experian only has the last address on that they did a credit check at. They might not have applied for credit for a while.”

“So should I do a trace?”

“Yeah, doorstep it, don’t write it off”. Matthew wheels back round to his desk and puts his headset back on as his lunch hour comes to an end. He has an hour of inbound calls before two hours on the outbound call dialler that he’s dreading.

His first call after lunch is a dispute, someone who claims they have paid the full balance of £1760 for their Kendall’s store card to Kendall’s directly, over a year ago. Matthew finds this hard to believe given that letters have been going out to the debtor for all this time, including court letters and claim forms, which the debtor claims never to have received. Matthew advised “as far as I can see, you still have a £1760 balance outstanding for your Kendall’s store card, if you believe you have paid them directly then you’ll need to contact them for them to find the payment otherwise we’ll continue to progress your CCJ. Oh, and I’d recommend you speak to the post office to enquire why you’re not receiving your mail”.

As he comes off the call he hears Alyssa shouting “I am sick to death of people pissing round on my accounts! What do they think they’re doing?!”

“What’s up?” Matthew asks.

“Right, I spoke to this debtor last week, they were in arrears by thirty five pound so they said that their partner would call on Saturday to clear the arrears. ‘No problem’ I said. Called on Saturday, spoke to Dominic and he accepts a tenner. Well, he can have it if he thinks that’s enough. I’ve S25’d it to him, I’m not chasing the rest of it, he can do it”

A call comes through for Matthew that interrupts his ability to continue to listen to Alyssa’s tirade. The debtor’s only 19 and owes £264 on a Polly Newmans store card. When she last spoke to Kirsty she’d agreed to pay £22 a week to

clear it but now she's calling to say that she can only afford £50 a month. Matthew can hear the debtor's dad shouting at her in the background "You can't afford it"

Matthew tells her "to avoid a CCJ you need to clear the balance in three months which is the payment of £22 a week"

She says to her Dad "I'll get a CCJ if I don't pay it"

"Tell them you can only afford £50 a month"

Ignoring her dad and returning to Matthew she says "OK, I'll stick to that then". Matthew explains that the payment slips have been posted out to her and that if she doesn't stick to £22 a week as agreed then she will get the CCJ.

Tina shouts out to the team "c'mon guys, dialler time" and a collective sigh goes up. Matthew logs into the dialler and hears his phone ring which the computer answers. He now has a live connection in his ear for the next two hours, the dialler will choose accounts based on a profile that the managers have come up with and then it will dial them. If they connect they are then passed through to someone. It is a few minutes before Matthew gets his first call so he carries on working through his post.

His first call comes through; his screen animates itself and moves between the dialler interface and the debt system, copying the account reference number in. Matthew says "Hello?" and waits for the account to load before continuing "Hello, is that Mrs Kovacs?"

"No Mrs Kovacs, I no speak English"

Matthew asks "is there anybody there who does speak English?" and then the call is terminated. Matthew logs the call on the dialler as "Unsuccessful – debtor gone away" so that phone number won't be tried again. Once logged he is then put back into the queue for the next outbound call.

His next couple of calls go through to voicemail. During the day they don't leave messages on answer machines, only with people if someone else answers the phone. So for the first fifteen minutes he didn't actually speak to a debtor. This, however, gave him time to work through the complex post he had and construct replies to the letters he has received or to update the system with the debtor's latest income and expenditure details with a view to updating their payment amounts.

His next call goes through to a person who says the debtor isn't there and offers to take a message. Matthew gives them his phone number and asks them to return the call as soon as possible. Suspecting that the person on the phone wasn't taking the number down he asks "sorry, can you just repeat the number I've given to you? We've changed them recently so I'm not sure if I've given you the right one." As he thought, they couldn't give him the number back so Matthew gives them it again. There's still no certainty over whether that was the debtor or not and there's no way of knowing if the call will be returned but it was worth a try.

Matthew glances up to the monitors with the call statistics on and notices there are 12 calls queuing. Of the 10 members of his team, all on the dialler, there are only 4 people actually speaking to people. He shouts over to Kirsty "see, I could be taking payments off one of those twelve people now instead of sitting here leaving messages."

His next call comes through and the person who answers accepts they are the debtor and go through their security details with Matthew. He then says "I'm calling from Smart Debt Recovery about Hepworth Finance. You have an outstanding account with them that they've instructed us to collect". The debtor says he doesn't know anything about it, refuses to answer any questions and hangs up. Matthew notes the account saying he has spoken to the debtor and then instructs a CCCF to go out to begin the court process for a CCJ.

At five to five Matthew starts closing his applications down leaving just the dialler and one debt system screen open. The last five minutes really drag.

Matthew logs off at 1659 rather than get stuck on a call with a debtor that would keep him there after five and then off he goes. The end of his first day back “like I’ve never been away” he says to Kirsty on their way out.

### *Wednesday in Collections*

After his email on Monday morning, Matthew knew that he would be going in to work on Wednesday to spend the morning in the training room. Knowing how much a morning on the phone could really benefit his stats left Matthew dreading the training session, time spent in the training room with his team being ‘refreshed’ on collections methods was time away from taking payments.

When he arrived at work he logged in to his PC and checked his emails. Nothing out of the ordinary, a ‘motivational’ email from the head of department about how much money we have left to collect this month and something about a Summer BBQ they were putting on for us in the car park, how exotic. He loads up his debt system just to see how many accounts are on his review list. There were 270 yesterday, Tuesday is always big list day, so today’s 112 was OK, more than doable. He locked his PC and headed upstairs via the coffee machine.

His whole team were already there when he arrived; they were waiting for the trainer, Aaron who had just nipped out to get some flip chart paper. Whilst they were waiting they small talked about targets and clients, Matthew was telling people he hadn’t had chance to see this week all about his holiday although by now most people had seen his photos on Facebook, with the exception of Alf, of course, who was the oldest member of the team and hadn’t yet registered for a Facebook profile. This meant he was often last to find out the gossip as everybody else relied on each others status updates to keep up to date on the particulars of each others lives.

Aaron arrives back into the room so the small talk is cut and they all turn to face him patiently. The room is laid out more like a boardroom than a classroom with one large oval table in the middle of the room that all the collectors gather round. To the front of the room is an interactive whiteboard

where Aaron can project his PC onto and a normal whiteboard for him to make notes on. Next to this is a flip chart stand with the freshly retrieved pad on. In the centre of the table are bowls of crisps and sweets and a bottle of cordial for the collectors to make juice with using the water dispenser at the back of the room.

“Right, do you know why you’re here?” asked Aaron. A set of blank, apathetic faces implies not so he continues, “it’s just to do a bit of a refresher. Historically, you do your first set of training and then we don’t see you again. What we’re going to do now and in the future is do refresher things to keep your minds ticking over and to keep you up to date. Before we start just some info on the L5 instruction.” Everybody takes their pens and pads out, “when you are entering judgement for the whole balance you set the judgement date for 30 days from today, the C500 will be for the same date. Any balance under five grand you charge £22 and anything over five grand you charge £30”. Everybody scribbles this down and Aaron waits until they’re all looking back at him before speaking.

“So, today we’re going to be looking at the colour of money and thinking about how we can increase income for the company” Aaron continues.

The first activity of the session is Chinese Whispers. Aaron sends a message around the table and, naturally, it is totally different when he gets it back. He uses this to illustrate the point that they are all working together as a Collections team so when they speak to debtors they need to make sure that all notes and actions on they leave on the account are clear enough to be picked up easily by the next collector. Everybody agrees with this and vent their frustrations at not understanding other peoples abbreviations on account notes, Kirsty says “it makes me feel dead stupid when the debtor calls up and I haven’t got a clue what they’re talking about because Trevor hasn’t put anything about his call on the notes.”

Aaron steers the group back to task by opening up a slideshow. The slide shows copies of bank notes: £5; £10; £20; £50. “What colour note should you be aiming for? Red, fifty. Try and think about the colour of the money that

you're collecting. If you have a five pound payment, try and make it ten. If you have ten pound, make it twenty." A resounding nod goes round the table.

The next slide seems confusing to Matthew, it shows a set of traffic lights: red; amber; green. Aaron says "our goal as a company is to collect as much money as possible. In order to stay out of red we need to collect red. Plenty of red notes." Matthew nods, to agree, but thinks it's an odd way to put it. He scribbles a note down on his pad and shows Ellen 'don't they realise that debt is red, why would we want more red? We want to get people in the black, right?' Kirsty nods and smirks but continues to look at Aaron so as not to give herself away.

The next slide asks 'how do we do it?' and with this the team is split into two groups who are each given a sheet of flip chart paper and a marker pen and asked to "write down everything you think you can do to achieve your target quicker, to make more money". The team come up with all sorts of ideas and the two groups share what they have written on their paper, including:

- Get rid of dead wood (getting low-paying accounts off your list)
- Colour coding your outlook calendar for different types of payments that need chasing
- Stealing accounts when they have defaulted and go into the dialler
- Ask "what are your bank details, I'll set up a direct debit" instead of "can I take your bank details to set up a direct debit"
- Say "to accept an offer I'll need to ask you some questions, what's your income?" instead of "do you have time to run through your income and expenditure details?"

Praising the ideas, Aaron says, "you can all see the benefits of doing these things, it's just a case of doing them consistently. OK, so what about when a debtor moves home, what do you do then?" He flicks the slide over to one that says 'Moving Home.'

Matthew answers with "change their address on the debt system and tell them it'll update their credit file with the new address we have for them."

"Yes, but is there anything else? Any way of us getting money?"

Ellen says “well, if they’re going to be making money out of the sale then we can ask them to pay their debt off with it”

“Exactly. But they could always say no to doing that. So what you can do is get their solicitors name and address and send them Undertaking Forms. I’ll email you the codes out. So you add the address for the solicitor and then order the form and basically the solicitor gets our request to settle the debt with any left over funds” Aaron says.

Nobody had heard of this process before so they all begin taking notes down about the benefits of doing it, how much time it’d save them and the debtor to just go directly to the solicitor and it’d guarantee the income for them.

Next, Aaron asks them to flip over their flip chart paper and write down what they think of debtors. Kirsty and Alyssa start laughing as Mahmood shouts out “fat, toothless Dingles, they’re beneath me.” The team start scribbling their answers down on the paper whilst giggling over Mahmood’s comments and chatting about Emmerdale.

“OK, what have you got?” asks Aaron, “you get a variety of debtors”

Matthew offers “you get genuine debtors who can or can’t pay; professional debtors won’t pay; and some are just totally misguided about credit.”

“Right” says Aaron, “they’re no better or worse than us, they deserve respect. You should like debtors really, because there will always be debt so you should be in a secure job. Which of these do you think are debtors?” The next slide shows a series of random people, Aaron asks if they could be debtors. Everybody agrees until a photo of SDR’s Managing Director comes up.

“Surely Craig isn’t a debtor?” asked Mahmood.

“Well, yes, he could be” said Aaron. “You shouldn’t think of debtors as any different to you or me, Craig has a mortgage, he might have an overdraft or car finance. They’re all debts, money he owes to somebody.”

Aaron lets this thought linger with the group whilst he takes away the flip chart paper they have been working on and replaces it with some fresh sheets. He asks to make sure everybody has a drink and tells them they can go to the toilet during the next activity if they want, he’ll make sure to give them extra time to do the activity to allow for that. “So, next, now that we’ve talked about your different perceptions of debtors, I want you to write down what you think makes a good or a bad payer. Matthew, your team do the good payers and Ellen’s team can do the bad payers.”

Matthew immediately starts writing about different types of creditor that will lead to better or worse debtors, for instance somebody with a Kendall’s store card, quite an expensive high street name, is likely to be more affluent than somebody who takes a doorstep loan from Home Credit Direct. Aaron asks “what do you think when you hear 6816 as the account reference for Polly Newmans compared to 7415 for Home Credit Direct?”

“Well, I’d expect a really low weekly payment for Home Credit Direct” said Ellen, “and we often can’t get the original credit agreements from them which is dead frustrating”

“Yeah, that doesn’t matter” says Imran, “if they’ve been making payments then they’re admitting liability. If you don’t owe it then why have you paid it? It’s a nonsense.”

“Exactly” said Aaron, “you just have to be smart about it, when you’re dealing with bad payers then you have to sell the benefits of what you’re up against, that you’re going to make it better for them.” He then agrees to type up the notes they have each made on their flip chart paper and email them out to everybody on the team. Then he numbers everybody 1, 2, and asks the 2’s to step outside. He tells the 1’s that they have two minutes to talk to the 2’s and they have to just keep talking. Then he goes outside to the 2’s and tells them

to come back inside and stay silent until he tells them otherwise, sit where you were sat before and don't say a word.

The 2's come back in and Aaron tells the 1's to start. Ellen, a 1, starts telling Imran about her weekend and about her dog, that she's thinking of getting a new car and that she's going to Malia next week for her sisters hen do. As time ticks away she starts to run out of things to say but Aaron prompts her and doesn't allow her to stop.

Matthew is a 2, he is listening to Kirsty who is talking about her brothers wedding plans and how she doesn't like the girl he's marrying because she was a cow at school. She started to slow down and was asking Matthew questions about what he thought about some of the things that the cow of a sister-in-law-to-be had done, to see if she was right to think she was a cow, but Matthew couldn't/didn't respond.

"OK, that's your two minutes up. How did it go?"

"I found it really odd that Matthew wasn't talking back to me" said Kirsty

"I fizzled out after a minute, I ran out of things to say" Ellen added

"I kept wanting to chip in" said Matthew.

"Right, that's all good. What I wanted you to think about then was the different kinds of people you'll get on the phone. Some of them will want to talk and talk and talk and get everything off their chest and others will want reassurance so will stop, take a breather and wait for you to respond. What is best to do is not to interrupt, to let them get off their chest whatever they're ranting about and then go in." Now, in time with the slide show, Aaron continues, "you need to make sure you listen properly and take notes about what they're saying, respect the debtors like we were saying before. Make sure you don't interrupt them but keep control of the conversation, make sure it's concise and is about what it's meant to be about"

“But sometimes its difficult to keep them on track if they’re rambling on about stuff and all you want to do is get a payment out of them” said Matthew

“I find”, offered Alyssa, “that if I just don’t respond to the things I don’t find relevant then they stop telling me and just stick to how I want the call to go.”

“What you’ve got to make sure, though is that you’re empathising with the debtors. We’re not here to be customer service and to provide a wonderful service. We’re here to please the client. So, if a debtor calls and says their mum has died, what do you do?”

“I acknowledge it, say ‘I’m sorry to hear about that’ in a genuine manner then move on to the next part of the call” said Imran.

Alyssa comes back with “I did that once and was called a heartless cow. I thought I’d been quite nice, haha”

“We had one about a year ago”, Aaron said, “where the husband had changed job, the woman called to tell us that his pay day was changing from the 25<sup>th</sup> of this month to the 15<sup>th</sup> of next month. She’d been paying for 3 years without fault. The collector said ‘if you don’t pay on the 25<sup>th</sup> then we’ll take legal action’”

“That’s out of order. Who was it?” asked Matthew.

“I can’t tell you which collector it was. We’re not here to give a service, but you’ve got to have some discretion, that’s a bit harsh don’t you think?” Everybody nods in agreement; Kirsty and Imran try and guess who said it. Aaron ignores them and moves on, “next I want us to play Taboo, so Ellen you pass the cards round and I want you to pick one and then try and get the person next to you to guess what the top word is without using any of the words related to it on the card, those words are taboo.”

The team each get a card and take turns going round the table with their cards until someone gets it. The cards are all from the game so nothing to do

with collections, words like London Bridge, Sewing, Calculator and Continent. Some people get them quickly and others take a while. Everyone seems to enjoy the distraction from the training session and Aaron takes the opportunity to get a drink.

Once they have all had their go with their card, Aaron collects them back in again and says “so, thinking about the taboo words you’ve just had, I want you to think about the taboo words we have here, what words and phrases here are taboo? What shouldn’t you say?”

“Being common on the phone” said Ellen.

“Not quite, I was thinking more words and phrases”. Aaron flicks onto the next slide and plays an audio clip of a phone call, the collector asks ‘do you have a work or mobile number I could take?’ and the debtor says ‘no’. “What could the collector have said then that would have been more successful?” he asks.

“I need to take your mobile number?” Matthew suggests, “leave out the option for him to say no.”

“Exactly. What about this one?” the next call has the debtor asking ‘do I need to pay in full’ and the collector says ‘if you’re able to’ to which the debtor replies ‘no’. “OK, same again, what could you have said instead of ‘if you’re able to’?”

“Yes, what’s your debit card number?” Alyssa says, confidently. “He sounded like he was able to pay in full and was just testing the water, so I’d’ve made him pay it.”

“That’s right, he did. What we find when we’re listening to calls is that a lot of people spend so much time reading the account notes at the start of the call that they miss important bits of information the debtor gives you just like that. On that call the collector should have been more on the ball and noticed that.” The team all nod collectively and Ellen scribbles some notes down on her pad.

The next slide has a picture of a beach. Matthew says “that was me, this time last week” and gets a few giggles. The title of the slide is ‘Refresh Yourselves’ and Aaron starts:

“Over time, you find that people get complacent and slip into bad habits. The idea of this section is to get you to think about the things you’re good at. So, on your paper, write down five things that you’re really good at and five things that you could do with improving on or that you know you’re just not very good at.”

The team mutter between themselves whilst they write their ideas down. A lot of them have strengths they think that they can relate to debtors well, and that they’re confident. Imran says “here, Ellen, you’re good at organising your work, I’m gonna try that colouring my calendar with debtors like you said before so I know when to chase them and what I’m chasing them for because one of my weaknesses is that I don’t keep a track of them once I’ve spoken to them.”

The weaknesses they begin to list are around asking for employment details, telephone details and asking for increases on monthly payments. Kirsty writes that she’s too keen to help other people so misses out on time to spend on her own work; Matthew tells her she’s actually just a busybody. Kirsty pulls her tongue out at him and Ellen laughs.

“OK, so think of your weaknesses and how you can turn them into your strengths” Aaron says. He doesn’t expand on it or on how they should do it so the team just sit there. “One of the things you’ve put is about phone numbers. The figures show that accounts with telephone numbers are four times more likely to collect than those that don’t have them.” He flicks onto the next slide, with a photo of a cat on it. “Cat, C. A. T., Confirm, Address, and Telephone numbers. So we know we collect more with a phone number, why else are they important?”

“Compliance, innit, I keep getting marked down on my calls for not asking for phone numbers” says Imran.

“If we don’t have a phone number we can’t get in touch with them, can we? And, employment details we need if we’re going to do an Attachment of Earnings” Matthew says.

Aaron seems impressed with the responses so moves on; he asks them to sit in silence and times them. After a while he asks them to now sit in silence with their eyes closed and times them again. “OK, open your eyes, how long was that?”

“A minute?” Imran offers

“Thirty seconds?” Ellen says

“It was 20 seconds. Which one felt longer?” Aaron asks. They all agree on the second one, with their eyes closed. “But they were both only 20 seconds. So now, thinking about that, that is how your debtors feel when they’re on hold. How long do you think is acceptable to keep someone on hold?”

“Dunno, a minute maybe?” Matthew suggests.

Kirsty says “probably thirty seconds”

“Yeah, about that, no more than a minute. Anything longer than that you should be arranging a call back” Aaron says.

The last slide he moves on to has all four notes on (£5, £10, £20, £50) and he reiterates that they need to aim for red; they need to make increase from five to ten and ten to twenty and twenty to fifty. To close, he thanks them, encourages them to eat what’s left of the crisps and sweets and hands out evaluation forms. They each fill them out and then file out of the room.

“What did you think to that?” Matthew asks the group on the way back down the stairs.

“Could have done it in half an hour, not a whole morning” said Ellen.

“I know, I’m well behind on my target, I could have done with a morning on the phone. And what was all that ‘collect red’ stuff about? Debtors want to get back in the black, away from the red. It made no sense”

“I was thinking that too, Matthew” said Alyssa, “I’ve never wanted anybody to be more red, ever. Its daft if you ask me.”

As they got back to their desks it came round to twelve o’clock so they all changed their phone status from ‘training’ to ‘lunch’ and left the building for an hour.

Just before one, Matthew logged back into his PC and checked his emails. He had one from Tina inviting him to his monthly one to one this afternoon. A good thing because it was in his dialler hour meaning he didn’t have to sit bored to death getting nowhere on the dialler, a bad thing because that hour on the dialler might have meant he could clear his list and his post today. As the clock turned one, and the rest of his team were in position, he changed his phone status to ‘available’ ready to talk to one of the 12 debtors currently queuing. “Hello, can I take your reference number please?” he asked.

The caller has cancelled their direct debit by mistake. Matthew notices there’s £250 outstanding on the account and that the direct debit was for £30. He negotiates an increase to £50 a month, takes a debit card payment for £50 and then resets the direct debit for £50 a month to clear in four months. He wonders if he’d done that anyway or if the training he mocked with his colleagues actually had any benefit. He S25’d the account to his own list and exited it, back to his post.

He looked up at the call queue and it was empty. Ten minutes sorting that direct debit out and persuading the debtor to increase meant everybody else

had cleared the queue so Matthew set out on his list whilst waiting for the next call. The first two accounts his list gave him to review were Home Credit Direct. Remembering Ellen from this morning saying 'get dead wood off your list' he sent one of the accounts, who hadn't paid, to the doorstep team, and the other, who had paid £3 instead of £5, he put into 'phone mode' so that somebody would call the debtor when they were on the dialler. He noted the account 'WHY IS DTR PAYING £3W INSTEAD OF £5W?' Whoever got it would know what he meant.

His next call has a massive balance, £4431.89. He takes all the income and expenditure details off the caller. All the way through, though, he thinks they're lying. There's nothing he can do though but take his word that what he's being told is accurate and correct. He knocks a few things back like £90 a month for Sky TV "that's not essential", he tells him "not when you owe over four grand on this account." He manages to get a £31.89 debit card payment off the debtor to round off the balance and agrees for them to pay £100 a month. The debtor tells him that he doesn't have a bank account that can do direct debits, another lie he thinks, so Matthew sends out Giro slips made out to SDR for £100 a month. Whether they'll be returned is another thing.

At ten to two the team get pulled off the phone by Tina for a buzz meeting. She says "when you had that meeting the other week with Amelia", the head of department, "she said a big thing about what you were saying was that you didn't have enough information, you didn't know what was going on. So now we're going to have a weekly catch up on a Wednesday afternoon, a buzz session, and I'll be able to give you all the latest information on what the business is up to. So, first, how did this morning go?"

A look of blank faces said it all, "he could have wrapped it up in half an hour" Imran said, "we didn't really learn anything new; it was just a morning off."

With a feigned look of surprise, Tina moves on quickly to give them some updates. For the rest of the week they'll be given a raffle ticket for every Kendall's account that they take a debit card payment over £50 for or that they get a payment in full on. The prizes will be revealed on Friday but she

assures them that they're definitely worth winning. The next thing is the AutoCash settlement drive, from tomorrow they'll be allowed to offer a 65% discount on the balance so they're the only calls that they'll be making on the dialler tomorrow afternoon.

"That's ace, we should get loads on that. Can we tell them they've been specially selected for the offer? Like a prized customer kind of thing?" Alyssa asks

"You can tell them what you like as long as you get them to pay" laughs Tina. And with that their ten minutes was up, Tina tells them to "all get back on the phone, its dialler time." Matthew goes back to his desk and changes his phone status to 'meeting' and follows Tina downstairs to one of the meeting rooms for his one to one, both stopping to get a coffee from the machine in the break room en route.

They sit down around a PC in the meeting room and chat idly whilst it logs Tina on, she asks Matthew how his holiday was and they talk about the training this morning. Matthew mentions the increase he got earlier and that he isn't convinced it was as a result of the training, preferring instead to think it was just his natural collections ability.

"Right, lets get started then," Tina begins, "we'll get your MI up for this month and for July, have a look at July's QC and look at your one to one. It wasn't too long ago since your July one so some of your objectives might roll over. So, your QC, we don't need to look at all your calls on the debt system as there's a pattern." She brings up his Quality Checking sheet from the past month which has the breakdown scores for five calls that Tina picked at random to mark and assess. The criteria for a 'good call' is split into seven categories, Matthew is familiar with these:

- Data Protection – did he check that the caller was the debtor by confirming the name, address and their date of birth?
- Call Opening – how well did he open the call?

- Negotiation – was it a successful negotiation? Did he manage to get a payment or an increase? Or was the debtor in charge of the phone call?
- Vocal Skills – how did he sound on the call? Was he positive and friendly rather than being disinterested, perhaps mumbling?
- Listening – did he listen well and get all of the correct information from the debtor?
- Resolution – this section looks at the result of the call, so how Matthew managed to get it to end, you get more points for ending the call with the debtor knowing exactly what to do having just agreed a payment plan or, even better, settled the account in full
- Call Closing – to get marks in this section Matthew needs to have told the debtor what will happen next, in terms of any legal action or their payment plan arrangements. He'd lose marks for not telling them that their account may be progressing for court action or for leaving the debtor without the opportunity to ask questions or unsure of when their next payment will be due

“Right, OK” Tina begins, “so you know that you now need to be getting the town for employment details as well as the employers name. How are you finding that?”

Matthew explains that it's easier with some callers than others and also that he doesn't like to interrupt the flow of the call if they sound like they're wanting to pay. Tina agrees with him but says that “rules are rules, it comes as part of your compliance now” so if the company want the town for employment details then that's what he has to do.

“On the whole, though, if you look at these calls, you have excellent vocal and language skills and tend to have fantastic open questions and great call control. I mean, look at this one, your compliance here was OK apart from telephone numbers, you asked for a number so she gave you a mobile. If you'd been more specific then you might have got more, ask for landline and mobile. Again, you need to be delving in, what has she got, what funds are available?”

Matthew nods through this as he reads her comments on his QC sheet. They go through 5 calls and on each of them she praises him for his call control and use of language but on all but one she picks him up for compliance, either missing phone numbers or missing employment details. She says “the main thing is your compliance. If you sort that then you’ll be laughing.” Tina then goes on to say that the managers are thinking about changing the bonus structure so that if you don’t meet your target for your call quality then you won’t get any bonus at all, which is a lot more strict than the current set up that just reduces the amount you get.

Having gone through the calls and made her point that Matthew needs to improve on the questions he asks debtors about their employment details and contact telephone numbers, Tina moves on to look at his collections figures. Last month he achieved 112.3% of his target, she congratulates him as it’s a big improvement on June where he only got 84%. “You need to be consistent, Matthew” she explains, “if you are consistently hitting 100% every month then it all adds up for what the department achieves. I know you’ve been away for two weeks this month by you need to be doing everything you can to get as close to 100% as possible.”

“So if I don’t will I be going on to a PIP?” Matthew asks. (Performance Improvement Plan).

“Yeah, but a PIP isn’t about ‘do this or you’ll get sacked’, it’s a case of ‘we’ve asked you to do this and you can’t do it so we need to put a plan in place to get you there.’ It’s not going from PIP to disciplinary to out of the door. We’d put it in place for three months. You might not get target in month one, you might get it in 2 + 3 and then I might extend it for another month. Don’t listen to rumours about job losses. It’s really difficult to say because I know you’re trying your best. If you can say at the end of the month that there is absolutely nothing you could have done to increase payments then that’s fine. But we need to see you meeting your target. That’s what they’re there for.”

A bit shocked that Tina had even mentioned job losses and the idea of being sacked if he didn't reach his targets and was put onto a Performance Improvement Plan, Matthew nodded and agreed, telling her that he'll do his very best this month to get as close to 100% as possible but that he wasn't sure he could do it in just two weeks.

"Think positive, you've just had that increase before we came in here so there's no reason why you can't get more and more of those. You just need to focus." With that she opens up a blank one-to-one document on the screen and fills in the fields with the collections data and call quality statistics they've just been through.

"In between calls after training I started colour coding the reminders I have set up in my Outlook calendar because Ellen suggested that this morning in training. It's funny, I sit next to her but never noticed she did that, she said it makes it really easy to see what you've got coming in and when."

"That's a really good idea. Hopefully it'll be useful. How do you work? Do you come in and say 'I want to collect ex amount today' or do you just take or leave it?"

"When I get in I go through my queries, and make sure I can get my list up to date. I'll do that in between calls so will stay in not ready a bit longer if it's a hard one"

"The aim of the game is to collect money. So it doesn't matter if you don't finish your list in the day or if you roll your post over to tomorrow. Do you set yourself a daily target?"

"Not really. I mean, I try and be vigilant and keep an eye on what's coming in. I'm not as anal about it as Alyssa though, I don't have them all written on post it notes to check off and total up. But no, I don't set like a rigid target for each day or anything."

“Why don’t you make it into a game? Say ‘by 11 I want £80’. Self motivate, then how good will you feel when it gets there? But keep it realistic, you won’t do £500 in a morning. It’s also good for tracking what you take like Alyssa does.”

“I’ve been trying to be more assertive with debtors since I got back this week”

“Good for you, is it working?”

“Yeah, I had one yesterday, she wanted to decrease her payments but I wouldn’t let her so she just said ‘oh, I’ll just have to do it then.’”

Tina nods in agreement and turns to the PC where she notes onto the one to one document that ‘Matthew will start setting himself daily targets and will be more assertive. Matthew will keep Tina updated on how he’s getting on.’

Moving down the sheet with all the collections figures on, Tina comments how well Matthew is at getting debtors to sign up for direct debits for regular monthly payments, he got 73 in last month. Matthew was quite surprised at getting praise for that, Tina says “well, it could be better. Everybody’s could, but you’ve got to start somewhere. How are you at getting 5% increases on people?”

“I don’t like doing that, I feel like I’m trying it on”

“Try not to take it personally, business is business” Tina advises, “ask Colin and Kirsty how they do it; they’re both really good at it. At the end of last month, Colin did some overtime and we laughed because he said we was working on the five percent line, trying to get increases on every call.” She finishes off typing up the one to one document by adding on that Matthew will continue to try for increases and will speak with his colleagues to get some ideas and that if he doesn’t start asking for telephone numbers he will be put onto a PIP.

“OK, so from this month your call body is fine, you just need to remember your call close. Your objectives are to remember your compliance and to get your target. Whatever support you need just let me know. Is there anything else you want to talk to me about?” Nothing. “Well done, keep up the good work!” and with that she sends the one to one form to the printer and logs off the machine. They walk out of the room, heading back upstairs to their desks. Tina picks the printout up as they pass the printer and hands it to Matthew, asking him to read it and sign it and put it on her desk later on today.

Matthew got back to his desk in time for people coming off the dialler. That was their first hour; they have another one coming up later, something for Matthew to look forward to. Colin wasn't at his desk, he must have gone to the toilet, but he had left his PC unlocked. Ellen was stood at his desk sending an email to Alyssa telling her how much Colin fancied her then goes back to her desk laughing.

“Tina?” Imran shouts across the desk, “I've got an account that was offered a 90% settlement in June 2010, do I have to 5% it?”

“No, they're only valid for 3 months”

“So I can do 85%?”

“Yeah, how much is it?”

“Nice one. It's twelve and a half grand” Imran said with a huge grin before returning to the debtor he had on hold. As he does, the people in the team who weren't on calls and managed to hear the payment he was about to take all shout their congratulations.

Matthew's first call when he sits back down isn't a twelve and a half thousand pound settlement payment. Instead it is a debtor who missed their last payment and is calling to pay and to ask for their missed payment charge to be removed. The debtor sounds angry and is on the verge of shouting down the phone about how angry she is for receiving a charge. Mathew takes the

payment to clear the arrears and, not in the mood for an argument with the debtor, agrees to remove the charge (Tina showed them how to do it last month, before then they had to be sent to her to do). As he was removing the charge he was able to get the debtor to agree to review the account, and managed to get an increase in her monthly payments by £5 per month. He S25'd the account to his own list and was then gutted he hadn't talked about the increase earlier as then he'd have been able to have claimed the payment for his own statistics with an i100 card payment instead of i300.

Whilst waiting for his next call Matthew goes through his list. His first account has been returned from the court, a CCJ is in place for payment but they have been missed so there are arrears on the account. The debtor has paid the court, which has passed the money back to SDR, and agreed to pay £100 a month. Matthew asks "Ellen, can I nick this account?" Ellen wheels round to look at Matthew's screen and just nods as she gets a call through. Matthew S25's the account to his list and puts a payment promise onto the account so that if it is missed then it'll flag up on his list again.

The next account on his list has a starting balance of £307.07, Matthew remembers taking the payment for £107.07 last month and setting up the agreement for £100 a month, the debtor hasn't made the payment which is why the account has come up for review. Matthew calls her but just gets through to voicemail, he leaves a message asking her to return his call as soon as possible. In the background he hears Alyssa laughing; she has just checked her emails and noticed the one that Ellen sent from Colin's computer. She throws a paperclip over the desk at him and tells him to take her on a date some time. Colin goes red as he doesn't realise what has happened.

His next call comes through and it is an account that has been sued for a CCJ. As it is the wife of the debtor calling, Matthew can't do anything but take the payment – he isn't able to ask for an increase or even move them on to a direct debit. He takes the i300 card payment and tries to get the call to end as quickly as he can.

Slowly but surely the clock comes round to the end of his inbound call hour meaning the last hour of his day was to be spent on the dialler. He waits for five minutes but doesn't get a call through so he shouts over to Tina to check that it's working. She tells him to log off it and log back in again. He does and a couple of seconds after logging back in his first call comes through.

Introducing himself as "Matthew from Smart Debt Recovery, calling in relation to your Home Credit Direct account" the debtor quickly hangs up. Matthew logs the call as 'Gone away' and puts his dialler back into 'available'. A couple of minutes go by until his next call, where the debtor says they are driving and ask for a call back soon. Matthew checks his dialler information sheet; they get given information on what the reason codes do. He logs the call as 'busy' which means that they'll be put back 'in' to the dialler queue and called again within the next half an hour.

In between his calls he goes through his post. The dialler is connected to one of the system screens that he has open which means he can still use the other screen in the background when he isn't on a call. It helps the time go quicker, when it reaches half past 4 Matthew checks his dialler stats:

- 14 contacts
- 1 success
- 13 refused
- 11 active minutes
- 18 idle minutes

He shows Ellen, "see, look at this, I've had one success, one actual person wanted to talk to me. The rest of them were either answer phones, or they refused to speak to me, or they pretended they weren't the debtor"

"I know, I'm the same. I've got all my post done though so its not too bad. I'm just emailing Shelley downstairs about the christening on Sunday."

The remaining half an hour dialling goes much the same. Matthew finds that dialling in the evening is often more successful. He has his first late shift of the week tomorrow, working until 8. It means he gets a lie in and doesn't have to start work until half 11. Late shifts meant they had to deal with debt

management companies, as they work later and spend more time on the dialler they get sent spreadsheets from debt management companies who want to check or change the payment arrangements that they have with SDR. They email a spreadsheet to the head of department rather than sending them all by post. It's a simple enough task and it helps the time pass quickly when you're on the dialler all evening.

At 1657 Matthew changes his dialler status to busy so that he doesn't get another call through. He logs off his debt systems and closes his email account after checking that nothing new had come in. He logs off his PC, turns his monitor off and leaves the office. On the way down the stairs he switches his mobile phone back on to see what messages he's had through since he last checked it at lunch time.

#### *Thursday in Collections*

Matthew arrives at work in the rain just before half past eleven. As he's on a late shift and most of the office is already at work there aren't any parking spaces left. He reverses back out of the car park and parks on the street a bit further in to the industrial estate. As he doesn't have an umbrella he runs towards the office trying to stay as dry as possible. Entering the building, the receptionists laugh at how wet he is whilst he makes his way up the stairs.

As today is his late shift, Matthew will be working on different call queue than normal. For debtors who are in financial difficulties and who have not yet defaulted on their accounts they offer a more 'customer service' type approach and agree lower monthly repayments with them. A lot of the work involves speaking with debt management companies and agreeing repayments through them.

Matthew sits down at his desk and takes his shoes off; he puts them on the radiator to dry off. As it's August the radiator isn't on but it will air them at least. By the time he gets back to his desk Tina has been round and dropped off a pile of post for him. The late shift post is almost always from debt management companies; as they are dealing with the debt for one individual they deal with all of their creditors on their behalf. SDR are one of the

creditors so they get a new letter for each debtor each time their circumstances change with details of their new offer of repayment in. Underneath the pile of post is a note saying “Z4 – 6, X2 – 10, Z7 – 4”, these codes are lists, whereas on a normal day you would work on your own list on a late shift day you work on the combined lists for those in financial difficulties. The note tells you how many from each list you need to review. This way, the whole thing is done between the team.

The first thing Matthew checks when he logs in is his emails. In addition to the post and the lists he has to work today they get sent spreadsheets from debt management companies for payment information, it is in place of a letter. Tina has sent him the spreadsheet from Brackett and Decker with 100 entries on, he looks and notices that all they need him to give them is the current outstanding balance on the account. He knows he'll be able to complete this quite quickly as there's no typing involved, just copying and pasting from the debt system to the spreadsheet.

“Oh, gutted!” Ellen remarks.

“What's up?” Matthew asks.

“I've got the Patrick Carmichael spreadsheet; I need to put all the income and expenditure details in. It's gonna take forever, I hate late shifts”

“Haha, I'm alright this week, I've got Brackett and Decker” Matthew tells her quite smugly. She rolls her eyes and turns back to face her screen.

Matthew's first call of the day is someone wanting to settle their account. The settlement amount for this type of account is 85% so Matthew adds another 5% on, making the balance to pay £876, rounds it up to £880 and then takes the payment. He's quite pleased with that, it makes up a bit for him missing out on being able to get his own list down for the rest of the day.

His next call the debtor is only paying £5 per month. Matthew asks them if they can round off the balance this month by paying £8.38, which they agree

to. He takes that as an i100 payment so it'll go onto his stats. He then agrees for them to set up a direct debit so future monthly payments will come through automatically. As these kinds of accounts are on their own lists (Z4, X2 etc) Matthew won't get all of the direct debits like he would if it was a normal debtor account, but he does get to keep the first two direct debit payments. It'll only be two fivers this time but when he is trying to catch up and make sure he keeps meeting his targets, after his one to one yesterday, then it all adds up!

"What does this letter mean?" Imran asks, to anybody. This is one of the first weeks he's done a day on financial difficulties.

"Lets see", Imran shows Matthew the letter, it's a percentage order. "You just need to write it off"

"Really?"

"Does it say anything about a compensation order on F3?" Matthew asks. Imran types away on his system to bring the F3 screen up.

"It says letter from court, holding dividend".

"Right, OK, just note it saying 'received letter, granted percentage order so no further payments to be made'"

"So I write it off?" he asks

"No, *you* don't. Just do it on the system and then email it through to Tina to sort out"

"Which code do I use?"

"Dunno, sorry mate" Matthew says

"Tina, which code do I use for this?"

“Code 7, just send it to me to authorise” she shouts over the desk. She must’ve been listening all along.

Matthew manages to do a few pieces of post in between helping Imran and his next call as he had completed his spreadsheet so quickly. They’re all financial statements so he has to input all the details into the income and expenditure screens so he can work out whether or not they’re offering a fair payment, the same as the Patrick Carmichael spreadsheet that Ellen has. In most circumstances, with these types of debtor, the debt management company calculate their income and expenditure to the penny so there is absolutely no disposable income meaning Matthew can’t ask for anything of a higher monthly payment. What Matthew finds irritating is that some of the debt management companies charge a fee for their services, sometimes up to £40 a month and then say all the debtor can afford to pay is £2 to SDR. A total waste of £40 in his eyes.

His next call is another debit card payment, an i300, they have been paying £35 a month steadily for the life of the account and then last month they paid £40. The balance is £476 so Matthew asks them to “pay £46 to round off the balance” but they refuse, saying they can only pay £35 like they’re used to. Unable to convince them otherwise, Matthew takes the payment and lets it go.

Imran asks him “you know when you get someone wanting to pay the balance off in full, can I take that as a C500?”

“It depends, if they listen to the call and they’ve just called to ask to pay it then no, you can’t but if you reword it so that you’re offering it to them then you can”

“What do you mean?” Imran asks

“Well, if they say ‘I want to find out the balance and pay it off’ then you say something like ‘sorry, I didn’t quite catch that, are you calling to find out the

balance? Are you looking to pay it in full today?’ then you’ve offered it, C500, i100, it’s all yours”

“I’m too honest to do that” Ellen says, “I’d be too scared of them listening to the call and taking the payment off me”

“Are we talking and typing?” Tina shouts over the desk. Matthew looks over to her and pulls his tongue out; they laugh and carry on working. As he turns back to his screen, Matthew notices he has an email from someone selling cookies for charity. Before he gets his next call through he puts his phone into ‘comfort break’ mode, puts his shoes back on, slightly dryer than earlier, and then goes to find the cookies via the break room for a coffee from the machine.

Calls are queuing when he gets back so he slinks back into his seat without making a fuss, not wanting to be spotted by Tina. His first call is a debtor wanting to know why he is being chased for payment when they’re in the process of arranging an IVA (an Individual Voluntary Arrangement that resigns you to being unable to repay your debts). Unsure what to do he checks with Kirsty. “Should I hold this account because they’re saying that an IVA is on the way so they won’t have to pay then”

“No, only do that when we receive the IVA proposal from the insolvency practitioner, they still need to make payments” she says

“Yeah, they need to maintain payments because if the IVA is rejected then they’d be in arrears so they still need to keep paying” Ellen adds

“And we’d note it if it was the IVA practice that told us that they were going for an IVA. Otherwise I could just call about my account and ask you to hold it. I don’t think so!” Kirsty chuckles. Matthew goes back to the caller with this information and takes the token payment of £3. He makes a note of it on his pad, hoping that he will be able to recall it next time it’s needed.

It quickly comes round to break time and, as he has already had his coffee and cookie on a comfort break, Matthew doesn't go to the break room with the rest of his team to check Facebook and gossip. Instead he heads outside to get his car so that he can move it into the car park. The last thing he'll be wanting to do when he finishes at 8 is to be hunting for his car around the industrial site. Thankfully the rain has calmed down a bit outside now so he doesn't get as wet on his venture to retrieve his car. He returns from the car park via the break room so takes another coffee from the machine and then walks back upstairs to his desk with Kirsty. As he returns to sit down and put his headset on again he thinks that his holiday in Turkey feels like an absolute life time ago.

Having finished his spreadsheet and sent it back to Tina before his break, Matthew starts on the list Z4. He doesn't know what the criteria are for accounts to be placed into each list and he doesn't suppose it matters, he just needs to know how many from each list he needs to work. The first account he gets up has made the last payment (July) but missed the two before (May and June). As they had missed those two payments the account has automatically be sent for legal action and a claim form has been issued. He decides to change the account type back from legal to financial difficulties and cancels the CCJ that has been sent. He does this because, knowing that they're in financial difficulties, they are unlikely to be able to pay any more against the account if they get issued with a CCJ than if they don't.

"Imran, why are you doing a C744 if the account is clearly written off?" Alyssa asks.

"I wanted it writing back on" he says, putting his caller on mute.

"It doesn't need it though, if it's a zero balance then you don't need to do anything or send anything."

"Oh, I'll stop doing it then. I might have done that on one or four other accounts."

“Yeah, you’d best go back and minus them off before Tina does your quality checks; she’ll get you for that.”

Matthew’s next call is from an advisor at Patrick Carmichael who wants to check that the £5 per month agreement is still OK. Matthew advises that it’s been on for six months so they need to send through another financial statement for SDR to validate the agreement again. They agree to do it, a simple call that will produce an entry on the next load of spreadsheets they get through.

Matthew’s next call is from a different debt management company, they want to know why the debtor has been issued with a County Court Claim Form. Matthew explains that the last payment received was in April so SDR have received nothing for May, June or July. The caller advises that payments are made by BACS and asks for Matthew to check that they haven’t been received and not allocated. Reluctantly, Matthew takes all of the payment details (account number and sort code the payment was made from, the reference number attached to it, the dates they were made and the account number and sort code the payment was made to). He tells the caller that he’ll return their call if he manages to find the payments but that he won’t cancel the CCCF until the payment is found. He then spends the next forty minutes searching through the unallocated payment claims. All this time his phone is in the ‘admin’ mode so no phone calls come through to him, Tina comes round to check that he’s OK and if he needs any help, having seen him in the mode for so long. He explains his query to her and she leaves him to carry on. Forty minutes of looking through line after line of £4 payments trying to find the three missing ones and he can’t find anything that resembles the reference number that he was given. He gives up and decides to go for his lunch; he leaves the CCCF active on the account.

Lunchtime on a late shift comes at either 3 or 4 in the afternoon. Not wanting to move his car for fear of losing his space again, Matthew walks out of the industrial estate, having borrowed Tina’s umbrella, and heads for a sandwich shop that is just a bit closer to town. It was hit and miss whether or not he’d get anything so late in the afternoon but it was worth a try if only to get out of

the office and away from his screen for an hour. Unsuccessful he called in at a Tesco Express for a packet sandwich to eat when he gets back to work.

The break room was fairly quiet when he got back, his team were having their lunch, Ellen had brought last night's lasagne in and Colin was heating up a meal for one in the microwave. The rest of the people in there were just on their fifteen minute afternoon breaks. Matthew ate his sandwich and then waited for the fifteen minute break-ers to go back to their desk so that he could get onto one of the computers in the corner to check Facebook and his Hotmail account.

As it reaches five o'clock and their lunch hour comes to an end the team head back upstairs, machine coffee in hand, ready to take more calls as their counterparts in the other teams get ready to log off and leave for the day. For the remainder of the evening they'll take a mix of normal calls and financial difficulties calls, normally it becomes quiet after five so it'll give them a good chance to get more of their financial difficulties post done.

Matthew's first call when he gets back has an account type 'EE'. He looks round to Ellen for help but she's on a call. He shouts over to Colin to ask what it is, he replies "dunno, if in doubt blag it out." Matthew shakes his head and searches through his desk drawer for his information sheet with account types on. He isn't able to find it in time for finishing security checking the caller so just asks how he can help. They just want to make a payment. Matthew takes it as an i300 and lets them go. He then finds his help sheet and EE means there's a Charging Order on the account, SDR have put an application in to own a piece of the debtors property to receive the funds once it gets sold.

Happy that the call is over without too much damage, Matthew turns round to see Ellen pressing N and Enter repeatedly. He laughs saying "what are you doing? Playing Track and Field?!"

"No, I've just done a change of address, you know what this system's like, it won't let you out until you've looked at every possible linked address to see if

it might match this one. The new address is High Street, I'm gonna be here for years" she says.

Before he can take his next call, Tina shouts over asking "Matthew, you know that account you've emailed me to write off, you've noted that you called the number and couldn't get through?"

"Yeah, it was a gone away. A woman answered and said she didn't know them, wrong number".

"But you've left the number on here"

"Oh, have I?"

"Yeah, was that just a mistake?"

"Yes"

"Oh, that's fine, I'll take it off. Just wanted to check that there wasn't something else to it or something that you'd missed". Matthew nodded to her and then looked back to his screen to finish his tenth account from the list X2.

As he's about to finish the account, Kirsty shouts over the desks "whose done a C197 on a K2 account?"

"Not me" Matthew says.

"Nor me" Colin replies.

"Whose W1?" she asks

"Me, what have I done?" Ellen says.

"Sent a C197 on K2 account."

“Must’ve meant to send a C157. I’ve made a mistake” Ellen said sarcastically.

“OK, I’ll send it. If there was a warrant still live it would’ve kicked a whole load of shit up.”

Distracting him from the conversation, Matthew gets a beep in his ear for another call. It’s a debtor who has missed two payments of £2, so is now in arrears of £4. He claims to not have a card to be able to pay over the phone with so all Matthew can do is send out payment slips for him to use at the bank.

Coming to the end of his post pile Matthew sees he has a cheque marked ‘Return to Drawer’. Unsure what to do he asks Ellen, she tells him it needs a letter sending out saying that the cheque has been returned and that we’re passing on the £15 bank charge. She tries to email him a copy of the letter so he can send it out but can’t work out how to attach the document to the email. “Colin, do us a favour, email Matthew with the cheque returned letter with the charge on.”

“Has the charge been applied already?” Colin asks “if not, just do a C874, that’ll add the charge and send the letter at the same time so you don’t have to do it all yourself.”

“Thanks Col” Matthew says after seeing the instruction work.

Getting a quiet moment between calls, Matthew checks his emails. He has one from Kirsty and one from Imran; both of them have details of new debt management companies they have encountered today. They put on their name, address and contact numbers. Matthew saves these to a Microsoft Word file that he keeps open, it has all such information on there and makes it easier for him to just copy and paste the information over when he needs it on a call, rather than having to ask for it each time from the caller and type it in manually.

His next call is from an older debtor, date of birth is 1937. She claims to have made two payments last month instead of just one. Matthew explains that only one has been received, she repeats that she is sure she sent two payments. Matthew says again “only one has been received” to which she replies “oh, OK, well, I guess you’ll need another by the 25<sup>th</sup> then?” Matthew agrees and then offers her to set up a direct debit to help make future payments easier. The caller starts to explain how that wouldn’t be easier for her and how she likes the control of going to her bank to make sure that she has paid, rather than SDR maintaining control of the payments by taking them by direct debit. Knowing that he won’t be able to convince her otherwise, Matthew tells her that he understands and asks if there is anything further that he can help with. As there isn’t she hangs up.

The calls busy up after 7, after most of the debtors are home from work and have had their tea; Matthew manages to get two increases in payments and spends thirty minutes with a debtor going through their income and expenditure to calculate a monthly payment. This call finishes at five to 8; Matthew keeps his phone stuck on ‘Admin’ so that he doesn’t get a call before 8 that might keep him at work late. He logs off at 7:59, packs his things away, puts his coat on and then leaves the office as the clock turns 8. Perfect.

## CHAPTER SIX

The last chapter was a vignette of life working at Smart Debt Recovery taken from the perspective of Matthew, a debt collector. The vignette was constructed from the data that I gathered from the field, observation notes, and documents I collected. The purpose of the vignette was to provide an insight into working life at SDR, exposing the intricacies of the role and the nuanced nature of community participation which is governed and organised by the organisation with participants working in teams, driven by targets, negotiating the repayment of outstanding debts.

As part of the research process, the vignette served well as it provided a first phase analysis of the data, it enabled me to take stock of all the data gathered from the field and put it into an order and format that was representative of the working world of SDR as I recorded it. This coming chapter will continue this analysis, making use of the story from chapter 5, my observation data, collected documents as well as the interviews with participants. The chapter applies the learning theories from the first two chapters of this thesis to this data, seeking to explain notions of practice, participation and, of course, learning at SDR.

### Analysis

#### *Revisiting the Research Aims*

The analysis to follow will represent the social lives of the participants, the employees of SDR, in a way that allows me to deconstruct their actions and relationships to such a level that a theory of learning based in their organisational context is able to develop. The analysis will be structured to address the research aims of this thesis:

- Exploring mechanisms of learning in an organisational context, considering:
  - The importance of relationships in defining learning theoretically and in enabling learning in practice and the negotiation of meaning
  - Participation and the valued practices of the organisation

- Exploring learning identities in an organisational setting, considering past and present identities, shifts that have occurred during their employment at SDR and their future trajectories
- Contributing to situated learning, Communities of Practice and sociocultural theories within the organisational learning literature by having a more thorough understanding of the complexities of learning at work

### *The process of analysis*

My analysis, I decided, needed to take into consideration every aspect of the data that I had collected, amalgamating the data to allow me to develop an understanding of SDR not only as a business but also as a community, to understand who participates in this community and what the nature of this participation is. I began this by reviewing and coding the data collected through my participant observation and document collection. Underpinned by my research aims, I allocated codes to the data that would allow me to sufficiently explore the data in terms of community, practice and participation; these codes were:

- Participatory act
- Enabling participation
- Disabling participation
- Shared repertoire
- Community boundary
- Peripherality vs. full community participation

Doing this meant I had reviewed the content of my data thoroughly so was comfortable with the initial findings. It became apparent to me that whilst I knew what went on within the business and how the collectors and their superiors made the operation run successfully enough to collect debt, there were still elements of their experience at work that was unknown to me. I did not know, in sufficient detail, how the collectors felt about their role, what things they did and didn't enjoy, what they loathed and hated, what their motivators were, basically, the reason they come to work and what coming to work means for them.

This first pass analysis saw me writing the story which then informed the semi-structured interviews I conducted with six of the collectors that I had observed. The interviews benefited from me having first analysed the data as I could easily recall situations that had happened during my time observing that we were able to talk about. Additionally, the collectors were chosen because of mutual familiarity, as I had previously observed them I felt that I had already established a relationship with them. To analyse the interviews I also took a thematic approach, firstly coding the data descriptively and then completing a second pass of analysis to code the data interpretively. This meant thinking within the context of the community that I had participated as an observer about what the meanings behind the codes were. Through completing this analysis on all of the interviews I came up with these overarching concepts that describe the process of learning:

- Learning is Relational
- A Zone of Proximal Development enables learning
- Community specific language is required to access context specific knowledge and practice
- Feedback and support is required to develop understanding
- Identity is fundamental to learning

This chapter will now look at the outcomes of my analysis within the framework of these concepts of the process of learning within SDR.

The complexities of learning that will be discussed through the analysis presented in this chapter will add to the argument that it is difficult for organisations to have one single strategy for enabling learning in their workplace. Individuals and teams, I found, work both together and against each other to achieve individual and shared aims. Unstructured and unofficial communities of practice provide a way of participants understanding, through self-managing and by being in a state of constant flux, the flexibility of the community of debt collectors. In doing so, the ever changing state of that CoP allows the histories and experiences of each participant to contribute to its shape.

### *Analytical Focus*

As argued in previous chapters, the application of learning theory, which is widely seen in the psychological and educational literature, is underused in explanations of organisational learning. One of the key aims of this thesis is to provide an exploration of the mechanisms of learning within an organisational context to bridge this gap. Based on this, my analysis will be formed using the framework provided by the literature reviewed on learning in chapter two and will seek to develop this with the use of the data gathered from an organisational context. To reveal the nuanced nature of learning within the organisational context of SDR I refer back to the discussion of ethnography and its purpose from chapter four. The ethnographic literature suggests that ethnography can make the strange familiar and the familiar strange; I take this to mean that ethnography has the exploratory power to reveal explicit and implicit practices that underpin the lives of participants within a context, a setting, a community. Having conducted an ethnography of SDR I have over 300 pages of data comprising field notes, interviews and documents. This clearly leaves me with many choices of analyses that I could use to interrogate the data and construct its meaning. However, my data has already been, to a certain extent, co-constructed with the participants that I spent so much time with at SDR so has an implicit meaning that my analysis will seek to reveal.

The theoretical position that I have adopted throughout this thesis is a sociocultural one that argues for a distributed understanding of learning and so behaviour. It has positioned the individuals within their communities of practice, relying on the relationship between other participants, the practices of the community and the individual's identity to shape their behaviour and, as a result of this, their learning. Put more succinctly, learning is understood as one's participation within a community of practice and the practices which construct those communities. This is reflected in the data collection methods that have been employed which were chosen as they enabled the gathering of rich, qualitative data. In analysing the data, the choices made were guided by the communities of practice literature in that the determinant of learning centred largely on the valued practices of the organisation, how well someone was able to participate in these and what the mitigating factors were that

enabled successful participation. Additionally, when looking at the acquisition of knowledge, I used Wenger's (1998) definition of knowing as "acting as if one knows" (p.135) as the way of assessing knowledge for myself.

The themes of this analysis will now follow including:

- Participation as a reflection of learning and performance
  - o Considering aspects of personal and professional relationship as well as community participation
  - o People participate in communities of practice to varying levels
  - o Participating in numerous communities means that some participants are boundary participants
  - o The nature of participation and key indicators of participatory levels, including language and practice
- Zone of Proximal Development
  - o Revisiting the ZPD (Vygotsky, 1978) to relate it to the context of learning at SDR
  - o Seeking help, receiving feedback
- Learning identities
- Motivation and agency in relation to community participation at SDR

## **Participation as a reflection of learning and performance**

This first theme will, using evidence from my data, demonstrate how people at SDR participate in the various communities of practice and, in turn, how this either facilitates or proves detrimental to process of learning. Emerging from the data was the overwhelming notion that all elements of participation in the communities of practice at SDR were underpinned by relationship. All levels of relationship are key to participation, firstly the ones from within the community including relationships with colleagues and managers, with clients and with debtors but also home and out of work relationships had an influence on the way in which people participated at SDR. Having identified this it became clear quite quickly that 'being' in the organisation cannot be understood solely at an individual level but must take into account the distributed nature of participation. As learning is understood as participating within the valued practices of the community, this infers that learning cannot, also, be understood solely at an individual level but instead must take into

account the distributed nature of knowledge on participation and the effect this has on learning.

The CoP and LPP literature state that communities are self selecting; existing participants decide, either consciously or unconsciously, who will become a new participant, it is for this reason that CoP membership is defined as self managing. However, at SDR, the level to which a participant is legitimate, that they are meant to be there, is decided outside of the community of debt collectors, it is decided by the people who recruit. This means that the legitimacy of a participant is granted by policy and process and by the people who assess applications for employment into the business rather than by the community itself, which is in opposition to the communities of practice literature. In reality, collectors at SDR do not have the *power* to select their new colleagues, and consequently participants in the CoP. It is beyond their remit, above their pay grade. However, whilst it is beyond their remit to be able to select individuals to become participants within the community, they do have the power to reject participants who have been recruited. In this way, control over participation does lie with the collectors as they have the choice of whether or not they will support a newcomer with a view to inculcating them into the debt collection practices of SDR. Roberts (2006) argues that the communities of practice literature is limited by ignoring, or at least not wholly embracing, the notion of power and how this influences the extent to which someone is able to participate. Similarly it is unclear in the literature to what extent the notion of individual agency plays a role, I would expect that this would be quite high; existing old timers decide whether to accept or reject a new participant and likewise a new participant decides whether or not the shifts in their identity they will be required to make in order to be successful are worth them doing. I will return to a discussion of agency later in the chapter.

In the story in the last chapter, we encountered Alyssa who has been the 'Collector of the Year' at Smart Debt Recovery for two years running. With her experience at SDR, where she has worked for eight years, and in previous similar roles elsewhere, she has become a strong and successful negotiator. Evidence of this is highlighted in the story through her collections

performance, when Matthew returns from holiday in the middle of the month and needs to catch up on his collections she has already collected the majority of her target and is the closest member of the team to achieving it in full. It is for these reasons that it could easily be argued that she is an 'old timer' or a 'more learned other' in the environment. One might easily assume that her status as a high performer in her role as a collector would enable others to learn from her. However, high performance does not enable learning per se, as key to the learning process is relationship; both the learner and the more-learned other, upon whom the learner relies for support, would need to have a positive working relationship that acknowledges the process of knowledge transfer from 'more learned other' to 'learner' (Rogoff, 1994; Wenger, 1998). Key to the process of learning is not just any relationship, but the existence of a relationship that is focused on enabling others to learn; learning does not just happen in others by the presence of another who is a high performer with a high level of knowledge (Vygotsky, 1978). Alyssa does not take this approach to supporting others in her team, her community. Her relationship with her colleagues is not one that is conducive to them learning, by which I mean she is not forthcoming and supportive when giving advice or sharing knowledge. In the last chapter she was presented with an account where Imran had raised an instruction incorrectly, the conversation went as follows:

*Al: "Imran, why are you doing a C744 if the account is clearly written off?"*

*Alyssa asks.*

*Im: "I wanted it writing back on" he says, putting his caller on mute.*

*Al: "It doesn't need it though, if it's a zero balance then you don't need to do anything or send anything."*

*Im: "Oh, I'll stop doing it then. I might have done that on one or four other accounts."*

*Al: "Yeah, you'd best go back and minus them off before Tina does your quality checks; she'll get you for that."*

*Al: Alyssa*

*Im: Imran*

In this exchange she does get across the information to Imran that should prevent him from instructing a C744 incorrectly in future. Her approach, however, is very direct and abrupt, she tells him the consequences, that Tina will "get him", and leaves it at that. She doesn't, as may be expected from

someone wanting to guide a fellow participant through a ZPD, ascertain his current level of knowledge and understanding within the community before setting a goal with him that would, for example, see him make less mistakes. Rather she almost chastises him, the account “is clearly written off”, as if he were stupid to have not been able to identify that which led him then to further complete the incorrect action. To reiterate the comments made in earlier chapters, learning as progression through the ZPD requires a positive relationship that aims to support a learner by a more-learned other (Vygotsky, 1978); this means that organisations cannot just assume that learning will happen ‘naturally’ through relationship as it very much relies on the individuals wanting to foster a relationship that will enable learning for others. This is not something that can be enforced or prescribed in the organisation, but something that develops through the individuals desire to help and support others.

In a CoP, being identified as being knowledgeable is positioned as “‘acting as if one knows” (Wenger, 1998, p. 135), which one demonstrates by participating successfully. To be in a position to act as if one knows, to participate, then one must have been inculcated into the practices of the community. Doing this involves the transition from being an LPP to being a full(er) participant in the CoP. To make this transition the participant needs to learn the practices of the community, with the aid of a ‘more learned other’, facilitated by progression through their ZPD.

To enable me to explore this process within the context of SDR I will make use of the data to depict the different levels of community participation by various participants in the SDR communities of practice. By identifying participants within the CoP as defined in the literature I will be able to demonstrate the application of this literature to the data, with specific reference to how participation and the practices of the organisation mediate the learning process.

### *Communities of Practice at SDR*

In order to contextualise the intricacies of participation at SDR, and subsequently the levels at which employees at SDR participate at work I

thought it would be useful to explore the CoPs that they have access to, the ones they do participate in. There are multiple communities of practice that a collector participates in as part of their role. Figure 6.1 shows the CoPs that collectors are expected and required to participate in to do their role. The extent to which the 'Debt Collector' circle covers the corresponding community of practice denotes the level to which they are able to participate which is linked to their ability to become a full participant in that community. Inevitably they are not able to become full participants in all of the communities in which they participate, which I will explain further below.



*Figure 6.1: The Communities of Practice in which a debt collector participates at SDR and their levels of participation*

In Figure 6.1 you see there are five potential communities of practice that I have identified that SDR debt collectors participate in. The level to which they are able to become a full participant is illustrated by how far 'into' the Debt

Collector circle each of the communities' circles comes. I'll summarise participation in each CoP in turn:

- *Tina's Team*: after a time, the collector may become a full participant within their team. This means that they can contribute, shape and shift the practices of that community. Within a team of ten collectors this may mean that they decide on how work is distributed within the team, or how that team manages their annual leave allowances, to make sure that not everybody takes holiday at the same time. Their control over this, however, is limited as SDR have HR policies in place governing annual leave that must be adhered to.

Additionally, one cannot assume that all collectors will make the transition to being a full participant in their teams' community of practice. Due to the nature of participation, and the fact that we are talking about humans who each have very individual thoughts, priorities and perspectives, the required identity shifts and the co-construction of reified meanings about practice and the artefacts that contribute to practice, not all transitions from LPP to full(er) participant will have the same route or destination.

- *Collections Department*: this department is made up of a number of teams, similar in size to Tina's. The practices of this community are defined by a number of things, the collectors will individually have a say on how things get done in their teams, provided they adhere to the core practices of the business. However, the largest influence on practice in the department comes from the Collections Department Management Team. They will, for example, decide that a focus has to be put onto one client for a week to make sure that the majority of money collected comes from that client, to meet higher level business objectives. One example of this that I observed was a 'settlement drive' where collectors were able to offer a 65% discount on particular accounts; in this instance they were keen and eager to call debtors on the dialler – an activity that they would otherwise loathe. This is not something that the collectors could decide to do on their own, it is something that they were allowed and encouraged to do, to offer these discounts. In this sense the Management Team direct the department and then the department influences the practices of Tina's team and, ultimately, the

collectors and other individuals within the department. Within this departmental community, a solitary debt collector is one of many; despite this, their power is not 'strength in numbers', rather the power is held by the management team who dictate the practices that must be adhered to in line with what the business requires.

- *Collections Department Management Team*: as discussed, this community has a large influence over the practices of the Collections Department and consequently the collectors. Whilst this community does influence the day-to-day happenings and practices of a debt collector, it is unlikely that their practices will be amended, altered or shaped by the collector. Collectors do not have the *power* in their role to direct what their superiors do; such are the virtues of a hierarchical management structure.

Having further influence on the lives of collectors, the Management Team in the collections department are responsible for setting collections targets and for assessing the collectors' work, including listening to their phone calls for quality.

- *Smart Debt Recovery*: again, this community is one constructed by collectors but also by other employees of SDR in other departments (HR, IT, Marketing etc.). Collector performance in their role may direct the practices of SDR as a whole as it will, ultimately, either mean debt being collected or not. Debt not being collected would make SDR unsuccessful so the company would need to react to this. In a similar way to the Management Team, a collector does not have the power in their role to be a full participant within the community of SDR as they cannot change the direction of the business, for example into collecting mortgage debt rather than mobile phone debt. Considering the collections department as a whole, that also does not have the power to amend the practices of other departments despite it being the 'engine' of the business, where most of its revenue comes from.
- *Clients & Regulatory Bodies*: from Figure 6.1 it is clear that these bodies have a large influence on SDR as a whole and, in turn, on the role of a collector. A client, Griffin-City Bank (pseudonym), will have instructed SDR to collect their debt on specific terms, for instance allowing 28 days for a payment or not charging 'late fees' in certain

circumstances. As part of their role, an SDR collector participates in the practices of the Griffin-City Bank community by adhering to these practices. They are not, however, a full participant in that community because they do not work for Griffin-City Bank and they do not have the power to amend practices that have been given to them as part of the contractual debt negotiation by SDR.

Similarly, collectors participate in practices of a number of external regulatory bodies that impose themselves on the debt collection industry or who SDR work with as a matter of course. Examples include the Financial Services Authority, the County Court System or Experian, the credit reference agency. Collectors participate in the practices of these organisations through: treating debtors with respect and handling complaints fairly; suing debtors and issuing County Court Judgements to ensure repayments; finding the whereabouts of a debtor using a credit search. So again, whilst these collectors are participating in the practices of these different communities that exist outside of SDR, they are not able to control or change these practices as the extent of their participation is restricted due to the nature of their role; they don't need to be full participants in the FSA to do their job well, they just need to understand that they have to work within the FSA guidelines.

As Figure 6.1 illustrates, collectors at SDR participate in many communities of practice to varying degrees. Whilst a collector may be a full participant within one community, such as their own team and even, perhaps, within their own department, their role is restricted and they are unable to become full participants within all of the communities whose practices they participate in as part of their role. In this sense, the communities of practice literature are somewhat limited. Whilst it acknowledges the fact that individuals will hold membership to multiple CoPs, its limitations are in the expectation that progression from LPP will lead to full participation provided the appropriate identity shifts are made. I would argue that this is never going to be possible as, within one role, and one assumed identity of a debt collector, someone can participate fully in certain communities yet never have the power to be more than a legitimate peripheral participant in other communities. In this

sense they will continue to participate in a way that is neither peripheral nor full; they need not be a full participant if they can be successful in collecting debt and earning a bonus by only participating somewhere in between full and peripheral. This in itself is not an issue but the notion of participants being somewhere between full and peripheral is not readily mooted in the literature.

It could be an aim of the business for collectors to have only restricted access to limited communities of practice as in this sense they are encouraged to attempt to become full participants in the communities that would benefit the business, i.e. within their own teams to collect as much money as possible, but they are not encouraged to participate in those other communities that they participate in to a lesser extent. This may mean that because the collectors are limited in their levels of participation they therefore become specifically skilled in participating within one community. This, in turn, could mean that their ability to adapt to rapid change or problem solving, or to embrace a shift in identity to adjust to changes within the community may be limited as their participation in practice becomes stale or routine. Based on this, the optimum level of participation may be somewhere in between full and peripheral participation, at a competent level of working so that mistakes are few and far between with performance being kept at a manageable level. If participation in a community of practice is not all about achieving the status of full participant, and participants accept that this is not always possible, then participation becomes more about engaging with and negotiating the meaning that is intrinsic to each community.

The first section of this analysis has looked at the available communities of practice that employees at SDR have to participate in to do their roles. It is clear from this that there are multiple levels of participation; participants do not need to become full participants in every community of practice in order to do the job of a debt collector well. I will now look at some of the participants in the CoPs that I observed at SDR and identify the differences between these levels of participation, all the time relating this to the process of learning in the workplace.

*Participation: Legitimate Peripheral Participants, full participants and those in between*

By nature of his newness to the business and his relative inexperience in debt collection, Imran is a Legitimate Peripheral Participant (LPP) at SDR. He started working there three months before I began collecting data. Like all new starters he was inducted into the company and followed a two week training programme that prepared him for the kind of work he would be doing. His induction training involved him being trained to a level deemed competent on the debt system he would use and allowed him to practice taking phone calls and responding to debtor correspondence, all with the support of his trainers and time spent amongst other, more competent debt collectors.

A key element of Imran's (and all new starters') training is spending time alongside existing debt collectors to gain experience of 'how the professionals do it', listening to their phone calls and observing what they do. These people then became his team-mates as once he finished his training he was in-filled into their team. SDR see mixing with team members to be as an extremely valuable part of induction training for new starters; Gillian (the Training Manager) explains that "They need to meet their teams as soon as possible" (Appendix C: line 2690), as relationships are important not only in the learning process but also to help people feel comfortable in their working environment. This demonstrates that SDR acknowledge the importance of relationship in learning and see it as a way of collectors gaining access to knowledge important in the collections CoP rather than relying solely on the transmission model of teaching and learning for them to become competent. However, whilst it is recognised that meeting their new teams is an important part of the induction process, the conversations that I observed surrounding this did not indicate that the justification for this stemmed from a position where relationship was key to enabling learning through participation in the community practices and the process of legitimate peripheral participation. Simply being present with more knowledgeable people than yourself is not enough to ensure learning (Vygostky, 1978). Whilst this does not invalidate the practice of new starters sitting with old timers in the early stages of their induction programme it does highlight the argument made in the early chapters of this thesis – that SDR, as the case study organisation in this

thesis, do not fully understand, or engage with, the process of learning in individuals.

To further explore the utility of the LPP theory in this research, I refer back to Lave and Wenger (1991). They use the term LPP to specifically talk about the relations between newcomers to a community of practice and the community's old timers "and about activities, identities, artefacts and communities of knowledge and practice" (p.29). The key notion that brings each of these things together is learning; learning is participating in social practice so Legitimate Peripheral Participation as a theory of learning is participation within a CoP aided by old timers and artefacts which underpin the construction and negotiation of meaning and identity. The relationships between old-timer and newcomer are the ones fundamental to supporting the process of progression as an LPP for the newcomer, to bring them into the CoP from their position on the periphery. From the theory, however, it is not clear how this happens – merely being present and observing people work is not enough for people to learn according to Vygotsky (1978) as relationship is needed to facilitate the learning process by way of progression through the ZPD.

At SDR, a legitimate peripheral participant such as Imran is defined by his newness and the lack of knowledge and experience that he has. He only knows 'the basics' from his training and perhaps does not know all of the people around him or all of the things that there is to know about the role. He knows enough to 'get by' at the edge of the community, but certainly not enough for others to recognise him as an 'old-timer'. This, of course, has its advantages as I witnessed the colleagues that surrounded him were more sympathetic and supportive of Imran when he needed help which they would not have been if he was identified by them as an old timer; this provides evidence to support the notion that SDR has a culture of helping their newcomers to the community. This is supported during induction training where new starters are encouraged to meet their team to work shadow in-between their classroom training; their new colleagues in the team then support them willingly (without incentive). This is not to say that other 'old-timers' do not receive support from their colleagues, quite the opposite. I

found, similar to Downing (2004) that most collectors found it easier to ask a colleague rather than to refer to knowledge sources, including handouts, notes that they have or to the staff intranet that held information. In this example, Colin encounters a write off code that he isn't familiar with, he asks his colleagues but nobody knows. I suggest that he asked Imran to check on his handout:

*Colin gets an account that has been written off as code 9:*

*Co: "Alyssa, whats code 9?"*

*Aly: "A write off code?"*

*Co: "Yeah, l66, write off code 9"*

*Aly: "Don't know"*

*Co: "Ellen, whats write off code 9?"*

*El: "Don't know"*

*Ke: "So does nobody know what it is?"*

*Im: "No"*

*Ke: "Is it not one of your sheets Imran?"*

*Im: "Oh yeah" refers to his sheet "unsuccessful legal action"*

*Co: "What's that?" checks his own sheet "it's not on my sheet"*

*Im: "Must be a new one"*

*El: "Abdul, it's like 2 but new"*

*Al: Alyssa*

*Co: Colin*

*El: Ellen*

*Im: Imran*

*Ke: Keith*

**Appendix B:** Lines 2249-2262

This exchange demonstrates a number of things. Firstly, Downing's (2004) claim, that people in the workplace find it easier to ask their colleagues for help than to seek out the knowledge by themselves, is supported. Secondly, Imran wasn't approached by Colin for help as this does not fit the dynamic of their relationship – Imran is the LPP, Colin has more experience so wouldn't go to Imran for help, he would seek others who he identifies as knowing as much or more than him. If I had not been sitting there and noticed that the definition of write off code nine was on Imran's sheet then he would never

have been consulted and Colin may still not know what the instruction means. Thirdly, the information that the collectors have on their information sheets is not reliable as it can go out of date quickly; Imran has write off code 9 on his information sheet because he was given it more recently than Colin was given his own as Imran was fresh out of training. This could be the reason that collectors refer to their colleagues for help rather than the handouts and information sheets that they have on their own desks. Finally, the reference by Ellen that write off code 9 is “like 2 but new” is not only a more helpful response than Alyssa’s, but it is a way of enabling Colin to assimilate the meaning assigned to the new code; write off code 2 is ‘Disputed’, so the debt would be referred back to the client with the associated dispute reasons; write off code 9 is ‘Unsuccessful Legal Action’ after an i66 (pre-enforcement visit to the debtor’s property) and, again, would involve the debt being referred back to the client. Ellen knows that Colin will already know what write off code 2 is, and what course of action follows it, so by telling him that 9 is like 2, he knows what will come next so can understand this account better and will be better prepared next time he sees write off code 9 on an account.

Whilst colleagues are often the reliable and preferred source of knowledge (Downing, 2004), they will not always have the correct answer. An example of this, where those colleagues sat immediately around a collector were not reliable ‘more learned others’, is this one where Matthew needed help with understanding when a CCJ starts so that he could remove it if the debtor paid within thirty days:

*Ma: “When does 30 days to remove the CCJ start?”*

*Ja: “Instalment date?”*

*Ch: “The Monday after the L03 was entered”*

*Aaron (trainer) is walking past so Matthew asks him*

*Aa: “30 days after the judgement has been verified on F2”*

*Aa: Aaron*

*Ch: Charlotte*

*Ma: Matthew*

*Ja: Jason*

**Appendix B:** Lines 4037-4041

In this exchange, Matthew wants to be able to remove the CCJ (system instruction L03) as the debtor has paid within thirty days. He does not, however, know when the thirty day period starts. It is imperative that he gets this correct as the thirty day limit is imposed by the County Court, not by SDR, so an incorrect action would result in court costs for SDR and complications with the debtors' credit history. He first asks Jason and Charlotte who sit either side of him and is given two very different answers. Luckily, Aaron, a member of the SDR training team, is walking past so he is able to ask him for the correct answer. He shows him the F2 screen (which has a summary of all legal action that this account has had registered against it) and tells him that the 30 days begins on the date that the judgement is entered, which he can find on the F2 screen. Had Aaron not been walking past then I am not sure what Matthew would have gone on to do as he did not have an answer that his two colleagues agreed on. One aspect of learning, therefore, is acknowledging your own knowledge gaps and those of the people around you and learning who to consult for a correct answer if all else fails.

The data so far has presented support for the process of Legitimate Peripheral Participation as a process of learning with the support of more learned others, following the Vygotskian notion of learning as the process of progression through the ZPD. However, the data have also identified that the more learned others, upon which a LPP will rely on for support, are not always best placed to give the right kind of support when it is needed. In an organisational setting, differentiation in experience and peripherality may be identified in team structures and pay grades; in SDR, where daily collections values are emailed to the department and are displayed on whiteboards at the end of every row of desks, somebody's knowledge and their success at participation in the community of practice of debt collection is commonly identified by their performance and how much money they are collecting each month. The fact that somebody turns up for work and 'does their job' to whatever level of success means that they are participating, on some level, in the practices of the organisation, however, it is the value of their collections that defines them as successful or not within the business. Based on the meaning of success at SDR being linked to the value of money collected, there is no way of measuring the success of employees who enable LPPs to

learn; some members of staff may be keen to help them where others (Alyssa, for example) may be so focused on their own collections figures that supporting others is deemed a distraction from their work. Given this, it is unsurprising to note that a formal way of supporting LPPs is not recognised in the community; this is perhaps a contributing factor to some employees being reluctant to do so. Informally, the training team acknowledge that new starters “need to meet their teams as soon as possible”, to begin this process of learning as an LPP, but this is not structured or documented formally to enable the construction of relationships that support the learning process as progression through a ZPD. Rather they only see a benefit in collectors spending time observing their more experienced peers. Vygotsky (1978) explicitly states that merely being present with other more knowledgeable people is not in itself sufficient to enable learning.

In Wenger’s (1998) ethnography of claims processors in an insurance company he also found that the process of supporting LPPs as new starters in an organisation to make their way to full participants was something that is not recognised by the business. The new starters felt that their ‘induction training’ was not long enough and that they were just expected to catch up with their more experienced colleagues. Their more experienced colleagues found that they were spending time and effort supporting the new starters, but not being rewarded or recognised for it. He concluded that to improve this “it may very well be that recognizing these efforts [of old-timers supporting new starters], encouraging them, and otherwise facilitating the process would be more effective than extending the training” (p. 100). The data from SDR so far support this claim as it has been shown that learning from others is effective (even without an incentive for the more learned other); giving a tailored incentive to the more learned other would surely, therefore, increase its effectiveness.

At SDR, new starters are reliant upon their colleagues’ experience and knowledge to be able to become an effective collector. However, as has already been discussed, a meaningful relationship that is centred on learning is required for LPPs to learn from a more learned other. These relationships cannot be forced and, similarly, new starters in the business cannot be forced

to participate fully. There is an element of agency involved in the participation process; whilst community participation focuses on the acceptance of other community participants, a new starter must also want to participate, they must want to achieve, and in doing so they must engage in making the appropriate shifts in their identity to gain an understanding of the practices of the new community. Without this desire to participate they will be unable to infer and reify meaning on the practices of the community as well as the processes and artefacts that construct these. Whilst I have argued for an element of agency in this process, I do not mean to imply that it is either simple or straightforward. On the contrary it may in fact be an unconscious decision against participating which emerges from other subjective experiences of engagement in the community thus far.

An example of an employee at SDR who did not fully participate once she began working within her team is Sandeep; she was a law graduate and had been made redundant from a solicitors firm in Leeds, she took the job at SDR because simply she needed the income. Throughout all of my interactions with her she was negative and expressed a severe dislike for the job, explaining that “it’s a bitchy environment” (Appendix B: Lines 3778-3779) where she associated the ‘stealing’ of payments and accounts for individual gain (monthly bonuses) as a childlike playground practice. She found that, despite her job title being a Telephone Negotiator that “It’s not about negotiation, it’s a lucky dip” (Appendix B: Line 3782). Preventing Sandeep from participating was her inability to make the appropriate identity shifts to become a full participant in the debt collector community of practice. Rather, she identified the practices as childlike and bitchy so elected to withdraw from participating.

Despite starting at SDR at the same time as Imran, Sandeep did not perform as well as Imran from SDR’s perspective, her collections figures each month were not as high as his. Her performance as a debt collector was stymied by her reluctance to participate in the practices of the debt collection community. Sandeep did not make the appropriate identity shifts that enabled her to engage with the work and with other collectors; by viewing the practices as childlike she self-marginalised and so did not foster positive relationships with

other team members that could lead to someone assuming the position of a 'more learned other: learner' relationship. Instead of engaging with her colleagues in the same way that Imran did (with Ellen and Colin), she remained quiet and worked independently of the other participants in the community, often sitting one or two desks away from her team mates. Sandeep left SDR whilst I was halfway through my data collection; she had been successful in obtaining another position within a solicitors firm, somewhere that she thought she may be more inclined to participate more fully. This participant's story demonstrates that organisations cannot be 'all inclusive' and cater for everybody's needs, sometimes there is nothing an organisation can do to enable learning because individual identities resist it.

The data presented so far has centralised participation in the organisation as something that mediates learning and performance at work. As the process of learning involves humans it is an incredibly complex process, having to take into account multiple identities; the participant identities that have been touched on so far show that there are people at SDR who participate to different degrees in each of the practices, and communities of practice, at SDR. I will return to the participants later in the chapter to explore their individual identities in a section that will argue in support of Billet (2003), that it is important to acknowledge the contribution that personal history and learners' identities have in the learning process.

## **Levels of Participation in Communities of Practice**

The analysis so far in these chapters has demonstrated that it is problematic to assume that participation in communities of practice is either simple or straightforward. The existing literature suggests that an individual's progression to full participation is something that, whilst perhaps not simple, is inevitable given that they have appropriate support and the willingness to participate (notably an identity that is able to make the appropriate shifts to one that is a full participant). The participants that I have discussed thus far each participate to different levels and with this they achieve different levels of success, Sandeep was not very successful because she did not want to participate, Alyssa is very successful because she does participate in a way that is designed to support her own success. Similarly, it is not sufficient to

say that Alyssa is successful and Sandeep is not, because there are so many things that contribute to their level of success in their community. Imran could be said to participate 'more' than Sandeep because he collects more money; and Colin, one may argue, participates more than Alyssa because whilst he does not collect as much money he has taken it upon himself to support Imran. Although, for this to be a contributor to the level of participation that Imran works at, the practice of being a more learned other would need to be recognised, understood and valued by SDR.

It is with this in mind that I propose that there exist levels of participation within communities of practice; you can be successful at one level but as you increase your experience and ability you are able to move up the levels where your increased participation may lead to increased success. The nuanced nature of participation in any community means that success cannot be guaranteed as participation increases, although it may be expected. Table 6.1, overleaf, displays the levels to which collectors at SDR can participate and what participating to that level means in terms of their work.

The majority of collectors at SDR will participate to varying degrees within the first two levels (Personal and Relational). They are required to participate at a Personal level as this includes the basic processes and functions of their role such as:

- Speaking to debtors on the telephone
- Dealing with debtor correspondence
- Collecting money
- Using The Debt System to manage debtor accounts

This is the basic level of participation required to do the job. As the analysis so far has shown, more successful participation, and ultimately learning, relies on relationship; having a relationship, that is centred around learning and knowledge, with a more learned other gives you access to new ways of working, to new techniques, to different practices. Participating within the community to this level is not compulsory, as you can perform without it, but by engaging with a more learned other your performance improves. SDR

Table 6.1: Levels of Participation in the CoPs at SDR

Levels of Participation in the CoPs at SDR		
Personal	Relational	Systemic
Enforced: cannot perform without.	Encouraged but not compulsory.	Not required to perform. Not encouraged.
<p>Participation at this level means that you are, simply, a debt collector.</p> <p>You have received your induction training and are deemed 'competent' by the business.</p> <p>You know how to use the debt system.</p> <p>You have a number of techniques for talking to debtors to obtain payments which you may have developed on your own in a 'trial and error' fashion.</p> <p>You can and do collect money and you may earn a bonus.</p> <p>Your performance is not in the top 10% of collectors but you are certainly not the worst.</p>	<p>You can perform as a debt collector without participating to this level. Participating to this level means that you are able to shift practices with relationships.</p> <p>You have effective relationships within the CoP that mean you are able to understand practices and make small shifts in order to achieve your objectives.</p> <p>Your debt collection techniques have changed through collaboration with your more experienced colleagues.</p> <p>Having good relationships with other community participants is useful as it gives you access to knowledge and experience that would otherwise be unavailable to you.</p>	<p>Participation at this level means that you are powerful enough to inflict large scale change within the business.</p> <p>You are participating to a level that can affect the systems and processes used by more than just your immediate colleagues with whom you have a relationship.</p>

would hope that employees make these connections, although do not formally accredit this process, so that LPPs in the community can be gradually inculcated into the practices of the community to be successful debt collectors. As the analysis so far has shown, this is not a straightforward process; one size does not fit all.

During their careers at SDR, collectors will create new knowledge and they will share their learning experiences with their colleagues. The knowledge that they create and the practices that they shape will be small as, referring back to Figure 6.1 (page 188), their influence to change practices is only within the remit of the communities that they are full participants. As Figure 6.1 shows, the communities that the collectors have the power to participate in fully are limited to their own team, and perhaps, to a lesser extent, the Collections Department. Beyond this they cannot make changes. This means that, as they are unable to inflict change, when collectors leave SDR their knowledge will leave with them. To prevent this from happening, and for a great knowledge exodus from being 'the norm' each time somebody leaves, it is in the interest of SDR to encourage collectors to participate at the Relational level. At this level thought and development of ideas are encouraged when new practices and processes are introduced, ideas on team building and community identity are fostered. Doing this would acknowledge the importance of relationship and the process of learning through LPP would be encouraged.

Participating to a Systemic level means that somebody is able to make changes to large scale practices that affect the running of the business. A participant at this level would be a 'system shifter' and the changes that they make would remain in place when they left the business. At SDR this type of participation is not readily available for members of the collections department. Certainly, positive ideas and ways of working that a collector highlights to their manager will be considered by the management team, if something is approved then other collectors would be expected to adapt their practices to suit this new one. Again, there lacks a formal system for encouraging and developing ideas that collectors may have. The reason for this is that having all collectors participating to this level, as 'system shifters' would mean that they would each have the power to affect aspects of how the business runs, which, I expect, the SDR managers would not be wholly supportive of

as it is their community of practice that is tasked with the power to make high level changes to the organisation.

Whilst the process of Legitimate Peripheral Participation is not straightforward or, I expect, linear, this framework for exploring the levels of participation within a community is useful for understanding the nuanced nature of participation. Anybody who is able to participate on a Personal level at SDR would be able to collect money. They are equipped with knowledge and skills sufficient to use the debt system and speak to debtors to obtain payments but that is it. Anything beyond this requires participation of a different kind, and to achieve this, the participant must make the appropriate shifts in identity to fully engage with the practices of the community and with their fellow participants.

## **The Training Team: Boundary Participants**

In addition to the collectors who work at SDR, there are other members of staff who participate in different communities (including managers) who have a profound impact on the practices of the collections CoP. The literature terms these as 'boundary participants' as they participate in their own CoP and work independently of others (the collectors) and in doing so have influence and input into the work that the 'others' (collectors) do. Yet in addition to this they participate in their own CoP with their own aims, objectives and work to do. At SDR one of the most impactful and most boundary-crossing team are the Training team. The assumption made by Wenger, below, holds true at SDR as the training department at SDR deliver courses to many members of staff at SDR in an environment away from where the information given in the training session is useful:

*"In many organizations, learning is the province of the training department, which is often considered an auxiliary function. For the most part, such training functions focus on the delivery of courses that are separated from the communities in which their subject matter is relevant. It is not uncommon for newcomers to spend weeks or months in training classrooms."*

*(Wenger, 1998, p. 249)*

At SDR, all new members of staff receive induction training from one of three trainers. For new starters in the collections team this means a two week full time

programme which has a mix of both classroom training and spending time with their new team members to gain an understanding of what being a collector is actually like. The content of induction training for new collectors is:

- Introduction to debt
  - o What debt is, how credit becomes debt
  - o What SDR do
  - o Industry regulators (Credit Services Authority, Credit Act, Office of Fair Trading)
  - o Collection methods:
    - Telephone call
    - Write letters
    - Sue, issue county court judgements
    - Send a doorstep collector
  - o Debt counselling
    - What support is available for debtors
- System Basics – The Debt System
  - o Practice using the system by completing instructions, using real debtor correspondence
- Methods of collecting money
- Telephone Training

The training room at SDR is separate from the rest of the collections environment, on the top floor; it is a bright airy room with a boardroom-style table in the centre and a whiteboard, computer and projector on the end wall and computer desks on each side wall. The room being separated from the collections department means that the collections CoP is inaccessible during classroom training and this is one of the reasons that new collectors spend some of their training time with existing collectors, listening to phone calls and watching the debt system in use as the training environment cannot simulate this fully.

Their position as trainers mean that they are the first people that new starters meet when they begin working at SDR. Through the course of their training programme, they will frame and contextualise the world of debt collection and the communities at SDR for the new collectors. New collectors, therefore, will have constructed their

understanding of the practices within the collections CoP in collaboration with the trainers, rather than with their peers. When they begin working with other participants from the collections CoP, during training for short periods and then after training when they are doing their jobs, their knowledge construction and participation will be shaped through social interaction with other participants in the collections CoP. The theoretical training content will be given meaning through collaborative actions.

The trainers work is permanently at the boundary of two communities, the collections CoP and the training CoP. When running training courses, either to new or existing staff members, they are completing boundary activities, which mutually engage both communities. In these training sessions that cross boundaries, both the collectors and the trainers meet to participate, the purpose of the session being to construct meaning through engaging with learning materials. Wenger (1998) explains that in order for these sessions to be of value, the boundary practices engaged in during these activities cannot become isolated; if the participants are unable to relate the content of training to anything that happens outside of the training room (i.e. in the collections CoP) then the activities have failed “to create connections to anything beyond themselves” (Wenger, 1998, p. 115). By this, Wenger means that the learning that happens in the training room becomes so deeply rooted in its own context (that of the boundary CoP, the training room) that the participants of the learning event are unable to relate it back to their own context (their own CoP, the collections team).

At SDR, the trainers are responsible for managing this overlap in the boundary practices that exist in the training room when participants from both communities meet. They do this by presenting the content of their training programme and then asking the collectors to use their experience and knowledge to talk about the subject. This excerpt from Appendix B shows how Sophie, the trainer, engages with a group of collectors in a simple activity about achieving your target quicker and collecting more money faster by relating it to their collections CoP experience:

Activity - Be Creative

So: “What can you do to achieve your target quicker?”

*They all have flip chart and pens. All sat round the table writing their ideas down.*

Blake: “Can we still do i116’s?”

*Tina: "Yes, but they're being phased out so try and get a direct debit or standing order if they have a bank account"*

*i116 is a recurring debit card payment*

*Sophie looks round the room, at each of the flip chart papers and says: "You're doing good on these, coming up with lots of good ideas"*

*Away from the subject people talk about drinking/weekends/smell of felt tip pens*

*Once people have finished they go round the table with people talking about their best practice ideas that they have put onto their flip charts. Ideas are:*

*Chasing full & final settlements*

*Chasing payments in full*

*Using calendar for above and for DD and SO payments*

*Chloe colour codes her diary for each type of payment so she knows what to chase and in what order. She then changes the colour depending on whether or not they've paid.*

*Ch: "You've got to take it as more money for the company as well as for your collections"*

*Madeleine: "Get rid of dead wood"*

*Tina: "Get shit off your list"*

*They mean refer non-paying accounts onto the next course of action, ie sending an account for legal action or to doorstep*

*Chloe & Madeleine query when they can steal accounts on the dialler once they've defaulted. They are told that any account in the dialler is up for grabs if you agree a payment with them.*

*So: "An email should go round to clarify that"*

*They finish going round the table talking through their ideas*

*Collectors are less inclined to take payments or to offer DD's on accounts that are owned by another collector as it won't benefit them.*

*Chloe tells an anecdote for a Kendalls account where the debtor was disputing an item that was never received. She took the £30 for the disputed item off the balance and then took a payment for the rest. She did this rather than doing a C585*

*Everybody talks in instruction codes.*

*Bl: Blake*

*Ch: Chloe*

*Ti: Tina (Team Leader)*

*Ma: Madeleine*

*So: Sophie (Trainer)*

**Appendix B:** Lines 3218-3254

There are a number of things that this excerpt shows about how training happens at SDR. The training is facilitated by Sophie, a boundary participant in the SDR Collections CoP; whilst she is a boundary participant in that she participates in another community of practice (with other trainers) and does different work to the collectors she still maintains strong relationships with many of the collectors. She may have developed these relationships as a mechanism for performing well in the boundary practices that she participates in as a trainer, helping to remove barriers. In one of my first days of observations I noted that Sophie was incredibly familiar with the staff around her; I noted that “Everybody is referred to as ‘babes’ or ‘hun’ or ‘love’” (Appendix B: Line 61). This familiarity enables Sophie to easily overlap the boundaries of the two communities. Despite belonging to her own CoP (with the other two trainers), Sophie sits amongst the Collections Department meaning that she is always on hand to provide advice and support to collectors if they get stuck with an account or if they are facing a difficult caller. So, whilst she is physically close and so involved in the collections CoP to some extent, she is separated by not having to wear a headset, not taking phone calls and not having her name on a board with her collections target next to it.

As part of the training schedule for the learning event from which this excerpt was taken, the aim was for the collectors to share best practice about maximising their collections. This was voiced in two ways: getting money for the company; getting money for your own collections. The currency of the CoP at SDR is money, of collections values, so it makes sense for collectors to want to collect more and more money each month as they are incentivised by a cash bonus at the end of the month. Seeing their own collections values on their teams’ whiteboard creep up daily means that they are continually vying for the next fifty or hundred pounds. By placing a personal value on the collections function, as Chloe does, the incentive to achieve this and to collect the money is higher than ‘just’ doing your job and collecting on behalf of the company. Her strategy for tracking payments, which she shares during this exercise, is to colour code her electronic diary with payments that she is expecting, this helps her to track her projected income and means that she is able to

chase missing or late payments by contacting the debtors who had promised to pay in priority order.

Key to the activity is the relevance that it has to the collectors' work. Whilst acknowledging that they are participating in a boundary activity (training) through the different location and the change of task (using flip chart paper and pens instead of a headset and computer) the theme of the activity is around sharing best practice to increase each of the collectors' monthly collections. It is interesting to note that it takes the boundary activity of a training session for the collectors to acknowledge the distributed nature of their work and how sharing their knowledge and experiences can benefit them individually and as a team. Chloe, for example, is one of the most long standing members of the team (having been at SDR for over six years), yet in this training event was the first time that she had shared the practice of colour coding her diary to track payments with her colleagues.

Further demonstrating their role as boundary participants that are able to participate in the practices of their own community as well as those of the collections teams, the trainers are, with the team leaders of each team, part-responsible for assessing and standardising the calls of collectors. In addition to high value monthly collections, key to being successful each month is having calls of sufficiently high quality, a collectors' team leader will assess the calls and then talk through them in monthly one-to-one meetings, as Matthew had in the last chapter. To instil the importance of these call reviews with new collectors, Sophie takes some calls with the new starters listening to her as part of their induction training. Whilst they are listening she asks them to complete the call assessment sheet to mark/grade her call and then they talk about it afterwards; what was good; what was bad; what needed improvement; how she could have perhaps rephrased things to increase the debtors' offer of payment etc. Whilst this activity is one that the collectors will not repeat when they start taking calls, Sophie finds that it proves useful for them to gain an understanding of what their team leader will be looking for when assessing their calls. Billett (2001) suggests that self-assessment of performance "plays an important role in developing self-regulated learning" (p. 170) and can be achieved through monitoring one's own performance as well as in assessing colleagues. In this instance, the experience of assessing the trainer's calls (the 'experts' as Billett would term them) allows them to

draw comparisons with the other collectors to whom they've listened and also to their own performance when they begin taking calls for themselves. Pritchard (2009) reiterates that learning is a social process and that collaboration and interaction between learners is fundamental to learning; in this case the more learned other would be the trainer, due to their more knowledgeable position within the business and their status in a higher role than 'collector'. However, the issue, as highlighted by Wenger (1998) remains that trainers operate primarily within their own community of practice and not within the community of practice that the collectors participate in, the one within which the new starter will soon become a peripheral participant.

The notion that new participants need to be enabled to engage fully with their work, with their colleagues and with the environment, is something that is a clear priority for the business as it is directed through the training manager, Gillian. The initial induction training at SDR lasts just two weeks, in this time they acknowledge that *"Whilst they're in training they're not going to learn everything they need to know to do the job"* (Appendix B: Lines 2805-2806); consequently a priority for them is to facilitate new starters in joining their teams and identifying their own 'more learned others' to support them:

*Gillian: "They need to meet their teams as soon as possible"*

**Appendix B:** Line 2690

*Gillian: "If they have a spare hour I'd prefer them to spend the time sitting with their teams"*

**Appendix B:** Lines 2867-2868

What is unclear from this, and from other interactions I had with Gillian and her training team, was their understanding of the importance of spending time with their teams. There is an implication that they will begin to develop and foster relationships with their team members, but the focus of this was not to ensure that they developed such a relationship that they could access the knowledge distributed amongst the CoP. Instead they assume that the mere presence of the new starter amongst the existing team members is enough to enable learning, which, in line with Vygotsky (1978) is not possible, knowledge cannot be merely absorbed.

## Participating Credibly: Speaking the Lingo

As collectors become more and more confident and learn more of the role, of the practices of the business and what collection techniques work for them, they begin to demonstrate this confidence and knowledge through their language. The most prominent examples of this are when collectors explain to their colleagues what actions they have been taking on an account to pursue the debt by using the system instruction codes that they have inputted. During the training session I discussed earlier, I noted this dialogue:

*Chloe tells an anecdote for a Kendalls account where the debtor was disputing an item that was never received. She took the £30 for the disputed item off the balance and then took a payment for the rest. She did this rather than doing a C585*

*Everybody talks in instruction codes*

*Kendalls: a department store credit account (pseudonym)*

**Appendix B:** Lines 3250-3254

Kendall's is a department store home-order catalogue service, a C585 instruction sends a letter back to Kendall's to inform them that there is a dispute on the account with the balance. Chloe decided that it would be quicker and easier to just remove the cost of the disputed item from the balance and take payment for the rest, than it would be to dispute the balance and then have to try and contact the debtor again. It also means that she is able to take a payment on that call for a settlement without any extra work; it's an 'easy' payment. This, I assume from my observations, is standard practice – get as much money for as little work; the interesting point that I note is the use of the instruction code to tell the story, by Chloe saying what she did to get the payment instead of doing a C585 then the other collectors who were in the room at the time know how much time, effort and work she saved. Her alternative would have been to say something along the lines of:

'I decided to take the £30 for the disputed item off the balance of the debt rather than raising an instruction that would query the balance of the debt with Kendall. Had I done this then the knock on effect would be that the debtor would delay payment whilst Kendalls decided whether or not the £30 disputed item was correct. It was quicker and easier to accept the lower amount and get the payment straightaway'

This lengthy explanation is what is implied when Chloe says she discounted the debtors balance instead of doing a C585. By using the term C585 to imply this turn of events she is demonstrating to the other participants in her CoP that:

- Her priority is to collect money, she would rather not have a dispute on an account as this means there will be a delay to getting payment
- She has the authority to discount the balance by £30, and using her judgement it was worth doing this (and accepting a slightly lower payment as a result) rather than taking the time with the dispute
- She assumes that her fellow collectors would understand, and in so doing demonstrates that she recognises her colleagues as other credible participants in the CoP

The way that collectors are inculcated into the practice of speaking with SDR-specific language is not so straightforward. Imran was a peripheral participant when I began observations at SDR, he asked Colin and Ellen (who sat either side of him) a lot of questions about the accounts he had on screen, either with debtors on hold or when working on his review list. The responses that came back to him were in ‘the language of SDR’, which further highlights the nuanced nature of working as a debt collector:

*Colin: “Do me a favour, do an i45, bang it into phone mode and put a note on F3, that way one of us’ll phone her on dialler”*

**Appendix B:** Lines 523-524

*Colin: “Send a C45 and then i46 it”*

**Appendix B:** Line 540

From this, it is clear that new participants in the community of debt collectors at SDR are immersed, rather than inculcated slowly, into the community. It is for this reason that assuming that all new starters will be able to participate successfully will not work and that sitting new starters alongside experienced collectors with no agenda or aim of fostering a relationship is insufficient. Considering the earlier discussion on Sandeep’s level of participation in the SDR CoP demonstrates that each new participant should be treated individually, that their identities and personal histories need to be considered at the same time as planning their potential future learning through the construction of a ZPD.

Acknowledging the importance of community specific language, Wenger (1998) positions this as a resource that is constructed by the community that forms part of the community's shared repertoire, reinforcing the notion that knowledge and understanding is distributed across the community. This shared repertoire "combines both reificative and participative aspects, it includes the discourse by which members create meaningful statements about the world, as well as the styles by which they express their forms of membership and their identity as members" (p. 83). At a basic level, the language used by collectors in their community is a way of them identifying their level of participation as either full, peripheral or somewhere in between. More than this, the language used serves to both enable and disable participation, for example the conversation about the Kendall's account and the C585 would only be useful to anybody who knew what a C585 did, how much work it involved, and consequently, how much easier Chloe's life was as a result of her finding an alternative solution to using it; a quick payment with little work.

A note I made whilst undertaking my observations at SDR concerning the use of language is:

*Participation is through language, use of codes (i26, i45, C500, C545, S25) in conversation. Other language that is not so system specific includes legal/technical language from the industry (CCJ, CCCF, CAB, CCCS). All terminology which is not necessarily understood by people outside of the environment*

#### **Appendix B: Lines 1897-1900**

In this quote, taken from my observation notes, I have noted the use of language as a kind of identification marker that participants within SDR's communities of practice use as a way of saying 'I know what I'm talking about', 'I understand the practices of this community and am demonstrating this by using language that only we understand'. In this way, the levels to which other people participate can be quite easily identified, somebody who is not yet 'fluent' in the language of collections will be somebody who is relatively new or indeed progressing through levels of participation and who is still quite peripheral. Wenger's definition of knowing is to act as if one knows; the best way, therefore, to demonstrate this in conversation would be to make the best use of community-specific language. As this thesis aims to

explore the notion that learning can be understood as participation in the valued practices of the community, it follows that this participation can be further understood by use of language, by actions undertaken, by appreciation of the acts of others.

One of the aims of this thesis is to contribute to theory on situated learning, communities of practice and sociocultural theories of learning. Legitimate Peripheral Participation is one of these theories that specifically addresses the process of learning within a CoP; central to the theory is the distributed nature of knowledge amongst those who participate in the generation of meaning within a CoP. At SDR there exists a huge vocabulary which has its meaning rooted in the specific context of 'debt collection at SDR'; meaning and importance is given to the use of this vocabulary within the correct context. It is not enough to just say the right words or use the right acronyms, but being able to argue a point articulately, or support a colleague using the language of the context demonstrates to others that you are no longer a peripheral participant.

At SDR, a connection has been made, and demonstrated through the conversations with the training manager and her team, around new collectors sitting with existing collectors and spending as much time with their new teams as possible. What is missing, however, is the recognition that a new member of staff will not just absorb knowledge and generate their own understanding by sitting with an accomplished member of staff. Both the learner and the more experience other need to acknowledge that one knows more than the other and then mutually engage in activities that will support the learner in increasing their knowledge.

## **Seeking help, the start of the ZPD**

Having identified notions of practice, participation and community in the data so far, this section of the analysis will consider the utility of Vygotsky's (1978) theory of sociocultural learning as progression through the Zone of Proximal Development (ZPD), explained in chapter two. I begin this section of the analysis with an example of a learner/old timer interaction around a missing piece of knowledge. In this extract, taken from my field notes, Imran makes use of his working relationships with his

colleagues who are old timers in the SDR collections team and have more knowledge and experience than Imran does as an LPP:

*Imran has an account in his list that has no forwarding address*

*Im: "I think its an i19" he tries it, does not work*

*Im: "Ellen, how do I do a trace on this?" points at the screen*

*El: "You'd do an i860. It's already been done though. Its come back negative so you need to do an i883"*

*Im: "Colin, you know when you've done an Experian and its there, why would someone do another trace?"*

*Co: "Because the last time Experian did it they was there, they might not have applied for credit for a while"*

*Im: "So should I do a trace?"*

*Co: "Yeah, doorstep it. Do not write it off"*

*Im: "Henry [Trainer] would have done me for that, doing a trace on a gone away"*

*Im: Imran*

*El: Ellen*

*Co: Colin*

#### **Appendix B: Lines 731-742**

It is clear from this extract that Imran is in a situation that he is unfamiliar with, he does not know what to do next with an account that is on his list. He knows that he cannot ignore it, he is not able to get into the next account without resolving the issue that this account presents, but he also does not know what to do to actually fix the problem. He does, however, demonstrate his knowledge of the SDR trace process which follows that if a debtor cannot be found then a credit check is done with Experian, a credit reference agency, to see if they have registered any new credit at any other addresses. This has already been done with this account yet it remains on his list to be reviewed so he then seeks further clarification to understand what his next course of action would be. He sits in between Colin and Ellen, who have each been working at SDR for a number of years so he asks them each what they would do, if this account was on their list how would they fix it, how would they trace this debtor?

Fitting this example into the Vygotskian model of learning through progression through a ZPD would follow similar to Figure 6.2, adapted from Figure 2.1 (page 72):

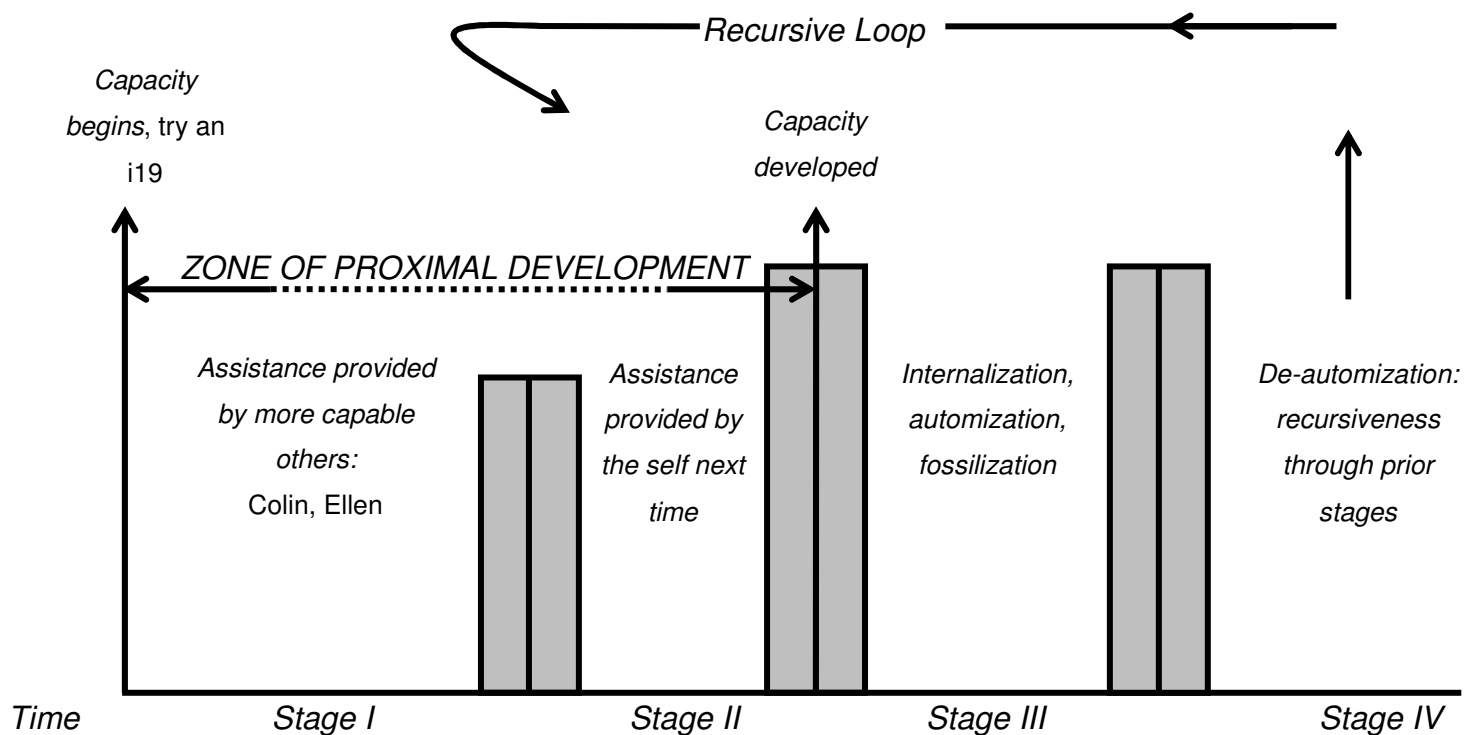


Figure 6.2: Imran's progression through his Zone of Proximal Development, adapted from Tharp & Gallimore (1998), see Figure 2.1 (page 72)

The ZPD is able to explain this extract quite succinctly. Imran's starting point, where his capacity begins, was with understanding the account in front of him as needing reviewing and an i19 action completing to resolve the issues with the account and to move it into the next stage of its life cycle with SDR. This did not work, an i19 was not the correct thing to do, it would not correct the account and remove it from his review list. Imran then relies on Colin and Ellen, who are in the fossilization stage of the ZPD, to provide instruction on how to correct the account as he knows that they have more knowledge than he does because of their status as old timers. It is assumed that next time Imran has an issue like this, with the same circumstances then he will self-assist to find the correct answer, the knowledge that he gained this time and the memory of his interaction with Ellen and Colin to resolve this issue will mean he will not need to search for additional support next time and he will have developed the capacity to resolve the issue himself. Further to Rogoff (1990), as discussed in chapter two, in order for learning to happen, for knowledge to be

constructed and understood, there needs to be a quality relationship between the learner and their more learned other to enable their successful passage through the ZPD. Imran being confident that he can rely on Colin and Ellen shows that their relationship is such that they are his more learned others and he is apprenticing from their experience.

The most important element of this process is debatable as it is clearly all instrumental in enabling Imran to learn what to do next. Without his prior knowledge, that he may have gained from an example similar to this in the past or that he may have been 'trained' on or that he may have written in one of his help sheets, then he would not have tried the i19 to correct this account. His pre-existing knowledge also extends to knowing that Colin and Ellen are old-timers and as such know more than he does, his relationship with them is such that he is able to ask them for help when he needs it. What is interesting is that this extract shows Imran asking for both of them for help with different questions; this could be for a number of reasons:

- After answering the first question, Ellen received a phone call so had his own debtor to deal with, she could not help Imran any further so Imran needed to find the knowledge to resolve his issue elsewhere
- Ellen's answer prompted a further question that Imran did not think that Ellen was able to answer so again he looked elsewhere for it
- Imran did not like Ellen's answer, he did not want to do an i883, and he wanted an alternative response that involved less work, so he asked Colin. An i883 would cause work for the Admin team, who investigate the negative trace and then report back and place the account back into Imran's list for further review whereas moving the account to doorstep means the Doorstep Team take over the account completely and visit the debtor's property.

Literature on collaborative learning suggests that working with colleagues and sharing information, knowledge and expertise, is seen by participants as a reciprocal agreement (Holocher, Kieslinger, & Fabian, 2011). In offering assistance to others when help is needed through supporting with knowledge and experience in the case of a problem, one expects this to be reciprocated next time one needs help in the future. Wenger (1998) suggests that mutual engagement with new participants in the CoP can serve to benefit the community as without the influence of new participants

they may end up becoming stale; acknowledging the importance of new participants, and focusing on inviting an identity of participation would lead to “a strong bond of communal competence along with a deep respect for the particularity of experience” (p. 214).

Reciprocity and respect of competence implies that trust must be held between community participants. At SDR this emerges through practice as whilst each collector has their own ‘list’ of accounts to manage they are not working independently and are, instead, relying on others who will work on their behalf to collect money for them – when speaking to debtors on incoming or outgoing phone calls who appear on somebody else’s review list. However, SDR do not make a point to promote a workplace rich with trusting relationships in recognition of this distributed way of learning. In their monthly reviews, one of which I will explore later in this chapter, the collectors are encouraged to act individually with the focus being on individual performance and pounds and pence collected rather than acknowledging the benefits of accessing shared knowledge. This focus on the individual when working is exemplified through Alyssa’s approach to her work; whilst she is a high performer and collects plenty of money for herself she does this by adopting practices designed to alienate other collectors and maximise her own collections. I will explore this further in the coming section that looks at the development of identity at SDR.

The ZPD offers a most adaptable framework for the analysis of knowledge interaction within a workplace setting to identify what practices support the learning process. Fundamental to progression through the ZPD is an existing ‘base line’ of knowledge and the desire/requirement to know more than you already do. Additionally, the participant who requires this additional knowledge needs not only a more learned other to guide them through the ZPD to increase their knowledge, but they need to have a relationship with them that is trusting enough and built around the transfer of knowledge. I would argue that I have successfully illustrated this theoretical notion happening through my data.

## Feedback

A reliable way of understanding the practices of the collections community that are valued by SDR is through the feedback processes that are in place. Each month, team leaders (and the trainers) listen to and assess collectors' telephone calls. A key part of this assessment process is not just the evaluation of the collector's work but the reporting back of this to the collector with not only a grade (the calls are marked with grades issued as a percentage) but also with ideas for improvement and/or praise if they have done a good job. At SDR this practice is delivered through team leaders who have one-to-one meetings with each their team members (the collectors) once per month to review their performance against their collections targets and to outline a plan for development for the coming month.

### *Listening to the experts*

The team structure at SDR positions a 'team leader' in a supervisory capacity to lead and manage their team of ten or so collectors. In the collections department there were four team leaders there during my observation time. Their role is very different to that of their collectors in that they do not have a review list or direct responsibility for the collection of any money, their role is to manage the conduct, attendance and performance of their team of collectors. As such, team leaders' participate in a very different community of practice to that of their collectors. They do not share any of the practices of a collector, answering calls, suing debtors, responding to debtor correspondence.

Despite this, a large part of their role is the assessment of their collector performance through checking account actions and listening to their telephone calls (all of which are recorded) to 'mark' and 'grade' them. It is these graded phone calls that form the major part of the monthly 'one to one' that each team leader holds with their collectors. I observed a one-to-one between Matthew and his team leader Tina. The meeting was just a normal one-to-one meeting for them to discuss Matthew's last months performance in terms of call quality and collections figures. This one-to-one features in the story of SDR in the last chapter, where Tina reviewed Matthew's performance and goes through her assessment of five phone calls from last month. On each (but one) of them he has not asked for employers details or for another

contact telephone number; these things now form part of the 'Compliance' section of the call assessment form, meaning they are essential.

During the course of the meeting I found it odd that Tina did not offer any support in terms of suggestive strategies for Matthew improving his performance. She did, however, make sure to tell him that if he was not achieving his target and continued to miss his 'compliance' out of his phone calls that he would be placed onto a PIP (Performance Improvement Plan, the first part of the disciplinary procedure for 'performance') which obviously shocked Matthew. Further shocking him she told him that he should not listen to any rumours about job losses. This way of managing is reminiscent of 'kick the person' way of motivating a member of staff (Herzberg, 1987). In terms of engaging with Matthew to enable his learning, it seems that Tina simply wanted to offer an ultimatum for him to perform rather than identifying ways that he would be able to amend the nature of his participation, with the support of his colleagues, to increase his collections whilst also achieving his 'compliance'.

As a 'more learned other', the relationship that one has with their team leader is key to one either having a supportive knowledge resource and mentor or having somebody who just keeps you in line and follows formality. It would seem from the analysis of Matthew's one-to-one with Tina that she is the latter, yet in his interview, Matthew said that he had a brilliant relationship with Tina, as "we're [the team] always helping each other out and you know she'll... she'll listen, you know Tina'll listen to your team or listen to you so it's good" (Appendix C: Lines 1704-1705). What he does not imply, however, is that Tina is a 'more learned other' and that she is somebody who he has a learning relationship with. She may be available to go to for support, but, as is clear from their one-to-one, the relationship from Tina's perspective is not one of inculcating a learning culture within her team.

Another interesting note to make regarding team leader relationships is with Kevin, who will appear again later in this chapter as I discuss his identity at work. Between the time of observation and interview, Kevin moved teams so he was on his second team leader of his employment at SDR. Comparing the two he said:

*Kevin: [Laughs] how are they different? I mean they're like chalk and cheese, completely different. Erm well Grace's erm, I don't know she's on the ball (K: Right), I*

*mean keener big time on the ball err which is... which is good because obviously... because I needed to start... when I started she was my team leader to start with (K: Yeah) so for a... for a new starter it's wicked because she puts you in the right direction, you know whips ya [laughs] so you knew when you were doing something wrong so you know you get... you get... you start on the right foot. But erm no I enjoy having Craig now because he's a good team leader and he knows t'job like the back of his hand, you know he's really good in that... that sense and also he's good like on a friend level as well (K: Hmm), like we'll talk about whatever you know. So there's a good balance between him being a good you know friend and that, we can have a laugh to being a team leader as well so they are different in that sense*

**Appendix C: Lines 2213-2224**

This, I think, links very well with the assumptions I make of Kevin's approach to his work which will appear later in the chapter; his learning at work is stymied by his youth and 'mister know it all' approach. Grace is considerably older than Kevin so he respected her knowledge but ultimately describes her approach to managing him as somewhat of a school ma'am. Craig, however, is a similar age to Kevin, perhaps only a few years older, so Kevin is able to relate to him more on a personal level rather than the 'teacher: pupil' relationship he has with Grace.

This section has considered the team leader relationship that collectors have, the examples used have not provided a substantial case in favour of a team leader being a 'more learned other' in the collections CoP, rather they are a boundary participant (like the trainers) who are there to assess the collectors and to make sure they comply with the requirements of SDR. It is interesting to note that team leader positions are often given to those members of staff who are high performers, which I think is problematic; given that team leaders are boundary participants to the collectors, being a good collector clearly requires very different skills and abilities to leading a team; it is not a natural progression. Despite this, there are no specific training courses that team leaders are able to access at SDR to enable them to develop their leadership and management skills. Given this it may be safer to assume that collectors should rely on their colleagues for feedback and support, delivered perhaps in a more supportive way.

### *Listening to your colleagues*

The first part of this section considered the way that team leaders at SDR feedback to collectors in a formal one-to-one meeting. The conclusions drawn from that were, in common with all relationships, the relationship that a collector has with their team leader is unique; on the whole, however, the role of the team leader is to assess and monitor the collectors rather than to develop a learning relationship with them to act as their more learned other. Earlier in the chapter, and in the story in the last chapter, there have been many examples of how the collectors rely on each other for instantaneous support during and in between telephone calls (see Downing, 2004). However, what cannot be guaranteed is that the support and feedback collectors get from their colleagues is always positive, or indeed accurate:

*Natalie shouts over the desks:*

*Nat: "Who sent a C197 on a K2 account?"*

*Kra: "Not me"*

*Nat: "Whose W1?"*

*Na: "Me. What have I done?"*

*Nat: "Sent a C197 on a K2 account"*

*Na: "Must've meant to send a C157. I've made a mistake" (said in a way that implies he is surprised to have made a mistake, but jesting at the same time)*

*Nat: "OK, I'll send it"*

*C197 - cancel warrant C157 - chase letter for an administration order payment*

*Nat: "If there was a warrant still live it would've kicked a whole load of shit up"*

*Kra: Keira*

*Na: Nathan*

*Nat: Natalie*

### **Appendix B: Lines 2902-2913**

In this extract, Natalie has found an account that has had the incorrect action on it. The account is a 'K2 account' which means that the courts have issued an Administration Order (AO) to merge a number of debts together into one payment, the debtor pays the court and the court distributes the repayments between the creditors. An AO payment had been missed on this account so a letter should have been sent to remind the debtor to pay this to the court. Instead of sending this,

Nathan issued the instruction for the system to cancel a warrant. As there was not a warrant outstanding, there are no issues presented by cancelling it. However, had there been then “it would’ve kicked a whole load of shit up” (Appendix B: Line 2913).

This example is reminiscent of Argyris and Schön's (1976) theory of single-loop learning, where errors are identified and corrected. However, further to my earlier criticism of the theory in actual use, this example relies on a third party, Natalie, to identify and correct Nathan's error. There is no way of knowing whether Nathan has learned from this, or indeed if it was just a mistyped instruction (5 and 9 transposed). Also, the error was only picked up because the account was on Natalie's review list and noticed that there was a payment missing. However, having since checked the purpose of a C197 with the SDR collections manager, this instruction does not cancel the warrant and causes a series of issues as Natalie suggests, it sends a letter to the court to check the status of a warrant. In this case, then, Nathan's letter would have been ignored by the court or replied to confirming that there is not an outstanding warrant. What this example illustrates rather concisely is that feedback on knowledge gaps is only as valid as the contributors' knowledge of what they are feeding back on. The extract clearly illustrates Natalie sharing her knowledge which is incorrect, incorrect information that does not benefit anybody and could, in fact, lead Nathan to make future mistakes based on Natalie's misinformation.

This section has shown a number of things that support the research aims of this thesis. Firstly, relationships are key to the learning process; they can either enable or disable learning (for example, Tina's threat of a PIP and joblessness to Matthew). Secondly, the CoPs at SDR have practices that are valued by the company which a collector must adhere to. Again reiterating the limited power that a collector has in their role, Matthew is unable to change the business' perspective on asking for employer details and telephone numbers. Thirdly, the identities of the participants involved are heavily influential in their learning process; the coming section will explore this in further detail.

## **Learning Identities in an Organisational Setting**

The notion of learning, taken from Lave and Wenger (1991) that is accepted in this thesis is that learning is participating in social practice, and central to this are individuals' actions, their world and the relational view that they have on this world. With this in mind, the research aim that I am to address within this section of the chapter is that of individual learning identities and how these are portrayed, utilised, governed and shaped by the community in which they participate, their fellow participants and the practices. I will analyse the stories of three Smart Debt Recovery employees to illustrate the individuality of identity and how it is negotiated and mitigated through participation. To do this I will consider their:

- Past participatory acts, before employment at SDR
- Current participatory acts, in their role, their current understandings and negotiation of meaning and practice
- Projected participatory acts, where they see their participation at SDR leading them, what they are planning to do next and the reasons for that

Through analysing the notions of participation as detailed here in three of my participants, I will identify how learning has happened, and continues to happen.

### *Alyssa*

Collector of the Year 2007 and 2008, Alyssa is one of Smart Debt Recovery's highest performers, she consistently meets and exceeds her monthly collections target (resulting in a considerable bonus each month) and is respected as such by her fellow collectors. Alyssa left school at 16, unskilled, and began working in a customer service call centre in the Liverpool office of a large UK bank. She soon got bored with customer service as she found you had to be too nice to callers and moved into collections as it allowed her more control and she found it more rewarding. Her career since then has been with other banks and debt recovery agencies before moving to Yorkshire eight years ago, she has been at SDR ever since.

To construct a representation of Alyssa's identity I used the interpretative analysis made from my observations of her doing her job, the opinions of others that came out as they were working and during interview and also her own interpretation on her

role and performance we discussed at interview. From a distance, Alyssa would likely be perceived as a full participant within the debt collector's community of practice at SDR owing to her success in collections, as evidenced by the 'Collector of the Year' certificates that adorn her desk. Fundamental to the role of a debt collector, SDR would argue, is the ability to negotiate payments. Alyssa's negotiation style, that is seemingly successful based on her monthly collections income, can be seen here:

*Debtor calls and is going round in circles, doesn't understand that the debt has been sold from the credit card company to SDR. The balance is less than £100 so Alyssa asks for payment of the full balance:*

*Debtor: I don't have the money*

*Alyssa: When will you have it?*

*Debtor: That's nothing to do with you*

*Alyssa: Yes it is. You owe us this amount and it needs paying. If you're not going to settle it in full then you need to complete the County Court Claim Form and return this to us with an offer of repayment*

#### **Appendix B: Lines 1320-1328**

In this quote from my observation notes it is clear that Alyssa is in control of the phone call. She makes sure to get the point across to the debtor that she will not shift on the repayment of the debt. She is direct with the debtor, when they tell her that when they will have the money that it is nothing to do with her, rather than argue and offer to discuss the point she merely tells them what their options are. In this case it is the minimum she needed to do from SDR's perspective, she could have discussed the issue further with the debtor but in doing that (with a debtor that did not want to pay a very small, sub £100, balance) she would be wasting time discussing a small balance when she could be answering the phone to another debtor willing to pay more. Imran, during his interview, explained Alyssa's relationship with debtors as follows:

*"Debtors are so scared, when she [Alyssa] tells them the first time 'this is what you need to do' they do it. They don't default after that, all the way to the last payment they pay, they pay like shes advised em"*

#### **Appendix C: Lines 781-782**

Control continues to be a theme that emerges throughout analysis of Alyssa's participation in the community of debt collection at SDR. Whilst observing another

collector, who sits across the desk from Alyssa, I noted an occasion where she had noticed that another collector had taken a less than acceptable payment on an account on her review list:

*From over the desk:*

*Alyssa: "I'm sick to death of people pissing round on my accounts"*

*Debtor is in arrears for £35. Notes say that their partner will call on Saturday to clear the arrears. On Saturday they called and took a £10 payment instead of the £35 yet the notes say that the payment taken was for £11.47*

*Alyssa sends the account to the list of the person who took the smaller payment, saying "I'm not chasing that. She can do it"*

**Appendix B:** Lines 1526-1532

This quote shows Alyssa making it very clear that she is not satisfied with the way another collector has dealt with one of the accounts on her list, an account that contributes to her monthly collections targets. She moves the account onto the other collector's list so that future low payments will not affect her collections. In being so vocal about the exchange of accounts, she makes sure that the people within earshot of her are aware of the hard and fast way that she manages her accounts, as a deterrent for them to not to do anything to her accounts that may adversely affect her collections.

These instances of Alyssa's interactions at work illustrate that she is both an experienced collector and negotiator; she understands the practices of the business sufficiently to work well in the environment and to collect vast sums of money month by month. In addition to these, in order to be considered a full participant within the community of practice, Alyssa would need to demonstrate that she is able to amend the practices of the community (Wenger, 1998). She does this when she amends the practices of the business to better collect on one account where the debtor is a self employed builder so is unable to guarantee a weekly or monthly repayment figure. To collect as much money as possible from him, Alyssa goes against the practices of the business by not entering into a payment plan and instead calls him weekly instead to take payment . If she were to call him and not get through then she should, according to accepted and preferred business practice, leave a message asking him to call back; however, as this would mean that he would call the central phone number and speak to any collector (she could not guarantee that it would be

her he would get through to) then she would not leave a message as she would not want anybody stealing that account from her.

These alterations of practice are small; they concern just one account and, ultimately, mean that Alyssa was able to get the debtor to pay off his balance in any case. In her role as a collector she does not have the power to amend more influential practices and change more important things that may impact the business to a greater extent. For example, like her colleagues, Alyssa does not enjoy spending time on the dialler, she would much rather spend her time receiving incoming phone calls from debtors who want to pay rather than calling phone numbers that may or not be answered. Despite this being her preference, the business rules state that she must make outbound calls on the dialler for at least 2 hours per day, she is unable to change this. Colin, another member of Alyssa's team uses up his annual leave by booking off days when he has a lot of dialler time, for example when there is a late shift they will typically dial between 1500 and 1700 and then again from 1800 to 2000, Colin will take half of his day as leave meaning he leaves at 1530. Whilst this is not amending the practices of the business, it is a way of Colin avoiding participation in the outbound dialling activities.

Despite not enjoying time spent on the dialler, Alyssa would not spend her annual leave allowance as frivolously as Colin because the reason for her working at SDR, for her participation is:

*"it [the job] pays for me apartment in err [laughs] in Turkey basically. If I didn't have my apartment in Turkey I probably wouldn't have to work [...] I'm not here for a career [...] I'm looking to wind down and retire"*

**Appendix C:** Lines 2637-2643

Given this, Alyssa's achievements such as 'Collector of the Year' are secondary to the collection of money to earn a bonus as each bonus she gets pays a little bit off her apartment in Turkey. Key to SDR ensuring that Alyssa performs well, therefore, is ensuring that her work is rewarded financially.

### *Nathan*

Nathan does not appear by name in the story, Nathan works in the collector support team who have largely similar practices to the collections team, with the difference being that they do not sue debtors over their accounts and instead deal largely with debtors who are in financial difficulties. This means that the majority of Nathan's day is spent dealing with consumer counselling services and debt management companies who manage multiple debts for one debtor. At my time of observations, Nathan's team were extremely busy so it was not uncommon for the Collections team (where Matthew and his team work) to spend one day per week or every other week supporting them. In the story, Matthew had to work one day of that week doing work from Nathan's team, his Thursday late shift.

So far, I have looked at Alyssa's identity and have portrayed her as a strong, powerful collector whose focus is to collect as much money for SDR as possible as this in turn means she will be receiving a large commission based bonus each month. Nathan's team, however, work slightly differently, as they do not collect as much money as the Collections team and are paid a lower salary, they receive a nominal bonus of £50 if they meet their monthly target and £100 if their whole team meets their target (considerably lower than the £1000+ bonuses that Alyssa often receives). Despite this, Nathan does not want to 'move upstairs' and join the collections team, he is content working in the support team as the income is enough to keep his girlfriend and children comfortable at home. He says:

*"its [work] autopilot [laughs] basically (K: Yeah), which is good for me because it keeps me really comfortable at home because all the bills are paid, we've got money to do stuff with us daughter and that and its good for the company because they know they've got someone down there whose got three and a half years experience"*

### **Appendix C: Lines 3493-3497**

By being on autopilot, Nathan is able to come to work and do his job to a satisfactory level without having to put too much effort in that requires him to think more deeply about the job. The job pays well enough that he can comfortably earn a living that supports his family and lifestyle. The monetary incentive of moving upstairs to

potentially earn a higher monthly bonus is not lucrative enough to make Nathan move as his motivation to work is his life outside of work.

Whilst observing Nathan, this theme of his being comfortable and content in his role came through quite strongly. During one day of observation we were talking about how he didn't want to 'go upstairs' to Collections and he said "I bet you're writing down 'no ambition' haha" (Appendix B: Lines 1139-1140), which I did not. From this it's clear that Nathan accepts his own limitations in terms of progression, not wanting to go beyond his comfort zone and it is for this reason that comfort and security in his position at SDR became a major theme when analysing the nature of his participation. In his interview, as we have seen, he expanded on this further, saying that the job pays him well enough to cover his outgoings and to keep his girlfriend and daughter happy, which in turn keeps him happy. This admission by Nathan is similar to the one found in Wenger's (1998) vignette of insurance claim workers at Alinsu, all of the staff members shared the overwhelming desire to not be at work, everything they did at work was to fund their lives away from work. In addition to the other practices they participated in, this shared understanding (that everybody was waiting for the clock to turn 5) gives participants a new meaning to their work.

The collector support team was started three years ago, when correspondence with debt management companies started to become more and more common. Nathan was one of the first people to begin working in that team, having previously worked for a small distribution company, so he is the original 'old timer' in the collector support community. As the literature suggests (Lave and Wenger, 1991), this means that Nathan is often approached by other members of the team for help with their work, which was often the case whilst I was observing him. In a similar way to Alyssa, however, the restricted power of his role as a collections advisor means he is unable to make changes to the practices of the community. Moreover, when discussing with colleagues whether one piece of post from a debt management company with three accounts on it should count as one piece of work or three, Nathan withdrew from the conversation saying he did not want to upset the status quo. This presents a contradiction in the literature, Nathan's knowledge, abilities and time served would present the profile of a full participant, an old timer, but the restrictive position of the role of a collector combined with Nathan's identity, one that

does not want to upset others and is quite happy to continue working in the same way rather than change something, would not be conducive to a full participant whose purpose is to be in a state of constant negotiation and re-reification of practice.

About his character, Nathan explained that he did not have any debt as he did not believe in it; values which he said were instilled in him by his granddad. Seeming somewhat paradoxical, working for a debt collection company having such opposing views to the debtors he speaks to, he explained that:

*Nathan: I tend not to think about it, it's just a job. No, I don't analyse it that deeply because if you did you might start getting a conscience [laughs], do you know what I mean I just do it, it's a job. And I'm nice to them on the phone and I don't remember anyone ever shouting or giving me a hard time on the phone in three and a half year, no. Never had one complaint about me from a debtor.*

**Appendix C:** Lines 3448-3453

Nathan reiterated this throughout the course of his interview, that he cared about the debtors that he spoke to and that he thought this was what made him different to the other people in the collector support team.

The most valuable learning, Nathan thinks, he has undertaken as part of his role has been exploring the system actions that do not necessarily relate to his work but that enable him to get an 'all round' understanding of SDR, and specifically what accounts the collectors in the collections team have to deal with compared to the accounts he controls. For example, when he sees an account that has had an unfamiliar system instruction completed on it then he will re-enter this instruction to see what it is, what letter will be sent out, what action will be done on the account, and then cancel it when he finds out. He says:

*Nathan: I don't think it's got a direct effect on the job that I do because obviously legal bits don't affect our accounts but I know inside my head, if someone's got a C893, excuse me, and they're behind and they're not going to pay I know what's going to happen next when it comes up here [to Collections]*

**Appendix C:** Lines 3529-3532

He laughs explaining that he was always a child who asked 'why, why, why' and this has carried through to his work life. Considering the training team and material discussed earlier, this is not something that could be controlled for or prepared for in the form of a training programme. The deciding factor in Nathan's learning have been as a result of his identity wanting to continually find more information out, not necessarily useful information that will help in his day to day role in the collector support team, but new knowledge that gives him a better understanding of how the business works. For example, whilst observing Nathan I noted the following:

*Nathan gets an account where the customer has missed 2x payments [September and October] but made Novembers'. It has gone legal and a CCJ form has been sent. He decides to bring the account back from Legal Colls as it is managed by a DMC and Legal will just send it down to Collector Support again anyway.*

**Appendix B:** Lines 1166-1169

In this example, Nathan illustrates that he has a wider understanding of what goes on outside of the community in which he participates (the collector support team). He knows in sufficient (albeit limited) detail what is likely to happen with an account once it has 'gone legal' (i.e. the debtor has been sued automatically as a result of the two missed payments) and knows that the account will only be sent back to his team to deal with (from the Collections team) because the debtor is represented by a debt management company (DMC).

As with the collections team, those who work in collector support have monthly targets to achieve, which are based on their phone call quality, the quality of their post and the payments they take each month. Nathan is a conscientious worker and, at the time I was interviewing him, the team had had a large influx of work so Nathan found himself cutting corners to get the workloads down to benefit the team. He missed his target of 85%, achieving only 61% for quality for the post and list work that he does, he explained the conversation that took place during his one to one with his team leader, Grace:

*Nathan: I said well this is going to be crap this month because we've been mentally busy and you know I've took shortcuts, got... done what needed to be done on it but not noted it properly or just done the action that needed doing but no note (K: Hmm), and it were crap, but since then I was speaking to her and she went... and I said 'look*

*fair enough it has to be done right', I said 'I'll do it right but it is going to take like three times longer'. So I went in for my quality last month and I got 97% on the list (K: Right), so it shows I can do it (K: Yeah). It weren't... I weren't doing it wrong that it would have any detriment to the company or the debtor, it would... I were doing the actions right but I just weren't noting what... fully what should have been put on there (K: Yeah). So I said to her 'I'll do it right from now on but it'll just take longer' but it's better to do it right than not right I suppose*

**Appendix C: Lines 3323-3333**

In terms of the relationship with his team leader, this quote manages to illustrate how positive a relationship exists. He is comfortable enough talking frankly with his supervisor about his performance: due to the large amount of work to be done recently he decided that it would be more important for him to do a large quantity of work rather than have quality work; this was not acceptable to the business (hence his very low 61% score for quality) so he agreed to slow down and 'do it right from now on'. Again, this example demonstrates the varying levels of participation, Nathan may be considered a full participant or an 'old timer' by his colleagues as he is knowledgeable and has a long time served but the level to which he can become a full participant is somewhat restricted due to his role and his grade. Successful participation in the community is synonymous with high performance against monthly targets; Nathan is not in a position to change this practice no matter how knowledgeable he is.

*Kevin*

Unlike Nathan and Alyssa, Kevin does not have any dependent children or a long term partner, when I was first introduced to Kevin he had not been working for SDR for long having just returned from Cyprus where he had worked in a bar for a number of summer seasons. Prior to working overseas he had taken a year at college studying mechanics and a year doing Public Services. Unsatisfied with study he began working for Mound Banking (pseudonym) in their customer service call centre which he found boring as he was, much like he is at SDR, "just sat at a computer all day" (Appendix C: Lines 2044-2045). He moved between similar call centre roles, selling mobile phones and broadband and administrative work for a temping agency before he took off to Cyprus. It took him two years on Cyprus to become "sick of being penniless, I have, I feel like I've done all the partying, I just want to go back"

(Appendix C: Lines 2073-2074). When he arrived home, SDR was the first job that he could find through the same temping agency so he took it. He took the job as SDR is a debt collection agency which he assumed would be a secure job in the current economic climate, he said “everybody moans that there is more work to do but I look at it like ‘at least I’ve got a job.’ The more debt they buy the busier I’ll be.” (Appendix B: Lines 3034-3035). The highlight of his job, Kevin says, is the camaraderie; he does not like to take his work too seriously.

Whilst observing the Collections team, I noted that Kevin was taken off the phones one day and was sitting with a colleague listening to their phone calls. When I asked what had gone on nobody, including his team leader would tell me. During his interview, I asked Kevin:

*Kevin: What happened, basically erm [laughs] because I'm a... I'm a mister think you know it all right (K: Laughs), I got this account and it was, I think it were a third party on the phone, which we deal with anyway... no it weren't the third party, it was somebody else and we were talking about the summons on the account (K: Erm hmm) and she were just going off and off and I, like I say I'd been here about two and a half month (K: Right) so I wasn't clued up at all and they were going on about the account and all the summons and she were just saying stuff and I'm just going 'yeah, yeah, yeah no problem, yeah its fine' and ended up we retracted the summons, well I said I would and then they said 'well you said you would' and then of course legal found out and 'no we can't do that' and then she was like 'well so and so said I could on t'telephone' so kicked up a big fuss. So I don't tend to you know touch legal accounts no more (K: That's fine), I pass them on.*

**Appendix C: Lines 2246-2257**

This quote from Kevin’s interview demonstrates that Kevin’s approach to his work is as a ‘mister think you know it all’ which means that he approaches his work confidently, thinking that he can do it well. What it does not mean, however, is that he learns. Obviously he does not get things right all the time, and in this instance he was removed from the phone for a week until he had spent more time observing how his colleagues worked as a result of that. The issue, therefore, is with Kevin’s approach to his work – his identity of confidence and competence would be fine if he were a high performer, as he is not this identity leads Kevin to be dismissive of his mistakes on the basis that he does not make them.

Linking to his enjoyment of working with his team, Kevin explains how he is encouraged by them now that they have a 'team bonus' incentive, they are not just working as individuals. He says:

*"I'm up there now but erm once you've got it and somebody on then you'll... you'll... you'll help 'em out a little bit, you'll you know try and go 'come on you can do it' you know (K: Yeah). So now its you're encouraging each other rather than before"*

#### **Appendix C: Lines 2197-2200**

This new way of rewarding collectors, of having a team bonus, is clearly an effective way of encouraging Kevin to work with his colleagues. SDR have recognised that their collectors form relationships and that these are valuable ways of promoting collaborative working. The result of this for Kevin is that, as a relatively new member of the team, he feels encouraged to perform rather than being disheartened when other members of his team out perform him. However, his ability to learn and to adapt and to correct mistakes is still quite poor, as demonstrated in the first quote from his interview.

From an organisational perspective, the action that SDR took in this instance, to improve Kevin's performance whilst safeguarding themselves, was to remove him from his phone and have him sit with his more experienced colleagues. This implies that they acknowledge that knowledge is distributed amongst the collectors and that in order for Kevin to access this he must collaborate with his more learned others and be scaffolded by them in order to construct his own understandings of the community's practices. However, as has been demonstrated earlier in the chapter, these actions by SDR may not have the most informed understanding of learning supporting them as the team leaders do not seek to place Kevin with somebody with whom he has a working relationship with that is constructed around his development through the ZPD, rather he sits with whoever they think is the best in the team at the time.

## **Identity**

Through exploring the identities of some of the participants at SDR, I have demonstrated that performance and participation of an employee in an organisation is not just limited to what they do and how they do things at work. Rather, the nature

of their participation is distributed across their whole lives and as such can shift and change over time. The three identities considered here have shown that Alyssa is wholly focused on the collection of money, Nathan prioritises his home life and Kevin approaches his work with a youthful, care free attitude. Enabling these three individuals to learn in an organisation needs to take into account how they function in the organisation and what contributes to that. It may be the case that some employees participate in CoPs outside of work that prevent them becoming successful at work, or that some small adjustments to SDR practices may enable participation in many of their employees.

Central to the notion of identity with reference to participation in a CoP is accepting that identities are not fixed 'personalities', rather they are the 'result' of the constant interplay between participation and reification; they are constantly being constructed and reconstructed as the individual interacts with their context and the practices and other participants who make up this context. Those who participate successfully in a CoP have an identity of participation, practices that they participate in well are those which are they familiar and comfortable with (Wenger, 1998); at SDR this may be the practice of negotiating an increased payment against an overdue account with a debtor over the telephone. Those who have an identity of non-participation do so as a result of being unfamiliar with the practices of the community in which they find themselves or who choose to self-marginalise as they do not wish to participate (Handley et al., 2006). Sandeep is an example of this kind of participant, she self-marginalised so removed herself from the community of practice before first engaging in it.

The three identities analysed here are very different and consequently provide differing levels of participation and, importantly, differing levels of success within the business. As a collector, Alyssa is the best the business has; she brings in the most money each month so it may be natural to assume that having 100 Alyssa's would make the business more productive and more profitable. However, the reality of Alyssa's participation is that she is an individualistic, self-motivated and self-driven participant; she participates within the community of practice in order to collect money and to take home her bonuses to pay off the mortgage on her apartment in Turkey. She does not participate in the community to collaborate or to support

others; her successful participation is not distributed, it is for herself. In this way, having 100 Alyssa's working for you would not necessarily translate into a successful business, the inculcation of a new participant into the practices of the community would be less effective as all of the other participants would be working for their own gains rather than for those of the community. When considering notions of self efficacy as discussed in the literature review, Alyssa would be positioned as a vicarious model for most of the collectors in her team at SDR; being this kind of model requires no effort on Alyssa's part, she is merely working 'normally' with the people around her observing the way she does things. However, what I found when observing her colleague's reactions to her performance was that whilst they valued Alyssa's behaviour and identified that she is a strong and successful collector, the link was missing between her performance and what they could do to mirror it; they knew that she was good at what she did but it was not always clear to them what the subtleties of her collections approach is that makes her so successful. Imran said of her "its not that she's lucky, she just does it well, you've got to do it well, you've got to tell em straight" (Appendix C: Lines 936-937).

Contrary to Alyssa, Nathan works in a much more team driven fashion, which I evidenced with the example of him cancelling a CCJ on an account to prevent it being sent to Collections and then returned to Collector Support, he did this to save work for his colleagues (in another department) as well as hassle for the debtor in the future even though it would cause him more work at the time. Alyssa, I expect, would manage her time allocation based on how profitable for her it would be, so for accounts that she suspected would not pay or for accounts with a low balance she would rather send them to the Doorstep collections team to deal with or put the accounts in the Dialler to be tried by somebody at a later date rather than spend time trying to collect them. In this way, Alyssa is good at collecting the accounts she wants to collect, whereas Nathan would try and collect anything to help the debtor. Different again is Kevin, who approaches his work with a 'mister know it all' attitude, and seems to coast through day by day; he is not an outstanding performer but there are people worse than him in the office so he is 'safe' from being picked up on by his manager too much. His approach to his work means that he doesn't take on board feedback easily, choosing to do it his own way each time.

This section has highlighted that people learning within organisations is incredibly complex. One cannot develop a theory of organisational learning that would cover all aspects of the workplace even in a relatively small organisation like SDR. The reason for this is that when considering learning in the workplace, the humans that are doing the learning are naturally difficult to divide into categories as they each bring to their job their own, amongst other things: history; work ethic; opinion on the community's practices; opinion on their colleagues; motivation to do their job. Each of these things contributes to the formation of their workplace identity, which SDR needs to be congruous with their own ideas of a collector, in order for both parties to be successful.

## Motivation and Agency: Impacts on Learning

The last section of this chapter considered the final part of the CoP literature that applies to people learning within organisations, Identity. The identities explored in that section, as well as those from the story in chapter five and the other analytical points of this chapter, each participated uniquely with their fellow participants in their CoP. The discussion has involved the use of data with reference to specific collectors to support the theoretical arguments this thesis makes about learning. Instrumental in the learning process, we have identified, is the mutual engagement in activities conducive to learning with a more learned other with whom the learner has a good enough relationship so as to facilitate learning. Additionally, the learner must be engaged sufficiently in the tasks, in the practices of the community, to show enough of an interest to want to participate. Table 6.2, below, is adapted from Tremblay et al. (2009) and is a continuum for motivation that develops each of the points made in the earlier discussion on identities in the workplace:

*Table 6.2: Continuum of Motivation for Debt Collection, adapted from Tremblay et al. (2009)*

<b>Motivation Continuum (low to high)</b>	<b>Application to Debt Collection at SDR</b>
Amotivation (AMO)	<i>Individuals lack the intention to act or act in a passive way.</i> This would mean that collectors are unlikely to get well paying accounts; they need to be actively monitoring and reviewing accounts to secure payment. AMO would result

Motivation Continuum (low to high)	Application to Debt Collection at SDR
	<p>in poor performance and decreased participation. For somebody who is not prepared to make the necessary identity shifts to be a successful debt collector then they will not identify with the ER motivation (below). This means that they will continually to be amotivated.</p>
External Regulation (ER)	<p><i>Individuals are only motivated to do something when seeking a reward.</i></p> <p>This is the most easily identified kind of motivation at SDR, the more somebody collects then the bigger the bonus they get. It is easily demonstrated through the actions of the collectors; see the behaviour exhibited by Matthew, Ellen, Colin and Imran in the story in chapter five.</p>
Introjected Regulation (INTRO)	<p><i>The regulation of behaviour through self worth and belief that you are doing the right thing, individuals are actively monitoring their guilt and self-esteem levels.</i></p> <p>This is not something that seems to impact on Alyssa's performance; she does not project potential issues concerning accounts, rather she views any debtor/account simply as a balance to be collected. Nathan, however, perceives his role in the collector support team as a helpful and supportive one, positioning the collection of money sometimes as a secondary priority to supporting debtors.</p>
Identified Regulation (IDEN)	<p><i>Individuals do an activity because they identify with its meaning.</i></p> <p>A collector who is in a similar financial position to the debtors who they speak to may identify with them this way and may, therefore, encourage debtors to pay their debts off. Contrarily, a collector like Nathan who has no debt and views debt as a 'mugs game' identifies with debtors in a different way, thinking that debt is a 'mugs game' means he both sympathises and empathises with the debtors. This is perhaps the reason he is so actively supportive of debtors. A younger collector, who has no experience of</p>

Motivation Continuum (low to high)	Application to Debt Collection at SDR
	credit or debt, may struggle identifying with debtors to this degree meaning they are unable to succeed at the activity of debt collection.
Integrated Regulation (INTEG)	<p><i>Individuals participate in an activity as it has become part of their sense of self. They identify with the value of the activity because they have done it for so long or because they see the true value in it.</i></p> <p>Alyssa has worked in a collections environment for over 20 years, I would argue that the role of a debt collector is integrated heavily into her identity; it is a large part of her which will be one contributing factor to her success.</p> <p>Nathan, on the other hand, sees the true value in helping the debtors out of their 'mugs game'. It is the support that he gives them, and the idea that they may get to the point, like him, and not owe anything to anybody motivates him.</p>

It is clear from Table 6.2 that motivation is understood in terms of participatory acts; the nature of ones motivation at work therefore shapes the nature of ones participation. One collector that I observed at SDR, Sandeep, did not move beyond the stage of AMO, Amotivation, in the continuum because she decided that she did not like working in the debt collection environment. Her lack of motivation to participate fully in the community was the result of a number of things, namely her identity not being one that wanted to make the appropriate shifts to be a successful participant; by not valuing the practices of the community she was never going to be one who would participate well there. On the contrary, Alyssa has incredibly high motivation as she is successful, so the rewards of successful payments and monthly bonuses are one factor – but more importantly, the success and rewards at work mean that she is able to enjoy life outside of work at her apartment in Turkey.

## Chapter Summary

This chapter has focused on the learning process from a sociocultural perspective, understanding how practice and participation within a CoP facilitate learning.

Through deconstructing the learning process, the analysis has argued that an organisation is constructed of many communities of practice which each work in isolation to achieve their aims but also in collaboration with other communities within and outside of the business. Similarly, those who participate in these CoPs do so to achieve the aims of the community in which they find themselves but also other aims of other, external communities.

Participation in these CoPs, I have argued, is neither a simple or linear process. Making use of the LPP literature I have explored the utility of the CoP theory to explain participation in the workplace as a way of increasing knowledge. The ultimate goal in the CoP literature is for a participant to become a full participant within their community so that they are able to make lasting changes to the community's practices. However, in this chapter I have argued that this is not possible in all communities that employees participate in. This is often by design (the organisation requires only a certain level of participation from them), or due to the fact that SDR participants have multiple communities in which they participate (see Figure 6.1, page 188) but also by nature of the power that a certain role within an organisation commands. Further, I have suggested that there are different levels of participation within CoPs (see Table 6.1, page 202) that means that people are able to participate to varying depths and still remain successful. At SDR, participants are required to participate on a Personal level, where they are able to do the basic requirements of a debt collector by using the debt system, making and receiving telephone calls; further participation requires shifts in Relationship where participants are able to shift practices and are keen to develop relationships with more learned others that increases their knowledge and abilities; the final level of participation is to be able to participate to a Systemic level, where the collector can make changes that impact on the organisation as a whole rather than just themselves and their immediate colleagues with whom they have a relationship. For obvious reasons, SDR would not want all collectors to be 'system shifters' and participate to a Systemic level so they are not encouraged to do so.

There are numerous factors that contribute to 'successful' participation in the CoPs at SDR and, similarly, a number of things that 'mean' you will have participated successfully. From SDR's perspective, a successful collector is somebody who

collects a lot of money each month whilst also remaining compliant and having high quality telephone calls and correspondence with debtors. What this means in reality is that collectors at SDR are not encouraged so much to work as a team or to support a new LPP in the business to enable them to acquire the appropriate skills and knowledge to become an effective collector. Being able to demonstrate that you are an effective collector is, to an extent, taken care of by SDR as each collector has their monthly collections target written on boards around the office, which are updated daily with how much they have managed to collect and how close to their target they are. More implicit than this, however, is the use of language to discern the level that somebody is able to participate in the CoP at SDR. The use of context-specific language at SDR is very high, with collectors using system code and industry-specific abbreviations as short hand in conversation with one another.

The chapter closed on two important themes, the importance of identity and an exploration of notions of motivation and agency. The discussion of identity concluded that each participant in a CoP has an identity that is constructed across time and space, their identities are not context specific and do not switch on and off when they, for example, come to work. For this reason, in order for an organisation to enable their employees to participate successfully they need to acknowledge these personal histories that have lead to the construction of their present identity. In doing this they will be better equipped for enabling each employee to participate as they will understand what their motivations and aspirations are. The section on motivation and agency argued that, linking with the notion that each individual has their own personal history that contributes to their construction of their identity at work, it is this identity that is able to mediate the motivation and desire to participate that each participant has. Using a framework adapted from Tremblay et al. (2009) I created a continuum for motivation as it relates to participation in the debt collection CoPs at SDR (see Table 6.2, page 237).

The next, and final, chapter will summarise the conclusions of this thesis and relate the outcomes to the research aims that have been reiterated throughout. Making suggestions for further research on how people learn within organisations, the chapter will aim to develop interest in a generating a wider understanding of the

complex and distributed nature of the learning process for individuals within organisations.

# CHAPTER SEVEN

## Thesis Review

The aims of this research were:

- Exploring mechanisms of learning in an organisational context, considering:
  - The importance of relationships in defining learning theoretically and in enabling learning in practice and the negotiation of meaning
  - Participation and the valued practices of the organisation
- Exploring learning identities in an organisational setting, considering past and present identities, shifts that have occurred during their employment at SDR and their future trajectories
- Contributing to situated learning, Communities of Practice and sociocultural theories within the organisational learning literature by having a more thorough understanding of the complexities of learning at work

The nature of this research and my focus on the contextual nature of participation within a CoP as learning means that the data appended to this thesis (over 300 pages) is so large that it is impossible to represent the data in its entirety in the space allowed by this thesis. For this reason I have highlighted key areas that I feel most accurately depict the nature of participation and the mechanisms of learning, although in doing this the richness of other elements of the data has inevitably been overlooked. I constructed the data with my participants in the various communities of practice that I participated in (as an observer) at Smart Debt Recovery. Analysis and interpretation has enabled me to focus the reader on key elements of the data to service my research aims. The purpose of the analysis was to bring to light the intricacies and complexities of organisational practice to the extent that notions of participation and, importantly, learning could be explored. Given this, I would argue that this thesis successfully contributes to the existing body of knowledge on the mechanisms of learning generally but also specifically within an organisational context. It also serves to add breadth to the literature on sociocultural learning as well as the body of research that exists on workplace ethnography.

My theoretical position on workplace learning has undoubtedly been central to the design and implementation of the research as well as in my analysis of the data.

These positions are intrinsically linked to the analysis of my data and the construction of the SDR story and the analysis that followed, in the last chapter. I acknowledge that an alternative theoretical position would have meant a different approach to this research, resulting in different research aims, achieved by other methods which would have resulted in a different analytical outcome.

The representations of learning, as positioned in this thesis, are not intended to be argued as fact, rather I intended to offer them as further understandings of participation and of learning within organisations in an attempt to continue to generate theory on learning and knowledge construction taken from a sociocultural, contextually driven perspective. This theoretical perspective is representative of my own understanding of the learning process, which I argued for in chapters one and two.

My understanding of the mechanisms of learning and of organisational practice has grown and changed immeasurably through the course of this research. My expertise in the field is such that I am able to justifiably speak with authority on the subject, but I would not claim to have full or unchallengeable authority in this area. I would not seek to give an organisation a critique of their learning programmes and approaches to the inculcation of members of staff into existing CoPs to them offer instructions of how these can be changed and improved upon as my understanding of this process could never be wholly definitive. Rather, through the analysis of my data and the discussions that followed, I would suggest that I could offer ideas on the implementation of successful learning programmes and, indeed, on the contribution of valued participation and practice to the learning processes within an organisation. However, I would also offer that I feel it implausible to expect that one organisation could ever 'get it right' for everyone, given the wildly different identities that have been featured in this thesis. As such, getting it right for everybody should not be their aim. Rather, they ought to seek to 'get it right' for most people by doing something that is generally OK for most and acknowledge that this way of doing things will inevitably exclude some individuals.

The use of literature on CoP and LPP by Wenger (1998), Lave and Wenger (1991), and their followers has proved to be most influential in the construction of the

theoretical framework for learning as participation as argued in this thesis. However, this thesis has questioned their notion of gaining full participation as something that is not entirely feasible, or indeed desirable. I would instead offer the suggestion that participation within a community of practice is variable and should be considered to exist on a continuum type scale, that is there will be one end where new participants are peripheral and this is clear from their performance, and the other end may have someone who is a full participant. As such, full participation should not be the main goal; rather the goal of an organisation should be to increase levels of participation towards being 'full' with a view to driving performance and commitment of people whilst acknowledging the restrictive power implications exhibited by roles and pay grades. Similarly, participation in multiple communities of practice should be encouraged but, again, full participation should not be expected. At SDR I found that they had limited the participation of collectors in multiple communities to the extent that they are good at collecting money but not encouraged to be innovative or to enact change. This, I would argue, means that whilst they can collect money from debtors they may be ultimately unable to react well to rapid change or problem solving with something that is beyond their direct control.

## **Contribution to the literature**

The paucity in the existing literature of a sufficiently complex explanation of learning within organisations has been discussed at length in the early chapters of this thesis and is the major contributor to the research aims. I set out to explore the practices of an organisation in minute detail with a view to identifying notions of participation that would enable me to understand what learning is, how learning happens, what knowledge is and how it is constructed and distributed within a workplace. This, I feel, has been achieved. I have, through embracing the flexibility and power of ethnography, sufficiently deconstructed the practices of a workplace to understand the underpinning practices that must be understood to enable successful participation. Additionally I have, through exploring the day-to-day practices of people within the organisation, been able to identify how learning happens for different people, how different people participate in their own way to meet their own aims that is both a result of and a contributor to their own identities. One of the crucial outcomes of this research is the recognition that learning is a process that is

distributed in many ways: amongst the people who work together to learn together; over the lives, histories, motivations and aspirations of each individual learner. In acknowledging this, the development of a learning strategy within an organisation becomes more personalised and individual, focused on individual people learning instead of a 'broad brush' approach in the hope of covering every eventuality.

This research has, I would argue, achieved more than this. Importantly, the research has challenged the accepted research approaches to collecting and analysing data in organisations, seeking to understand the actions and interactions that make up 'a day in the office' for those employees at SDR. By making use of ethnography I have been able to look at many practices of the organisation that would be deemed unimportant and inconsequential as well as the larger, more influential practices that can lead to employees choosing whether or not to make the appropriate identity shifts to participate. The luxury of undertaking a PhD has enabled me to fully immerse myself in the communities of practice that make up SDR to create this ethnography and to contribute so heavily to the ethnographic literature. Whilst there are ethnographies of the workplace, some of which I reviewed in chapter three, there has not been, before this, a workplace ethnography dedicated to exploring the intricacies of practice and participation in order to understand the learning process in organisations. Prior to this, as discussed in the first two chapters of this thesis, the research undertaken in organisations to understand the mechanisms of learning followed more quantitative methodologies. Ideally, this research will lead to the increased use of ethnography as a research style within organisational psychology.

Additionally, I have added a further dimension and breadth to the communities of practice literature by challenging notions of participation and community identity as well as adding further depth to the acknowledged understandings of peripherality, reification and the use of language within communities. The application of psychological learning theories to workplace contexts has been a useful tool for exposing the reality of learning in an organisation, as the context of a business does not mean that the learning happens differently, which, I felt, was often assumed in other literature.

## Further research

The contribution to the existing literature that this thesis has generated brings with it new questions and further opportunity for knowledge generation. With this in mind I would propose further research in a number of areas. Firstly, it would be interesting to explore how knowledge is generated in a workplace based entirely on participation in the CoP that the LPP will participate in with absolutely no time spent training in a classroom. Doing this would enable one to further test the utility of the LLP and CoP theories and to theorise on the impact of sociocultural learning for business.

Given the importance of identity on peoples' learning that this thesis has made explicit it would be interesting to explore recruitment processes in organisations and the impact that assessing an applicants suitability for a position through gaining a full understanding of their identity, perhaps through allowing them time to engage with the CoP that they will join if successful in applying for the job. This way, the business would be able to recruit individuals on the basis that their identity is one that will likely succeed in the CoP of the business, rather than recruiting them based on, say, interview performance. The expected benefit to this for the business would be candidates who have an identity that is perceived to be congruent with the practices of the business, meaning that new starters may be more efficiently inculcated into the practices of the community.

One of the key recurrent themes in this thesis was that whilst SDR had a basic understanding of practices that can enable learning, such as sitting an LPP with an experienced member of staff, their understanding is not deep enough to understand how the learning happens. Their focus remains on collecting money, on making an LPP ready to collect as much money as possible as quickly as possible; for this reason their reward structures are designed around collections values and payments. If they were, instead, to value the development of relationships that enable learning, with each LPP encouraged to progress through their ZPD with the assistance of a more learned other then they would be controlling learning rather than simply equipping people to collect money. An organisation that values and encourages these relationships would be very interesting to research so that a more

complete understanding of the process of learning as an LPP, and the application of the ZPD to organisational contexts, can be gained.

Similarly, the distributed and multi-level nature of participation that has been suggested in this thesis emerged from my theorising, not directly from SDR's practices for supporting the development and generation of practice. One idea for further research would be to gain a greater understanding of the levels of participation, and what participating to each level means for the participant and for the organisation. This kind of exploratory research should, I would argue, follow this research in taking an ethnographic approach to data collection to ensure that the intricacies of the workplace are not ignored. Doing this would highlight to organisations the importance of communities of practice for their members of staff and for the development of knowledge in their business. However, in suggesting this to an organisation, a difficulty may lie in their desire to 'create' a community which would not be possible as one fundamental requirement of communities of practice are for them to be self selecting, self generative and self managed (Wenger and Snyder, 2000).

## **Reflecting**

The PhD process, for me, has been a long and enjoyable one. I have enjoyed the research process immensely and it is gratifying to see my work printed and bound as a thesis. It was not possible at the start of the process for me to fully comprehend what doing a PhD meant or how it would change and develop me as a person; rather I was focused on how large and daunting the project seemed. Having reached the end I now have an overwhelming sense of accomplishment mixed with the feeling that there is so much 'out there' to be researched that, despite its size, this thesis has not the capacity to explore. In preparing for the PhD I did not sufficiently anticipate the limitations being imposed by being in the field doing the research; there was so much going on that I wanted to document and record that I know I have excluded – the frustration now lies in the things that I missed that may have been key to learning that I just didn't pickup on so couldn't take account of.

At the start of this journey I was not a researcher; I was a psychology graduate looking for the next step, looking for a career-starter. At the time, the initial stage of my research (reading and theorising) didn't seem to develop my research skills or focus my mind into what I was trying to research, they seemed to be necessary evils that prevented me from starting collecting data. It isn't until now that I am able to appreciate the skills that I developed through that process of being able to critically appraise research papers, and to understand theory in a broader context. I think that living and breathing my own research for so long has enabled this shift in my perspectives on the research process. Again, something I did not fully understand at the start of the PhD was how all research is completely biased by the researcher's design and implementation of their project. I now approach all research articles with this in mind and will disseminate this research through publications by making this researcher bias clear.

Once I entered SDR and began observing was when I noticed that my perceptions of workplaces began to shift; I began to view the organisation through the theoretical lens that I had spent so long reading about. As I developed relationships with my participants I found I was able to share their frustrations with certain practices in the organisation, especially having worked in similar roles before. This was very important to me, to feel that I had been accepted as an equal or as a colleague by the collectors. A learning point at this time for me was in knowing what could be achieved given the constraints of time, space, budget etc. So whilst I was keen to develop my relationships with my participants I became conscious that I needed to do this whilst getting 'good value' out of my time spent at SDR.

Taking the time to reflect gives me the opportunity to see how I have developed as a researcher, a practitioner and a psychologist. The experiences of immersing myself in theory, entering a new organisation to collect data and analysing the intricacies of a workplace have challenged, stretched and matured me in a way that I didn't expect. I have developed research skills, confidence and purpose in ways that seem to be endlessly transferable into a future career. Looking forward, I am satisfied that I have contributed to the development of theory and shaped ideas for future research and hope to make use of this body of work professionally.

## Concluding comments

The ideas that I started this thesis with are very different to those that I close it with. My vision at the start was to look at 'learning in organisations' which meant looking at training materials, how a trainer (the expert) decides what the learner needs to learn, what makes a good trainer, how they assess what the learner leaves the room knowing. It was only once I entered the field and engaged with the people at SDR that it became clear that it is not all about training, learning and knowledge exist and are constructed largely outside of the training room, by the people who are actually doing the work. Using ethnography to explore the workplace meant that I was exposed to the intricacies of interaction, to the practices of SDR, to the world of debt collection; my challenge was to understand all of this within the psychological framework of learning. What became quite obvious quite early in my data collection was how nuanced the participation of the employees was, they each had their own motivators, own trajectories, own reasons for being there; they each valued their participation differently so interacted with the 'world of SDR' in a unique way. Despite the phenomenal amount of detail I have gone to in data collection, the length of time that I spent at SDR, the number of people that I spoke to and the relationships that I built with my participants, I did not get to the bottom of the complexity of the nuanced nature of their participation is, I was simply unable to access it.

This thesis has demonstrated that learning within organisations is neither a straightforward nor simple process. The sociocultural approach adopted has defined learning as a process reliant on the complex interplay of identity, practice and participation. In exploring the case study organisation in this way I have highlighted that learning is an inherently individual and context-specific process. As such, one cannot assume that an organisation will be able to provide the appropriate context for a CoP to develop that will enable learning to happen successfully with all individuals in the organisation. Instead, they should perhaps aim to encourage the development of relationship between individuals that is sufficient to support the learning process for most people.

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**PEOPLE LEARNING IN ORGANISATIONS:  
A SOCIO-CULTURAL APPROACH**

**KEITH SCHOFIELD**

**A thesis submitted to the University of Huddersfield  
in partial fulfilment of the requirements for  
the degree of Doctor of Philosophy**

**The University of Huddersfield  
February 2013**

**VOLUME II**

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## **APPENDIX A**

- School Research Ethics Panel Application
- Research Information Sheet
- Observation Consent Form
- Interview Consent Form

# School Research Ethics Panel Application

THE UNIVERSITY OF HUDDERSFIELD  
School of Human and Health Sciences – School Research Ethics Panel

## OUTLINE OF PROPOSAL

Please complete and return via email to:

**Kirsty Thomson SREP Administrator: [hhs\\_srep@hud.ac.uk](mailto:hhs_srep@hud.ac.uk)**

Name of applicant: Keith Schofield

Title of study: An exploration into the mechanisms of learning within organisations through understanding the practice and participation which constructs and underpins organisational learning and development.

Department: Behavioural Sciences

Date sent: 17 February 2009

Issue	Please provide sufficient detail for SREP to assess strategies used to address ethical issues in the research proposal
Researcher(s) details	Keith Schofield, <a href="mailto:U0550582@hud.ac.uk">U0550582@hud.ac.uk</a> , BSc (Hons) First Class in Psychology (University of Huddersfield) Currently studying: MPhil/PhD
Supervisor details	Dr Jane Tobbell, <a href="mailto:j.tobbell@hud.ac.uk">j.tobbell@hud.ac.uk</a> Dr David Robinson <a href="mailto:d.robinson@hud.ac.uk">d.robinson@hud.ac.uk</a>
Aim / objectives	To gain an understanding of how knowledge is transmitted and learning achieved within organisations. To explore how participation and practice inform notions of learning in the workplace. To explore how theories of learning are considered when designing and evaluating learning events. To explore the utility of socio-cultural theories of practice and participation in understanding organisational learning and development. To contribute to the existing literature by providing a qualitative approach to researching organisational learning and development.
Brief overview of research methodology	Ethnography - participant observation & interviews I will become a member of the communities of practice of the organisation to be studied by partaking in participant observation. I will observe the design, delivery and evaluation of learning events. I will interview key members of the organisation as identified through the observations - i.e. L&D delivery staff, learners and management
Permissions for study	Permission obtained from Head of Learning & Development.
Access to participants	The behaviour that will be observed form the normal business practices of the learning and development teams. The participants that will be observed will be part of both formal and informal training events and will consist of these people: - Learners - New starters to the business and their induction training - Existing staff who perhaps do or don't want to partake in further learning 1. Learning & Development staff a. Those who design the learning material b. Those who deliver the learning events c. Those who evaluate the learning events afterwards, concentrating on their methods of evaluation as well as what is done with the data - Management - How do they conceptualise progress? - What considerations are made for skill acquisition and organisational development? - How do they prioritise learning events in terms of funding?
Confidentiality	All data will be kept confidentially: Only the research team (myself, Dr Tobbell & Dr Robinson) will have access to the "real" identity of the organisation to be studied as well as of the participants (see Anonymity) All data will be stored securely. Electronic data will be password protected and stored on the university network and backed up on a password protected external hard disk. Data stored on paper will be kept safely in a locked drawer in my office. Data will be destroyed upon submission of my thesis or after a period of 5 years (whichever is the greater). Any information learned as part of the observations or interviews that are confidential to the business will be removed from transcripts and observation notes

Anonymity	Anonymity will be provided to all participants and to the organisation. Pseudonyms will be assigned to all individuals that partake in the research and a new company name will be created to act as the business name.
Psychological support for participants	It is not expected that any participants will suffer psychological harm as a result of this research. Should this happen then I will refer the participants to the organisations HR team.
Researcher safety / support (attach complete University Risk Analysis and Management form)	Close contact will be kept between myself and my research supervisors during the observations so that they are aware of my progress and of my safety. My supervisory team will have an up to date copy of my schedule so that they know where I should be at any given time
Identify any potential conflicts of interest	None
<b>Please supply copies of all relevant supporting documentation electronically. If this is not available electronically, please provide explanation and supply hard copy</b>	
Information sheet	See page 3
Consent form	See pages 5 & 6
Letters	See page 7
Questionnaire	Not applicable
Interview schedule	As the research will firstly involve a participant observation the semi-structured interviews that are to follow will be based largely on the findings of the observation and are therefore subject to change. The areas that will be discussed in the interviews are: - The way that learning events are structured within the organisation - exploration of the reason for this and what specific training/instruction the delivery staff follow which lead them to this conclusion - What participants did/did not enjoy about the learning events. How applicable did they find it to their role? Have they used the new knowledge since the event? Would they attend a future event? - What priorities do the management team have in terms of their consideration of funding the events. What feedback do they receive from the L&D teams for the progress that learners make and what do they notice in terms of skill acquisition of their staff and organisational performance improvements.
Dissemination of results	Thesis will be made available in the university library and to all participants. A report will be submitted to the organisation to summarise findings. A journal publication is planned based on the literature review. Further journal articles will be written as the research progresses.
Other issues	When not all participants in an observation setting give their consent to take part in the research then I will ensure that their input is ignored and removed from the field notes.  If I observe any behaviour that I deem to be inappropriate or illegal or if any information is divulged to me during an interview then I will be obliged to make the relevant authority aware. In this circumstance I will advise the participants of the actions that I will take.
Where application is to be made to NHS Research Ethics Committee	Not applicable
All documentation has been read by supervisor (where applicable)	All documentation has been read and is supported by both of my supervisors. Their SREP support form will follow separately.

**All documentation must be submitted to the SREP administrator. All proposals will be reviewed by two members of SREP. If it is considered necessary to discuss the proposal with the full SREP, the applicant (and their supervisor if the applicant is a student) will be invited to attend the next SREP meeting.**

**If you have any queries relating to the completion of this form or any other queries relating to SREP's consideration of this proposal, please do not hesitate to contact either of the co-chairs of SREP: Professor Eric Blyth [e.d.blyth@hud.ac.uk](mailto:e.d.blyth@hud.ac.uk); ☎ [47] 2457 or Professor Nigel King [n.king@hud.ac.uk](mailto:n.king@hud.ac.uk) ; ☎ [47] 2812**

# Research Information Sheet

An exploration into the mechanisms of learning within organisations through understanding the practice and participation which constructs and underpins organisational learning and development.

Through this research I aim to explore how people learn at work, what influences either a positive or negative learning experience and what your organisation does to help people to learn.

Over the next two pages I have included some questions and answers that you may have about what your participation in my research involves. At the end are my contact details which you should use if you have any further questions or concerns about the research.

Your participation would be much appreciated.

Many thanks

Keith

## **What is the research about?**

This research aims to find out how people learn at work and what organisations do to enable learning. It will also seek to explore how organisations can improvements which will make learning more beneficial to its members of staff.

## **What does participation in this study mean I have to do?**

To enable me to gain a full understanding of how people learn and, specifically, how people learn at work, I will be using a variety of data collection methods:

### *Observation*

This will form the largest part of my research where I will be observing how your learning and development teams design training materials and then observing how these are delivered. In the training sessions I will be looking at the way the material is delivered and how people in that session interact.

My observations will not interfere with any of your usual daily tasks or anything that is done as part of the training sessions that you go to.

### *Interviews*

Once I have observed what happens in your organisation and how learning materials are designed and delivered I would then like to interview some of you to ask about how the learning event was for you. This will give you the opportunity to explain what, if anything, you learned from the session as well as to explain the reasons for this. All of the details that we discuss will be kept confidential so your comments and opinions will not be fed back to the business.

## **What if I get asked something that I don't want to answer?**

If you do not want to answer a question that I ask you or don't feel comfortable to then just tell me that you don't want to answer and we will move on.

**Who will get to see the information that I give you?**

The information that you give me will be treated as completely confidential and will be revealed to no other person other than my supervisors, this means that any of the details that we discuss will also remain confidential from the business.

Note that it is likely that some of the information that you give me will be published in the thesis, in which case I would ensure that the information was not identifiable as yours.

Also, you should know that all data collected will be kept securely and electronic data will be password protected to preserve your confidentiality. This data will be destroyed upon publication of my thesis or after 5 years (whichever is the greater).

**How will you ensure that I remain anonymous?**

In all of my observation and interview field notes you will be assigned a pseudonym so that you would not be identifiable in the data. Any data that could specifically be identified as you, even with a pseudonym, will be removed.

If, when I come to write up the research you would like your name published in an acknowledgment section in the thesis in order to acknowledge your role as a co-researcher then I will be more than happy to facilitate this.

You should note that if I observe any notifiable offences, or should you divulge any such information to me during an interview then I will be obliged to make the relevant authority aware.

**What if I agree to take part and later change my mind?**

You are able to withdraw your participation from the research at any time and any data that has been collected from you to date will be removed. Note that I would not be able to guarantee this once I have begun writing up the thesis as it may be impractical for me to remove your contribution completely at this point.

Please consider this very carefully before agreeing to take part.

**What happens after you've written the thesis up?**

Once I have finished the research and written up my findings into my thesis this will be published in the University of Huddersfield library as well as on their website repository where all research completed at the university is published. I will also ensure that copies of the thesis are made available for you to access if you wanted to read it or keep a copy.

**My contact details**

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Call: 01484 471 426

## Observation Consent Form

An exploration into the mechanisms of learning within organisations through understanding the practice and participation which constructs and underpins organisational learning and development.

1. I have been fully informed of the nature and aims of this research and consent to taking part in it  
☐ Yes ☐ No
2. I understand that I have the right to withdraw from being observed at any time without giving any reason, and a right to withdraw my data if I wish.  
☐ Yes ☐ No
3. I give my permission to be observed.  
☐ Yes ☐ No
4. I give permission to be quoted (by use of pseudonym).  
☐ Yes ☐ No
5. I understand that the observation notes will be kept in secure conditions at the University of Huddersfield.  
☐ Yes ☐ No
6. I understand that no person other than the researcher will have access to the observation notes.  
☐ Yes ☐ No
7. I understand that my identity will be protected by the use of pseudonym in the research report and that no information that could lead to my being identified will be included in any report or publication resulting from this research.  
☐ Yes ☐ No

Name of participant \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Name of researcher \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

*Two copies of this consent form should be completed: One copy to be retained by the participant and one copy to be retained by the researcher*

## Interview Consent Form

An exploration into the mechanisms of learning within organisations through understanding the practice and participation which constructs and underpins organisational learning and development.

1. I have been fully informed of the nature and aims of this research and consent to taking part in it  
☐ Yes ☐ No
2. I understand that I have the right to withdraw from the interview at any time without giving any reason, and a right to withdraw my data if I wish.  
☐ Yes ☐ No
3. I give my permission for my interview to be tape recorded.  
☐ Yes ☐ No
4. I agree that my own words (suitably anonymised) can be quoted in reports and publications arising from this research.  
☐ Yes ☐ No
5. I understand that the tape will be kept in secure conditions at the University of Huddersfield.  
☐ Yes ☐ No
6. I understand that no person other than the interviewer will have access to the recording.  
☐ Yes ☐ No
7. I understand that my identity will be protected by the use of pseudonym in the research report and that no information that could lead to my being identified will be included in any report or publication resulting from this research.  
☐ Yes ☐ No

Name of participant \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Name of researcher \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

*Two copies of this consent form should be completed: One copy to be retained by the participant and one copy to be retained by the researcher*

**APPENDIX B: OBSERVATION NOTES**

## **Monday 19th October**

### **Training Team**

- Training teach for Collections. 3x trainers. Also do induction training for other areas of the business, including Finance and Marketing.
- Mainly focus on full training for Collections for Amelia and Isabella who manage Collections, Collections Support & FSU
- For the rest of the business they just train mandatories including DPA, systems, compliance etc.
- Team don't sit together - 2 sit amongst Collections, one sits with Collections Support/FSU/Admin
- Trainers have autonomy. They plan and manage their own workload. Same level or higher as Team Leaders. Need to be professional/proactive.
- There have been lots of recruitment over the last 12 months - 2008-2009
- Title: Training and Development
- Over the last 12 months (due to the amount of recruitment) it has been largely Training and they have not had chance to develop existing staff. Henry would like to do Management Development, rather than just focusing on the general population.
- Nicola Foster is the trainer in Glasgow. She doesn't line into Gillian like these three. They work with her as and when they need to.

### **Environment**

On the walls there are whiteboards with:  
Name - Target - On Target? - What's Left?

### **SDR Values & Growth Plans:**

- 50/50 club - deduct money from your salary, SDR match and donate to charity, then you get put into a prize draw.
- £20 million by 2010 - if they achieve it they get a huge party. Sophie sees it as valuable to "anchor" this into Collectors' minds

### **Sophie**

- i26 - team leader referrals. These come to trainers for new starters
- Sophie has been with SDR for 13 years. She sees relationships as very important to her role.
- Being welcoming and building a relationship are a priority for Sophie for new starters.
- Newks are in a financial mess - Sophie tries to reassure new inductees at induction that SDR are secure. They are a separate company to Newks who are "making redundancies"
- She started at SDR as a collector "just speaking to people" and treating customers fairly. She was a collector for 9 months before she came a supervisor. She then became a Trainer and studied to do this. To find out how different people learn.
- "There are no stupid questions in training"
- Online resource "The Tree" contains useful info including salary dates, regulations and call history so you can find out who last spoke to anybody.
- Training is difficult. You have to be:
- Happy & smiley
- You have to find out how people learn
- Need to give people the harsh word and give feedback
- Sophie has been into schools to teach children about debt.

- 53 • Statement of quality policy
- 54 • SDR are ISO accredited: high standards & regularly audited allowing constant change
- 55 & feedback
- 56 • Trainers have been trained to audit to allow continual best practice.
- 57 • Sophie loves seeing people develop, especially when their quality scores go from
- 58 70>80>90
- 59 • Today was Sophie's birthday. On her desk & on the desk behind there are loads and
- 60 loads of cards, presents, bottles of wine from all her colleagues
- 61 • Everybody is referred to as "babes" or "hun" or "love"

62

### 63 *Confidentiality*

- 64 • You may see friends & family on the system whilst working there. Can't do anything
- 65 about it, can't talk to them about it or mention it.
- 66 • Media calls are passed to the Senior Management team.
- 67 • CCJ checks are periodically done on staff as it is a conflict of interest if a staff member
- 68 is a debtor themselves - they need to be unbiased.

69

### 70 *Breaks*

- 71 • You get 2x 15minute breaks a day - morning/afternoon
- 72 • You get 1x unpaid 1hr lunch

73

### 74 *Annual Leave*

- 75 • Book yourself on the LOPS system which sends a request to a manager to authorise.
- 76 • LOPS is a new administration system to manage attendance and A/L, it makes things
- 77 easier for collectors

78

### 79 *Sickness/Grievance/Disciplinary Policies/Procedures*

- 80 • All available on the Tree
- 81 • No sick pay for new staff for their first 6 months. Sophie thinks this should be 12
- 82 months

83

### 84 *Performance Reviews*

- 85 • 1 every 6 months
- 86 • Monthly 121s with your team leader:
- 87 • Set different monthly targets
- 88 • Good way of building relationships
- 89 • Sophie's been tasked with developing a training record for all staff members
- 90 • There are 5x calls listened to by Team Leaders each month for
- 91 assessment/performance management

92

### 93 *Health & Safety, Bomb & Evacuation*

- 94 • Online training on Newks intranet. They run this through induction training. Sophie gets
- 95 inductees working together to generate ideas of how they impact health & safety in the
- 96 office
- 97 • Trainers are creating an online Learning Management System (LMS) and they are
- 98 creating a money laundering online package & quiz. Benefits being that the information
- 99 is available to go back to, delivery is consistent.
- 100 • Existing e-learning packages need to be re-completed every 12 months.

101

### 102 **Introduction to Debt Collection**

- 103 • Treating Customers Fairly
- 104 • Colleagues & Customers

- 105 • Working with external money advice & Debt Management Company's
- 106 • What is Debt?
- 107 • Need to break it down so that everybody understands
- 108 • Some employees are straight out of school
- 109 • Cover Mortgage/Credit Cards/Overdrafts - explain how each of them work
- 110 • Where does debt come from?
- 111 • Broken arrangements
- 112 • How is it collected?
- 113 • Where do SDR fit into this?
- 114 • Competitors
- 115 • Film anagrams to work out, films are money films e.g Ransom - breaks up the session
- 116 • Industry reputation
- 117 • Industry regulations
- 118 • Credit Services
- 119 • Credit Act
- 120 • Data Protection Act
- 121 • Office of Fair Trading
- 122 • Banking Code - everybody has to read and understand L: "its very boring though"
- 123 • Debt collection practices
- 124 • What is unfair behaviour?
- 125 • Financial Ombudsman service
- 126 • SDR is charges £500 each time somebody complains to the ombudsman
- 127 • Cover what clients expect from SDR
- 128 • SDR collection methods:
- 129 • Call
- 130 • Write
- 131 • Sue
- 132 • Doorstep
- 133 • Money advice & debt counselling
- 134 • Info on services that are available
- 135 • Don't recommend using any debt management company. If need be, tell debtors to
- 136 use a free service such as the CAB
- 137 • SDR expectations
- 138 • Attributes of a good employee
- 139
- 140 • Staff usually have 100 accounts in their own list. At one point they had 5/600+ and up
- 141 to 1000
- 142 • Collectors are given the responsibility to manage their own workload. Need to be able
- 143 to multitask.
- 144 • Commission based collections:
- 145 • £50 for achieving your target
- 146 • £100 if your whole team do
- 147 • %age of what you achieve after that
- 148 • Targets for each team at the end of each desk on whiteboards
- 149 • Commission based collections are a good incentive for collectors to perform

## 150

### 151 **Training Room**

- 152 • Quotes on the wall:
- 153 • Knowledge speaks but wisdom listens
- 154 • I am still learning
- 155 • Growing Lewis Together
- 156 • Bright, open, airy room

- Over one side it looks over factories to the M62. Over the other side it is residential

158

## 159 Training

- In large groups or if the material is dry/boring they work in 2's - 2x trainers per group. Sophie & Aaron have worked together for 13 years so enjoy/prefer working together
- For smaller groups, you only get 1x trainer, Gillian prefers them to work alone when training.
- Marketing tend to come into training to introduce themselves during the first week. Sophie thinks it would be a good idea to have an introduction from all departments to help new starters establish and build relationships across the business.
- Nearer the end of the first week, they lay off the presentations and get new starters doing post work in the training room doing real work.
- Then try and get trainees down into the operation to get them to build relationships with existing staff, start to recognise new faces and make friends.
- Sophie doesn't like to keep them bored in the training room so mixes groups, have 121 sessions, get feedback from trainees
- Sophie takes calls for new starters and asks them to mark her on the call quality sheet.
- Use real live recorded calls for training purposes
  - Play example of good/bad/irate calls to new recruits
  - Play examples of call openings to show how they should sound when opening the call - i.e. Nice & chirpy
  - Play examples of different ways that debtors sound
- *Complaints*
- How to identify them
  - Examples of people not listening
  - Twenty sick sheeps
- What triggers complaints? How do SDR deal with them? CSA & Financial Ombudsman

184

## 185 Systems

- At the moment they train every part of the system to new starters. However, they only tend to use 6/7 screens at first so when it comes to the others that they have been trained on then collectors can't remember.
- Looking to improve this and break it down further and put it into workshops to train in stages so that people only get trained on what they need when they need it.
- They break the system down & teach it screen by screen. Break each screen down to top/middle/bottom/sides.
- Would find it useful how to sit and discuss how is best to do it with collectors and other trainers to redesign the training into individual workshops as above
- Use live accounts to give examples through training. Helps collectors, reduces workloads, helps trainees as they're doing "real work"
- There are lots of codes on the system, e.g. "charging order". Sophie tasks them with knowing three by the end of the first week etc
- *Review List* - accounts go through an automated plan and then get up into a bucket called the "review list" where there is collector action required. Sophie uses the review list to give trainees real life examples to get trainees thinking "what next?"

202

203

## 204 Structure of a call - Most important

- Opening
- Negotiation
- Closing
- Training sessions work with group participation, they do the work and learn that way

208

- 209 • How to leave messages
- 210 • How to take/deal with different payments
- 211 • Let trainees listen to “buddies”
- 212 • Make their own outbound calls from the training room

213

### 214 Refreshers

- 215 • Team Leaders highlight areas for improvement in their collectors and flag that to the
- 216 trainers
- 217 • Trainers design & run refresher courses
- 218 • As many group sessions as possible to get them thinking

219

### 220 Colour of Money

- 221 • Refresher to get collectors thinking of making the most of every opportunity
- 222 • Direct debits/Homeowners
- 223 • How to get into conversations with debtors
  - 224 • A+B+Observer
  - 225 • A talks for 3 minutes
  - 226 • B listens
  - 227 • A then explains that is difficult to continue talking as it isn't a real conversation as
  - 228 they need/want to pause
- 229 • Empathic and supportive
  - 230 • BUT - reiterate how important it is to be assertive and to be reasonable
- 231 • What can you do to maximise collections
  - 232 • How do you think we can do this?
  - 233 • How can we reduce costs?
- 234 • Use imagery to get the point across:
- 235 • £5 Green/£10 Orange/£20 Purple/£50 Red

236

### 237 FSU

- 238 • More customer service focused than Collections
- 239 • Sophie did a report to see how many Direct Debits were being set up and by who.
- 240 • She was listening to calls and noticed that there were very few DD's being set up.
- 241 • She spoke to TL's who agreed that they don't happen very often.
- 242 • She spoke to a manager and said “this is what's happening, what they're doing/not
- 243 doing, can I do a refresher, won't take much time” etc.
- 244 • Pulled off figures to illustrate the point.
- 245 • As put a presentation together with stats to show the reasons that DD's are important
- 246 • Added a game to make the training fun. Based on Taboo - make certain words taboo to
- 247 “condition” people into setting up DD's. Idea is that other staff members would notice
- 248 Taboo words & skit people for using them.
- 249 • *Teaching them and giving them a telling off.*
- 250 • Sophie enjoys having full training group but also enjoys doing Refreshers
- 251 • Always keeps in touch with people, goes round the office to make herself approachable
- 252 if anybody needs assistance
- 253 • Also, she asks for feedback after a training session to make it better for the next group

254

## **Friday 23rd October**

### **Madeleine - New Starter 17th August 2009**

- Previously worked at a financial advisors, small firm, got made redundant. Friend used to be a team leader at SDR so she emailed her CV over - phone interview on Wednesday, real interview on Friday, started 3 weeks later. "I've got a mortgage, I need a wage"
- Flicks through the system very quickly
- Easy system
- Good training
- Lots of use since August
- She is confident moving through screens on the system and is comfortable approaching customers to set up DD's
- Team stats on the wall
  - *Madeleine: "I can do an I53 on this can't I? She's a bit older, I think she's potty"*
  - *Charlotte: "Yeah, thats her fault. Has she received her claim form yet?"*
  - *Ma: "No, it'll go out on Monday"*
  - *Ch: "Yeah, you can do it if you want to, if she's a bit gaga"*
- Charlotte has been here 2 years, explained that she helps out Madeleine because she is still relatively new and needs help some times.
- My first call with Madeleine was very long, 4 x accounts, 4 x DD set ups
  - *Ma: "Have you listened to many calls?"*
  - *Keith: "Not really, I listened to an irate one with Sophie the other day"*
  - *Ma: "I had a really irate one, he called me a fucking head case. Lovely for first thing on a Monday morning"*
- In between calls, Madeleine goes into other accounts to check what it has done and puts it back into the "autostack" for the system to pick it up and run its automatic process on it.
- Madeleine puts a caller on hold:
  - *Ma: "Charlotte, paid warrant last Friday but its not come through yet"*
  - *Ch: "Yeah, gotta wait until the warrant is back from the court, can't set up a payment plan 'til then"*
  - *She goes back to the debtor with this info*
- Charlotte comes off a call, throws headset down, "I hate it when the wife is in the background, yada yada down his ear"
- Madeleine runs out of workable accounts in the list she is doing on the system so asks Charlotte for some extra pieces of post or another list to work from:
  - *Ch: "I don't have any post, I'm even doing things from my pending tray. I'm doing things I'd never do"*
  - *Ma: "It's gonna be weird next week not having any post" \*because of the postal strike*
- Madeleine gets some post, its a claim form with a scrap of paper letter with really bad grammar
  - *Ma: "Ooh, she's earning nothing but she's still paying the TV license to watch Jeremy Kyle"*
  - *Ch: laughs*
  - *Ma: "The phones always get busier once Jeremy Kyle finishes, haha"*
- Madeleine starts running the info on this claim form through the income/expenditure screens when another call comes through and interrupts her

### **Sandeep - New Starter 17th August 2009**

- Has a law & accountancy degree. Worked at Mortimers doing legal charges. Made redundant so applied for a job at SDR

- 307 • She puts an account into the phone queue to be picked up by the dialler. She explains  
308 (of the dialler)
- 309 • *Sandeep: "Every 2 seconds you have a call coming through so you have to be out*  
310 *of the account and ready for the next one. They monitor how long you take making*  
311 *notes and in between calls. You really have to watch whether you're in ready or not*  
312 *ready. It was never like that at Mortimers, they didn't really bother what you were up*  
313 *to but here they really monitor you.*
- 314 • She doesn't get targeted until the end of the month as she's new.
- 315 • She doesn't have her own work list so any accounts that are still to be worked are  
316 somebody else's. List on the team. This means that the other person benefits from her  
317 work. She says it's good to get into practice ready for when she has her own list.
- 318 • You have two screens for the system open so that you can be reviewing the list of  
319 accounts on one and always be available for an inbound call on the other.
- 320 • System logs everything that you do. If you go into an account that you have on your list  
321 and do nothing it knows. *"I think that's how they know when you need training"*
- 322 • Everybody has their own post tray with their own allocation of work to do.
- 323 • *Sandeep takes a call: "that totally scared me"*
- 324 • Right address
- 325 • Different names
- 326 • Couldn't give any more info due to DPA
- 327 • Sandeep has a new phone. Everybody else's phone is different to hers, when she  
328 logged in to it this morning she didn't know how to do it & there was only one person  
329 who knew what to do.
- 330 • *Sandeep: "Might be able to do a C500, not sure, will have to check. When I have*  
331 *my own list I'll need to know and I'll need to C500 it (the account) to put it into my*  
332 *list so that it goes onto my stats. Otherwise it'll go onto someone else's list & then*  
333 *they get the recognition"*
- 334 • Sandeep finds the job difficult, especially calls from people who are crying or in  
335 financial distress. She felt like a counsellor at first and had really long calls taking life  
336 stories etc. That's why she bought herself horns and a trident to put on her desk, to  
337 remind herself to be more assertive.
- 338 • *Sandeep: "It's hard, you feel sorry for them but you need to learn to be harsh, if*  
339 *they're not going to pay you then the next call might"*
- 340 • Get card payments first as a "token payment" then get DD details for future payments.

341

#### 342 **Imran - New Starter 17th August 2009**

- 343 • It's not an easy job. There's a lot to grasp. Lots of info to take in. *"Give it about a month*  
344 *and I'll be OK"*.
- 345 • For accounts that can't be traced, i.e. Not responding to letters & no telephone  
346 numbers, these can be referred to a supervisor to send out a doorstep collector.
- 347 • Worked at Equifax for 7 years. Job was stressful so he left and went to SDR for  
348 something new.
- 349 • Takes calls from:
  - 350 • Clients
  - 351 • Customers, and relatives of
  - 352 • Agencies acting on behalf of clients
- 353 • ImrHe: "You just want to get in touch with them and tell them to pay up. On this account  
354 she's had more court costs than what she owes so I don't want to send it to court again  
355 it doesn't seem fair. Why won't they just pay?"
- 356 • *Im: "Colin, they've put a note on here for a full and final settlement but they've paid*  
357 *another £55. Where does that come out of?"*

358 • Co: *"Do a C500 - go to thingy The full and final settlement takes into consideration*  
 359 *the payments. Erm... For that amount"* <points>  
 360 • Im: *"So what do I do?"*  
 361 • Co: *"Just hold it, hold the account"*  
 362 • Colin gets post through and tells me that throughout the day they have:  
 363 • Post to work through  
 364 • Accounts on your own list  
 365 • Incoming calls from debtors  
 366 • Dialler time to make outbound calls  
 367 • Im: *"Colin, what do I do with this one?"*  
 368 • Co: *"It's an I66 from August. You can't deal with it, it needs to go to Belfast"*  
 369 • Imran transfers the call to Belfast  
 370 • Co: *"Was that the debtor on the phone?"*  
 371 • Im: *"Yeah, I didn't know if I could do anything with it"*  
 372 • Caller claims to have sent a fax.  
 373 • Im: *"Colin, where's that fax machine?"* <points at a number on his phone list>  
 374 • Co: *"Errr..."*  
 375 • Im: *"Is it downstairs?"*  
 376 • Co: *"No, I think it's over there..."* <points in the direction of the photocopier>  
 377 • Imran can't find the fax so takes the callers details. The caller was a solicitor, bad  
 378 attitude but Imran tries to be happy and upbeat with her on the phone  
 379 • Gets a call from a debtor who has terminal cancer/brain tumour. Does that make a  
 380 difference to him? He doesn't seem to have changed his tone about it, is a collection  
 381 just a collection? Money is money? Removed from the role of what he actually does?  
 382 • Debtor has 2 x accounts - one legal (Harold Emory), one pre-legal (SDR)  
 383 • Im: *"That's difficult to deal with. Never had that before where we are representing*  
 384 *them both under different names"*  
 385 • Imran notices that both accounts have the same original reference number so asks  
 386 Colin for help  
 387 • Co: *"One is an attachment of earnings. Two separate accounts"*  
 388 • Im: *"Why is it the same reference number then?"*  
 389 • Co: *"Don't know"*  
 390 • Im: *"What should I do?"*  
 391 • Co: *"We'll have to have a look at the other system"*  
 392 • Im: *"Which system do I use?"*  
 393 • Co: *"Seible. You won't know how to use it. Ask someone"*  
 394 • Im: *"Who?"*  
 395 • Colin gets a call so can't answer  
 396 • Im: *"If you've not had a scenario like that you can get stuck. Especially when you're*  
 397 *new"*  
 398 • Claim form goes out. Either get a judgement (CCJ) or a settlement. Imran has found an  
 399 account where neither has happened:  
 400 • Im: *"My knowledge would be they should have paid it off. I should find out, but I'll*  
 401 *just go with the flow. There are lots of things like that that you just don't get taught.*  
 402 *You just pick it up as you go along"*  
 403 • Imran still needs to refer to his "payment methods" sheet to work out how payments are  
 404 being received, eg Standing Order (St). Due to the confusion over this, he misses out  
 405 on taking a £70 payment from a customer and instead they just pay £23 - he gave  
 406 them too much information. He's gutted  
 407 • Colin is standing on his desk pinning Halloween decorations to the ceiling  
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## Matthew

- Used to work at a Debt Management Company so knows what its like to be on the debtors side. He used to fudge figures for debtors to suit how much they wanted to pay. Here, however, he needs to/wants to get as much as he can.
- *Matthew: "There's an L05 on this account but nothing to say L53. Chloe, what do I do?"*
- *Chloe: "Yeah, it's because it's gone for the whole balance. See the balance is for the amount plus expenses. For some reason it doesn't update the plan"*
- *Ma: "Is that only on high balances?"*
- *Cl: "Yeah, normally five thousand and over. You'll notice it's on plan 2"*
- To me: *"If you'd seen me in the first week of doing it I never would have thought I'd be able to do it. But then the penny just drops".*
- Call comes through, ask for a references. There are a choice of 6 that Matthew can choose to search under. He takes the reference and whilst the debtor is giving it to him he has to work out what format to input it with
- RE: Dialler
  - *Ch: "You get abused"*
  - *Ma: "It's hard during the day because people are at work. People think that if they put the phone down on you that it'll all go away"*
  - *Ma: "Some accounts are held as 'gone-aways' where the post has been returned. You do, however, get some people where it is a correct address but they send their own post back because they just want to bury their head in the sand"*
- Post has come back to Matthew from the court as there was a typo on the claim sent. Matthew corrects it, reprints and resubmits.
- Debt Management Company's cause debtors to miss payments as they keep the first 2 months payment as a fee. Debtors just don't know/don't care. They go to the DMC because they don't understand.
- It's dress down on a Friday. Monday to Thursday is business dress.
- On a debtor call, Matthew runs through the I/E screens which shows a monthly disposable income for the debtor of more than the debt is worth.
  - Debtor offers £10 a month.
  - Matthew refuses
  - Matthew covers over full I/E again, make sure he hasn't missed anything
  - Matthew knows that the debtor is unwilling to talk and doesn't want to pay (he tells me this whilst the debtor is muted).
  - Each time Matthew tries to get a payment the debtor comes up with some other expenditure that he hasn't mentioned, e.g. Kids clothes
- Charlotte (sitting behind Matthew) has an account on her list with a £19,000 debt he tried to call, he tells her he is 'on the phone to South Africa'. Everybody laughs as Madeleine tells us.
  - *Madeleine: "I bet he's just sat dunking a kit kat"*
  - *Charlotte: "Well, he said call back later. If he doesn't pay me today he'll be getting a CCJ"*
  - Laughter round the office
  - *Chloe: "I hope he pays"*

## Dominic

- Used to work for a solicitor's firm doing similar debt collection work.
- Finding it OK at SDR, theres a lot to take in, he still has a lot to lean, lots to get used to
- Working hours are Monday to Thursday 8-8, Friday 8-6 and Saturday 9-1, only have to work one in three 9-1 shifts

- 462 • Account notes are all entirely abbreviated. E.g. Dbtr (debtor), cad (confirmed all details)  
463 - shared language amongst the collectors, nothing written as a 'dictionary', it's 'just  
464 known'
- 465 • Dominic found it difficult at first getting used to the abbreviated way that account notes  
466 are left. In his previous job at the solicitors, he had to write account notes in full and  
467 proper English to be understood
- 468 • Dominic explains about DPA. The debtors partner called to make a payment, which is  
469 OK, but he is unable to give any info about the account such as the balance or where  
470 the debt is from  
471

## Monday 26th October

### **Sophie**

- FSU send her what DD's they have set up, via email
- She prints off a report from the system to double check them against "I want them to be accurate, I don't want to miss any because then they could be doing them and not getting the recognition for them"
- This is following the DD training that she did for them.
- Team names within FSU (haven't been there yet)
  - Mighty Ducks
  - Transformers
  - Power Rangers
- Monday morning is quite quiet in the office - most people on a late shift.
  - After lunch it busies up, people everywhere, noisier, busier
- Halloween week, more and more decorations coming on.

### **Henry - QC**

- Collectors have an 85% call target
  - 50% is Compliance stuff
    - Name/DOB/Address - Data Protection
    - Telephone No - Benefits SDR for contacting by phone
    - Employment details - Benefits SDR so they know if they can do an Attachment of Earnings
  - 50% is Call Quality
    - Need to be empathic - but not too empathic i.e. Don't start counselling the debtors
    - Need to be assertive, but not harsh
    - Need to try and increase the payment as much as possible but to treat them fairly. You can't demand too much or anything that is beyond their means/circumstances.
- Henry gives me 5 x QC sheets to go and sit with Imran with to mark his calls. Strange experience as I know little to nothing of the business. Good though, it is an easy task to do but it is very subjective. Collectors have five calls listened to a month to determine their bonus payments, its very easy for them to listen to mark you down on small things.

### **Imran**

- Cancer patient is the debtor Mrs. Call is from Mr. Im DPA's Mrs before speaking to Mr
- Mr drags on, talking about the cancer, where its from, how they're dealing with it, going to sue his employer as it's their fault, being looked after by MacMillan nurses etc
  - *Im: "I don't care whats wrong with her, just hurry up!"* <Mr is muted at this point>
- Im secures payment. Im: thumbs up. Gets DD. Caller goes.
  - *Im: "I didn't wSadie push too hard as she's got cancer"*
  - Im looks at the system in more detail as he is noting the account
  - *Im: "I should've told him that she'll still get a CCJ, but he wouldn't if he paid it all off before 12th November. See, these are the things that you miss when you're new. I should've looked at that and used it to get a higher payment"*
- Imran asks Colin for help RE: a DMC. Colin gets a call through, puts them on hold straightaway to help Imran, then goes back to his caller "Sorry about that, can I take a reference?"
  - *Im: "I've called her, she's gonna phone back"*

- 523 • Co: "Do me a favour, do an i45, bang it into phone mode and put a note on F3, that  
524 way one of us'll phone her on dialler"
- 525 • Imran gets a debtor who he suspects is adding false information to their expenditure to  
526 justify a lower payment.
- 527 • Im: "What do you do when you know they're lying? You do the Income and  
528 Expenditure and then they add things on. There's nothing I can do"
- 529 • Im: "£25 is quite good though, that's what it's all about, getting your monthly  
530 payments in"
- 531 • Im: "You get them on with a one or two hundred pound debt and they tell you that  
532 the need to go on holiday for £300 or that need to go out drinking on a Saturday.  
533 You just think 'it's a priority debt, just pay it! Don't be going out if you owe this!'"
- 534 • Imran picks up an account from the list where the debtor is employed but isn't making  
535 any payments and isn't returning phone calls:
- 536 • Im: "Colin, can I do an Attachment of Earnings on here? He's employed and its over  
537 a grand"
- 538 • Co: "No, send him a letter first, you can't just take it!" Laughs
- 539 • Im: "Haha, he keeps moving though, what should I do?"
- 540 • Co: "Send a C545 and then i46 it"
- 541 • Debtor calls - £150 debt, wants to pay £30/week to clear it in 5 weeks. Imran explains  
542 that he has to run through I/E with her even though its a good offer. He thinks it's a  
543 waste of time but he has to do it.
- 544 • Keith: "What's it like listening to your own calls?"
- 545 • Im: "It's not nice listening to your own voice but it's OK"
- 546 • Third party call
- 547 • Im: "Colin, you know when you get a third party call, can you change an address?"
- 548 • Co: "You should've transferred it downstairs, don't waste your time with it"
- 549 • Im: "So, can I change the address?"
- 550 • Co: "Yeah, but anytime you get a DMC calling just transfer it downstairs, don't  
551 waste your time with it"
- 552 • Imran changes the address, the system links all other accounts at that address to the  
553 current debtor so he has to Y/N whether or not they should be linked. "It's a pain in the  
554 arse. Even if they're linked I'm pressing no now" It does take a ridiculous amount of  
555 time to go through all of the other accounts that may or may not be linked. "My hands  
556 are hurting now" he says, from pressing N and Enter repeatedly.

## 557 Office

- 558 • Some parts of the office are open plan with no cubicles on the desks. Other parts are  
559 cubicled off so each collector has their own separated workspace. This separates them  
560 off from everybody else
- 561 • Reduces distractions?
- 562 • Makes it more difficult to see each other?
- 563 • Asking for help not as easy?
- 564 • Feel isolated?
- 565 • People sit within their teams
- 566 • Creates rivalry?
- 567 • Makes people collect more?

## 568 Henry - Comments on QC & Feedback

- 569 • Takes me away from Imran so we can talk about him and about the way I have scored  
570 his calls
- 571 • He: "You should always be after payment in full. Be factual, the accounts are with a  
572 debt recovery agency, it needs collecting"

- 575 • Imran's issues are that he makes small mistakes consistently These need to be & will  
576 be fed back to him for him to improve on.
- 577 • The feedback form for calls has three sections:
- 578 • Field for positive areas
- 579 • Areas for focus - *He: "there tends to be more areas for improvement on most calls*  
580 *than positive areas. Thats just the way it is"*
- 581 • Goals from feedback - based on areas for focus
- 582 • Goal for each call is to think: *He: "Are we getting the maximum amount of money from*  
583 *this person?"*
- 584 • Feedback can either be self assessment, get collectors to listen to their own calls or  
585 just telling them what you thought.
- 586

587 **Mahmood - New starter 5 weeks ago**

- 588 • Used to work for Posicard, customer service and telesales
- 589 • Finding it OK. His previous job had irregular hours & therefore irregular income so he is  
590 happy to be at SDR for the security
- 591 • He has hand written notes on the desk as well as the printed sheets for system codes  
592 pinned to his cubicle walls. I haven't seen anybody else with so many hand written  
593 notes, they're very neat
- 594

595 **Imran & Henry - Feedback session on calls @ Henry's desk**

- 596 • Henry opens the feedback session quite casually and chatty...
- 597 • *He: "How did you do this morning?"*
- 598 • *Im: "Good, difficult calls though"*
- 599 • *He: "Yep, but you've still gotta do 'em"*
- 600 • Henry starts positive:
- 601 • *He: "I'm really pleased how this QC's gone."*
- 602 • Henry runs through his positive points from the feedback sheet then gives Imran his  
603 own copy. He has scored 88% for the month, over the 85% target
- 604 • *He: "Overall, its good. Last month your score flattered you. This one, I think, is a*  
605 *true reflection of how you're getting on. So, positive things. You have put a lot of*  
606 *the feedback things from last month into practice. You're more assertive, more*  
607 *consistent. Not 100% though"*
- 608 • *Im: "Yeah, takes time, I'm getting there"*
- 609 • *He: "One call where you didn't know what you should do"*
- 610 • *Im: "Don't show me, let me spot it"*
- 611 • Henry lets Imran listen to his own call where he tells a debtor that the payment plan  
612 has been set up but that if they can't make it they should just call back.
- 613 • Imran explains how he intended it to come across but admitted:
- 614 • *Im: "It makes me look a bit soft"*
- 615 • *He: "It almost undoes the good work that you did ont he negotiation for that call"*
- 616 • Henry lets Imran listen to a call where he sounded very fast
- 617 • *Im: "Yeah, it sounds like I just wanted to get her off the phone. I thought she was*  
618 *a bit rushed"*
- 619 • *He: "Yeah, it's also not sinking to their level. Almost putting the phone down is a*  
620 *bit too rushed. I also think that at the stasrt of a call you sound a bit quick, a bit*  
621 *rushed. I'm not marking you down, its just a personal feeling that it sounds too*  
622 *quick"*
- 623 • Imran listens to the start of one of his calls
- 624 • *He: "What did you think?"*
- 625 • *Im: "I think thats because I've got used to it I just" <clicks fingers>*

626 • *He: "I just think its a bit quick. That is just my opinion though. The whole idea of*  
627 *a QC is to be factual. This is just a observation of mine. Sometimes you could*  
628 *sound rushed and abrupt if you go too fast. I dont think you do, but it is just a*  
629 *risk"*

630 • *He: "Oh, and why did you take the I/E for that £150 debt for £30 a week?"*  
631 • *Im: "That's what I've gotta do?"*  
632 • *He: "How long would it take to clear the debt at £30 a week?"*  
633 • *Im: "Five weeks"*  
634 • *He: "The rule is - Payment in Full or - Payment in three. If what they're offering*  
635 *means they'll pay it in three months then just accept it"*

636 • Its an informal and relaxed atmosphere for the meeting at the desk. Implies a good  
637 working relationship.

638 • Both Henry & Imran have a copy of the feedback sheet in front of them.

639 • Henry mentions a procedural error, Imran should only send out a Giro slip for payments  
640 once we have received at least one payment, Imran just sends them whenever he's  
641 asked:

642 • *He: "Thats one of the things that you might not come across. Just bear in mind*  
643 *that the original letters that we send to debtors has a Giro slip on the bottom of*  
644 *them."*

645 • *He: "You are getting better at assertiveness"*  
646 • *Im: "Yeah, it's coming now, I'm getting better"*  
647 • *He: "Just be mindful of empathy. You spoke to a woman who had just been in*  
648 *hospital and you didn't even acknowledge it"*

649 • Imran laughs  
650 • *He: "Yeah, don't go into counsellor mode, but at least acknowledge it"*

651 • Henry runs through the goals from the feedback and agrees that Imran is not a "risk to  
652 the business", the things that he needs to improve on are small things.

653 • Henry brings up Imran's account notes and highlights where there needs to be more  
654 detail included. He edits them whilst he is there.

655 • Imran voices his disgruntlement at using the Income/Expenditure screen and when  
656 debtors give you all the I/E info and then, when their disposable income is there, invent  
657 things to increase their expenditure and reduce their payment.

658 • Henry doesn't acknowledge this. There is nothing that you can do if a debtor does this,  
659 you must have to take their word for it I suppose.

660 • Henry mentions Imran's control of calls, he tells him that he has lost some points for  
661 lacking control on calls. He should be asserting himself at the start of the call as the  
662 Debt Recovery agency who the debtor owes money to.

663 • Henry gives feedback on how to use a C500, when Im has missed these on calls.  
664 Imran needs to use C500's properly for statistical purposes:

665 • Using them incorrectly won't affect how much it shows for his collection stats but  
666 it doesn't show on his supervisor's stats as Im having set up a repayment  
667 agreement.

668 • When giving feedback on calls, Henry brings the account up, the screen he wants to  
669 illustrate the point of...

670 • *He: "What does that mean to you?"*  
671 • *He: "What does it tell you?"*  
672 • This makes Im think "what did I do?" "what should I have done?"

673 • Closing of the session  
674 • *He: "Overall, I think you've really come on, it's falling into place"*  
675 • *Im: "Yeah, its starting to come together, like when you get a call and they say*  
676 *'I've got a letter' you know they're new, I'm much more confident now."*

- 677 • *He: "Yeah, it's just about consistency, I dont see why you should get handed*
- 678 *over soon"*
- 679 • *Im: "Finally making progress!" laughs*
- 680 • *He: "You've always been making progress. Its just you have had these little*
- 681 *things which is all about consistency"*
- 682 • They both sign a copy of the feedback sheet that Henry prepared with me earlier and
- 683 each take a copy.

## Friday 30th October

### Halloween

- Senior managers have come dressed up as witches/vampires/scary clowns
- Decorative spiders/bats hanging from the ceiling, spider webs on the windows and on desks
- One team came as the "The Credit Crunch Cacklers", ie cheap witches with bin bags as capes etc.
- Managers walk round for most of the day selling cakes to raise money for charity

### Imran

- *Im: "This is what annoys me"*
- *Ke: "What?"*
- *Im: "When they say they're going to pay and they don't pay"*
- *Ke: "So, can you put that into the dialler then?"*
- *Im: "Yeah. The accounts already gone legal so there isn't much else you can do other than send a threatening letter. The l66 and the bailiff are barred"*
- Frustrating? Must be...
- How connected to his work is he?
  - *Im: "That's what's so shit about this system! They were updating but they ran out of funding or something. I'm fucked off now"*
- Imran was putting a home telephone number in to the system & pressed enter to save it but instead of saving it, the system deleted it.
- As its Halloween, Imran's team have brought in food and stacks for everyone to put into, samosas, crisps, cakes etc.
  - *Im: "Don't want to be going into 'ready' too often or too quickly today, I want to get my list down. It's Corrine's, whose on holiday til Monday and there are over 200 in it. It's not nice to come back and have a list that size. I have to get it to zero by 5."*
- The dialler has been sped up so that there is less time in between calls. Ordinarily there is enough time to work a list in between dialler calls but not now that it has been sped up. Ellen isn't happy about this and moans.
  - *Co: "Ellen, nothings gonna get done even if you moan or bitch so you're just gonna have to get on with it"*
- Another conversation...
  - *Im: "Colin, here it says 'dd tk bal autodc' - what do I do? Just go in and press N, yeah?"*
  - *Co: "Yeah"*
- And another... Colin asks Ellen for help:
  - *Co: "Ellen, has the number for Glasgow changed?"*
  - *El: "No, its the same, 11142"*
  - *Co: "But it says National something:"*
  - *El: "Yeah, it says that first but then it says please hold"*
- Imran reads some account notes and checks his "instruction lists" which contains all of the letter instruction that can be used. He checks what last went out and checks what he should send out next.
- Motivator for the day: get a Next account and take a £50 or more payment on a defaulted or not paying account and you get to play Higher or Lower Bruce Forsyth cards (can't remember what its called)
- Imran has an account in his list that has no forwarding address
  - *Im: "I think its an l19" he tries it, doesn't work*
  - *Im: "Ellen, how do I do a trace on this?"*

735 • El: "You'd do an l860. It's already been done though. Its come back negative so you  
736 need to do an l883"

737 • Im: "Colin, you know when you've done an Experian and its there, why would  
738 someone do another trace?"

739 • Co: "Because the last time Experian did it they was there, they might not have  
740 applied for credit for a while"

741 • Im: "So should I do a trace?"

742 • Co: "Yeah, doorstep it. Don't write it off"

743 • Im: "Henry would have done me for that, doing a trace on a goneaway"

744 • Outbound call: Imran leaves a message for a £104 balance - asks the customer to call  
745 back - 2x phone numbers on his keyboard, one for HC & one for SDR, i.e. Legal or pre-  
746 legal. Imran explains that he called because the next step is an L03 (a CCJ) and he  
747 wanted to save her the expense of the claim form which is £65 as *"it's not worth it for  
748 what they owe. It doesn't seem fair, but thats whats got to be done"*

749 • Questionnaire RE: training received from Henry, questions on a likert scale such as:

750 • I understand my role

751 • I have been supported

752 • I am confident in my role

753 • I have spent time with my ram

754 • I know where to go for help

755 • Stats are emailed daily to *"motivate you, see where you are"* within the team. It  
756 includes columns for:

757 • Monthly target

758 • Collections to date

759 • Target to date (ie as the month progresses the %age target to date that they are  
760 expected to have achieved will increase to 100% at the end of the month"

761 • %age achieved

762 • £ over/under target

763 • Imran is feeling confident:

764 • Im: *"It's flowing now, coming to me more naturally. I look at the account and know  
765 what to do"*

766 • Imran types l16 as the instruction, system reply <Paying by DD - i16 not allowed>.  
767 Imran doesn't know what to do next but doesn't ask for help, just tries another code

768 • Im: *"You get used to large balances, 10-12 thousand. You get 5 or 6 of them a day.  
769 At first they surprise you but not now, I've seen balances of 30 and 40 grand"*

770 • Im needs help working out the next step he needs to take with this account

771 • Im: *"Colin, what do I do with this?"*

772 • Co: *"Write off, code 5"*

773 • Im: *"Irrecoverable, small balance?"*

774 • Co: *"Yeah, it's been returned from doorstep"*

775 • Im: *"But its £4000, is that a small balance?"*

776 • Co: *"No, but we're not gonna get anywhere with it so write it off. Four thousand  
777 pounds down the drain"*

778 • Imran gets a call for a payment in full but some one else has already claimed the funds  
779 with their C500. *"You've gotta be quick here, you need to learn it"*

780

## Monday 2nd November

### **Amelia's Team Meeting**

- Discussed month end performance with team leaders. They ended the month £84,000 short of target which is only Am: *"a measly two grand per collector"*
- Discussed how they wanted staff to have fun on Friday as it was Halloween but the team leaders need to ensure that they remain productive. Need to strike a balance

### **Alyssa**

- Been here for 7 years. Collector of the Year 2007 & 2008
  - This year they have introduced targets so she isn't sure how they'll work it out. The previous years it has just been on net collections
    - Targets are calculated by the Risk Department based on what they expect is an achievable amount to collect per collector against the annual target
- Back from holiday today (she owns an apartment in Turkey), there are 149 emails in her inbox.
  - Colin: *"Glad to be back?"*
  - Co: *"No, depressed"*
  - Emily (TL): *"Not glad to be back at all then?! Haha"*
  - Co: *"Errr.... No!"*
- She is on a 12-8 shift. When she arrives she spends time going through her list to see what paying accounts she had on there and to see if any of them had been stolen from her list.
- To say she has returned from holiday she is still extremely competent and speedy on the system although she tells me that she is conscious that I am there and that I put her off her typing so she keeps making typos.
- Alyssa goes into an account that she calls every week. She tries calling him but doesn't leave a message. She had told him that she was going on holiday for two weeks so he didn't call and pay. The reason that she didn't leave a message when she called is that she didn't want to him to call back and pay as somebody else would then have that on their collections figures and put him into a payment plan to receive all future payments. Alyssa hasn't put him into a payment plan as he gets paid weekly so always pays a different amount. As long as she continues to call him weekly and take the payments she will have these amounts on her collections figures. She will try and contact him again later.
- Debtor call with a balance of £1111.22, they want to settle with a £1000 payment. Alyssa has to check the profile of the client (creditor) to see if that amount is acceptable. In this instance is it over the minimum %age that the client would settle at so she accepts the payment.
- Accounts that drop into the list for low balances/social loans Alyssa doesn't call or send a letter, she just send them out for doorstep collection as the debtors *"aren't interested, we're unlikely to collect on them"*
- Debtor has a CCJ, court order pay monthly. Stopped paying 6 months ago. Bailiff visits and threatens to remove stuff from the house. She calls Alyssa and wants to pay. Alyssa wants the full balance as that's what the warrant has been issued for. Co is unable to suspend the warrant, it has to be done through the court. The debtor must apply to the court for that. Co is restricted, can't act without court's request.
- Alyssa finds an account that she doesn't understand. She unplugs her headset (leaves it on her head) and goes to talk to Emily (TL) to find out what to do. Emily opens the account and tells Co that as the account is a legal account but there hasn't been a CCJ applied for she can't send a legal letter. However, as it is a legal account they can't

- 832 send a pre-legal letter. Co decides to leave the account as it is as the debtor is paying  
833 and the balance will be cleared in 10months if they continue anyway  
834 • Debtor calls and there is an incorrect date of birth on the system. The debt was bought  
835 from the bank in 2004 so there would be no way of tracing the correct DOB. Co tells  
836 me that there is statute law that restricts the action she can take. She advises the  
837 debtor that they must have the incorrect address as it is easier than getting into knots  
838 with them over the phone.  
839 • Sophie: "Alyssa's great, really assertive, a really good collector"

840

#### 841 Induction Training

- 842 • In the room there are:  
843 • 1 x Trainer (Henry)  
844 • 1 x Collector  
845 • 1 x Investigator  
846 • 1 x Management Information Specialist  
847 The investigator & MIS guy are only there for the morning session for health & safety  
848 briefings and compliance issues. They then go off to their own teams to start working.  
849 The training room has an interactive whiteboard with wireless keyboard and mouse so  
850 that Henry can control the presentation sat at the same table as the three delegates  
851 • As its the first day the business but on a free lunch:  
852 • Sandwiches  
853 • Sausage rolls, quiche  
854 • Onion bhajis, samosas  
855 • Nuts, crisps, pastries  
856 • Tea, coffee, juice

857

#### 858 Claire

- 859 • Investigator & MIS guy leave. Henry takes Claire for a tour of the building. When he  
860 gets back he explains how the lists work on the system and how to get your list paying  
861 like Alyssa's ("*she's the best*"):   
862 • Need to pay in full to remove the account from the list or move them on to the next  
863 course of action to get them out of your list and get new, potentially paying  
864 accounts, into the list.  
865 • Then gives her forms to read, complete & sign:  
866 • Data Protection  
867 • Email policy  
868 • Induction Acknowledgement  
869 • Personal Responsibility  
870 • Money Laundering  
871 • There is a card on DPA and on Money Laundering that Chloe is to read.  
872 • He: "*Can I just give you these to read? I know they're boring and that you probably*  
873 *know them already, but still*"  
874 • Claire used to work at Huddersfield Bank  
875 • In the room there are now:  
876 • 1 x Trainer (Henry)  
877 • 1 x Collector  
878 • Me  
879 • Quite a nerve-racking experience I think. Claire may feel watched from all angles.  
880 Trainers will perhaps alter the way that they deliver the material to impress me or am I  
881 now moving towards full participation within their community so they would feel  
882 comfortable with me here and therefore train as they normally would?  
883 • He: "*Have you read and enjoyed those?*"

- 884 • *Cl: "Thrilling"*  
885 • *He: "We also have the online learning things for you to complete. You can either do*  
886 *them all at once or we can throw them in throughout the training"*  
887

## 888 **Intro to Debt**

- 889 • *He: "What do you know about the debt industry?"*  
890 • *Cl: "Nothing much"*  
891 • *He: "OK, how do we get debt?"*  
892 • *Cl: "As a company?"*  
893 • *He: "Yes"*  
894 • *Cl: "A company who somebody owes says to you 'do you want to buy my debt?'"*  
895 • Henry explains what a default is and how accounts get sent to Debt Collection  
896 Agencies. He then explains the two places that debt is managed at SDR:  
897 • FSU: customer has financial difficulties and cant afford the full payment so they  
898 agree to make a reduced payment  
899 • Collections department is when they have defaults. At this point debtors are no  
900 longer the customer of the bank/store card, they are a debtor of SDR. SDR's debt  
901 includes:  
902 • Bank accounts  
903 • Loans  
904 • Credit Cards  
905 • Store Cards  
906 • Utilities  
907 • Government Agencies  
908 • Local Authorities  
909 • Sophie arrives and takes over. She takes some food from the remaining lunch buffet  
910 and sits down opposite Claire, where Henry was. She asks Claire how her tour of the  
911 building went, who she got to meet. She then asks how teams and relationships were  
912 valued in her last job. She tells Claire that she will be sat within a team who can help  
913 and who she will have a lot of banter with.  
914 • To get her talking, Sophie asks Claire to explain the worst account that she had in her  
915 last job.  
916 • She then moves on to explain (from the presentation) how credit is obtained through  
917 loans, credit cards, satellite TV, gas & electric  
918 • *So: "There's nothing wrong with having credit, its when you don't pay it and it*  
919 *becomes debt"*  
920 • *Cl: "Yeah, its OK to have managed debts"*  
921 • Sophie makes it clear to Chloe that for SDR:  
922 • The customer/client is the creditor, e.g. The bank/store card operator  
923 • Debtor is the one who owes the money, who *used* to be the customer of the bank  
924 • Debt is collected through:  
925 • Letters/telephone calls/in house collections. Then it gets outsourced to a DCA  
926 • *So: "Did you have an in house collections team at YBS?"* [trying to involve Chloe in  
927 the training]  
928 • Sophie explains who SDR's competitors are and asks Claire if she recognises any of  
929 the names, she recognises a few.  
930 • *So: "We are one of the most successful agencies in the country"*  
931 • Sophie explains/accepts that SDR/debt collectors generally have a bad reputation.  
932 • *So: "How many Vinnie Jones' did you see walking round on your tour of the*  
933 *building?! None. We're just people, happy, smiling and professional"*

- 934 • There are lots of acts that SDR have to work to. Sophie tries to make it light hearted
- 935 when talking about them. She asks Claire what regulation was like at Huddersfield
- 936 Bank, trying to involve her in the content of the training
- 937 • *So: "We can't cause alarm or distress, we won't be putting bricks through the*
- 938 *windows! Can't be publicised, driving round 'I'm a debt collector'"*
- 939 • *Cl: "With the name of SDR on the side of the car? Haha"*
- 940 • Client expectations:
- 941 • *So: "What would you expect of SDR if you were going to sell your debt to us?"*
- 942 • *Cl: "Things like wanting regular updates, good return on collections"*
- 943 • [tries prompting] *L: "Yeah how old would you want the company to be? What*
- 944 *services would you want us to do?"* [praises Chloe when she gets the right answer,
- 945 patronising?]
- 946 • After this, Sophie goes through the slides with what is on there, including membership
- 947 of the Credit Services Association, good accounting practices, investigation services,
- 948 repossessions
- 949 • *Anecdote: The best thing (according to Sophie) that they have ever repossessed is*
- 950 *a Bentley, they had it sat in the car park. Finance payments were £2,500 per month*
- 951 • Sophie asks Claire what type of wording/responses she had on letters in Huddersfield
- 952 Bank. She explains that SDR/HE can be more harsh and more aggressive/persuasive
- 953 than Huddersfield Bank to collect in funds as their reputations don't matter whereas
- 954 Huddersfield Bank' does.
- 955 • Doorstep collection
- 956 • *So: "If you owed me debt and I was going to go and collect money, and you know*
- 957 *I'm going to come, what would you do?"*
- 958 • *Cl: "Hide behind the sofa, haha"*
- 959 • Sophie asks Chloe to *"think of the types of teams or departments that he have here.*
- 960 *Think about what you had a YBS.... Just to get you thinking..."*
- 961 • *Cl: "I've got 5. IT, Admin, Collections, Legal, HR"*
- 962 • *So: "This is just to open your eyes so you know that it isn't just Collections that*
- 963 *make the business work. All the other departments contribute and make it work.*
- 964 *List what types of payments you think we can accept"*
- 965 • Claire lists a few and then says: *"try and get people onto DD as best you can"*
- 966 • *So: "Perfect! We don't even need to train this out!"*
- 967
- 968

## 969 Thoughts

- 970 • Transmission. PowerPoint slides that Sophie reads out to Claire plus some extra info.
- 971 • Lots of eye contact as it is literally one-to-one
- 972 • Lots of focus on how relationships impact. Sophie explains that Claire will be put into a
- 973 team of 13/14 people
- 974 • Claire is to go down and sit with an existing member of staff now:
- 975 • *So: "Don't be freaked out by the system; its the first time you've seen it and the*
- 976 *collectors will be flicking through the screens really quickly"*
- 977

## Monday 9th November

### **FSU - Isabella**

- FSU is a young department, only 2/2.5 years old.
- Grace's team is a good team to sit with, 2 x new starters and 2 x long servers

### **Keira**

- Spent 6/7 months in Admin before moving to FSU. Has been in FSU since January 2009 (11 months)
- FSU is better than admin - have you own work to do. Don't have your own accounts, "but if a customer calls then we know what to do"
- Callers are referred to as customers rather than debtors
  - *NathHe: "Whats our suspense account, Keira?"*
  - *Keira: "Its 4511/224477"*
- Deal a lot with third parties, debt management companies (DMC). Have a lot of arguments with them. People use them when they don't to deal with us themselves.
- Keira has a spreadsheet sent in from a DMC with customers income/expenditure on them that they've worked out with the customer and sent with an offer of payment. Keira takes the info from the spreadsheet and inputs it onto the system to create a payment plan for the customers
- Also has to work through specific work lists on the system, an email goes round saying "work 6 from XK, 3 from Z1" etc. These are accounts that have been flagged as needing intervention. Like over/under payments, needs plan updating or if they've missed too may payments then they are flagged to FSU who reallocate them to Collections upstairs
- Isabella, Keira & Timmy are talking about Grace having her hair cut and coloured blonde.
  - *Is: "Is there not a photo on facebook?"*
  - *Kra: "No, but she's told me about it"*
- Have to be nice down here have to be assertive but not rude. Need to be helpful. Its upstairs where they get harsh with them.
  - *Ke: "Have you ever spoken to anybody you know?"*
  - *Kra: "No, but when I first started I saw on an account big stars and stuff saying 'so and so cannot deal with this account' which must have been because they knew them. Can't deal with them in case they're more lenient with them"*
- Keira & Timmy talk casually between calls about their weekends and films
- They do go onto the dialler on FSU but they are backlogged with post at the minute. Need to clear that before they go onto dialler again.
- Get targeted on about 800 pieces of post a month, plus getting as many DD's as possible:
  - Recently got retrained on DD's
  - Before training they were getting about 40 DD's a week, now they get 100+ a day
- It is quieter downstairs than it seems to be upstairs [although, it is Monday morning and it tends to be quieter first thing on a Monday upstairs too due to people on late shifts]
  - *Kra: "What you doing this weekend Kevin?"*
  - *Kevin: "I'm going to London"*
  - *Kra: "This weekend? What for?"*
  - *Kv: "Family party"*
- There are plenty of long term service awards up on the walls for 5/10/15 years service
- Keira asks Nathan for help:
  - *Kra: "Dan, this account on the X2 list..."*
  - *Na: "Yeah?"*

1030 • Gets a call which interrupts conversation

1031 • Caller wants settlement figure. However, it isn't debt that SDR have bought, it is

1032 commissioned collections. Keira needs to refer it to her supervisor to find out what

1033 settlement would be accepted. She tells the customer that she'll call them back

1034 tomorrow with a figure.

1035 • Back to conversation...

1036 • *Kra: "So, yeah, she rand the court and she's only doing £6 a month so it'll take*

1037 *about 6 years to clear"*

1038 • *Na: "Yeah, gotta do it"*

1039 • *Kra: "And diary it for 6 years?"*

1040 • *Na: "Yeah, you've got to... Oh, actually, what I'd do is diary it for about 2 years, you*

1041 *never know, they might have started paying more by then and it'd need reviewing*

1042 *then"*

1043 • Bakewell tarts brought in on the next desk. Keira picks out the icing & cherry and offers

1044 the pastry to Timmy. He doesn't take it.

1045 • *Kra: "Have you bailed out of spinning class again?"*

1046 • *Ty: "Yeah, I've got stuff to do"*

1047 • Keira passes Timmy a letter from her post pile

1048 • *Kra: "Timmy, would you just note that and say he can't send out a dividend?"*

1049 • *Ty: "Yeah, is the balance zero?"*

1050 • *Kra: "Yep, it's an IVA"*

1051 • *Ty: "Yeah, just note it then"*

1052 • Framed chinese symbols on the walls, like in the training rooms. Must ask what they're

1053 about/what they mean

1054 • Keira working through post, it varies from admissions of charging orders to i/e that she

1055 has to input. Once its been noted on the account they get binned in the confidential

1056 waste. They each have a bucket at the side of their chair that they fill then the

1057 caretakers come round to collect them and take them for shredding.

1058 • Bankruptcy's and IVA's in the post list:

1059 • Check bankruptcy online and then notes that the balance is to be written off due to

1060 bankruptcy. Refer to supervisor (i26) to complete the write off

1061 • Some post is for legal accounts so needs to go upstairs. Before it does, though, it

1062 needs signing by a supervisor otherwise Collections (upstairs) will send it back down

1063 straight away without them even looking at it

1064 • Shouting across the desks...

1065 • *Gavin: "Dan, when you note financial statement, do you use 'fi'?"*

1066 • *Na: "Yeah, fi statement"*

1067 • *Gv: "Thought so, thanks"*

1068 • Keira gets a letter from a DMC and she is unsure whether or not to deal with it without

1069 the customers' authorisation:

1070 • *Kra: "Connor, do you have the latest thing fro who we have authority for?"*

1071 • *Co: "Yeah, latest I've got is from 5th September"*

1072 • *Kra: "Send it over anyway"*

1073 • *Co: "Not got it on email, who do you need?"*

1074 • Call comes through, ends conversation

1075 • There aren't any collections stats up on the wall like upstairs. Much more of a customer

1076 service role than hard collections.

1077 • *Isabella: "If we get somebody who is a tough cookie and likes collecting then we*

1078 *encourage them to go upstairs when there are jobs going"*

1079 • It is a sedentary job. Restricted movement due to headset:

1080 • *Na: "I've put on 3 stone since working here"*

1081 • Keira gets a call with 4 x accounts, 2 x Mr, 2 x Mrs. Mr's are legal and Mrs' are pre-  
1082 legal. She deals with the pre-legal ones as SDR and then transfers the call to legal  
1083 collections as Harold Emory which is just the collections team upstairs  
1084 • Keira sends a letter to customer:  
1085 • *Ke: "Now you've sent it is there any way of getting it back?"*  
1086 • *Kra: "Yeah, I can just minus it off today before it prints. For typos and stuff these get*  
1087 *sent to my supervisor who tells me. I usually get about 15 in a row back when I've*  
1088 *spelt something stupid like Direct Debit wrong"*  
1089 • RE: post *Kra: "I think I should get praise for doing the amount that I've got done"*  
1090 • Keira has letter templates open in word for different scenarios, e.g. DD failed, need to  
1091 review account etc. She just copies and pastes these into the system for them to be  
1092 printed & posted.  
1093 • Isabella is collecting for the shoebox appeal for charity  
1094 • Keira gets a letter back as it has typos in it because she didn't copy the text from Word,  
1095 she copied it from the system. Logan, a T/L delivers it:  
1096 • *Kra: "No! Don't give me more to do!"*  
1097 • *Gi: "Not my fault you can't spell!" laughs*  
1098 • Keira & Timmy sometimes keep hold of customer reference numbers to check  
1099 accounts 4-6 weeks after to see what has happened with them. If they're arsey  
1100 customers then it's self satisfying if the account has been sent for further action.  
1101 • Keira has a death certificate in her post pile. She takes a copy of it and posts it back to  
1102 the executor and sets the debt to be written off pending solicitor/executor contact  
1103 confirming if there are any assets that they could claim against.  
1104

## Friday 13th November

### **Nathan**

- Working a spreadsheet from a charitable/FOC DMC. Inputs details of offers and whether or not they have been accepted on the spreadsheet. He then creates a payment plan on the system for the agreed offer amount and updates the contact details with those of the DMC.
- On the spreadsheet the original reference number, i.e. Credit card number, is the first column and the columns on the far right contain the offer & the i/e details. He copies the ref numbers to the right hand side for ease of use, so he doesn't have to move around the spreadsheet so much.
  - *Ke: "Are the phones always this quiet on a Friday?"*
  - *Na: "Yeah, the younguns think its permanently busy when its like this. They think they can't cope but its just because they have nothing to compare it to".*
- Nathan used to work for a one man band plumbing place that went from a turnover of 50k a year to 1.5mill a year. He is used to being very busy and to being underpaid/overworked
  - *Isa: "Dan, this account you've sent to me to write off, you've noted that you called the number and couldn't get through?"*
  - *Na: "Yeah, it was a goneaway, woman answered and said she didn't know them wrong number"*
  - *Isa: "But you've left the phone number on here"*
  - *Na: "Oh, have I?"*
  - *Isa: "Yeah, was that just a mistake?"*
  - *Na: "Yes"*
  - *Isa: "Oh, thats fine, I'll take it off. Just wanted to check that there wasn't something else to it or something that you'd missed"*
- Procedurally, Nathan is very quick on the system. Yet he types "confs detls" on his notes rather than "cad" that other collectors/FSU advisors use
- Incentives/collections figures in FSU:
  - *Na: "If you get 5% more than that it goes onto your collections figures, same as setting up a direct debit, you get the first months payment. So thats your incentive for doing them"*
- Nathan has been in FSU for 3 years in January. He doesn't see the point in changing and going up to Collections, he's happy where he is: *"I bet you're writing down 'no ambition' haha"*. Nathan is happy in FSU: *"most people go upstairs after a while"* but he isn't bothered about moving into Collections, happy in FSU, doesn't like change.
  - *Na: "It's quite mind numbing this part of the job [spreadsheet] you can do it with your eyes shut"*
- Break for 15mins. Dan goes to break room to check his phone and to check Facebook. He can't use either of them at his desk.
- Team name for Grace's team is Transformers, a.k.a "Trannys"
- Nathan likes having a permanent desk, has photos of his daughter up. He tells me that he enjoys working as a team but prefers to *"get my head down and get on"* he would prefer it if the dividers in between the desks were higher so he could work more on his own. His desk has:
  - 5x photos of his daughter
  - Post tray
  - Stack of post
  - Phone/PC
  - No list of codes or phone sheets like Imran in Collections
- Diary dates - T/L's issue screen prints of accounts that have come up for review.

- 1157 • *Kra: "This ones, nice - DD cancelled because the payer died"*
- 1158 • *Na: "I hate diary dates, I call them dreary dates"*
- 1159 • *Ke: "What are they?"*
- 1160 • *Na: "When something has been diarised in the department they get issued out and*
- 1161 *then you have to work out what to do next."*
- 1162 • He tells me that new people diary date every account. It needs to be done in
- 1163 Collections for legal & pre-legal accounts but not for FSU accounts as the customers
- 1164 get monthly statements. If they miss a payment then the account gets put into the
- 1165 dialler
- 1166 • Nathan gets an account where the customer has missed 2x payments but made
- 1167 Novembers'. It has gone legal and a CCJ form has been sent. He decides to bring
- 1168 account back from Legal Colls as it is managed by a DMC and Legal will just send it
- 1169 down to FSU again anyway.
- 1170 • Nathan tells me that the laws change frequently in the credit industry, they tend to
- 1171 support the debtor rather than the creditor. They tend to get regular buzz meetings and
- 1172 literature and emails so keep up to date with any changes.
- 1173 • He finishes his spreadsheets at 1140 and moves onto his post. Post from DMCs are
- 1174 easiest, you *"don't have to read them as they are usually a financial statement so you*
- 1175 *know what they're going to say"*
- 1176 • Once he has done a piece of post, Nathan ticks it before putting it into his confidential
- 1177 waste bin. When he first started he was told that the Managing Director will come round
- 1178 and check his waste bin to make sure he's done it. So far it hasn't happened.
- 1179 • Gets a full and final settlement call. Adds 5% onto the actual FFS figure and then
- 1180 rounds it up to the next £1 leaving £22 to be written off. Offers to do it today on a debit
- 1181 card to close the account. He says that depending on the call/caller depends on how
- 1182 much of a %age he'll ask for. Sometimes, depending on the caller, he refuses to
- 1183 discount it *"You need to get as much as you can on your stats"*
- 1184

#### 1185 **Timmy**

- 1186 • 42 days til Christmas on the TV's covering call stats
- 1187 • Timmy is the best performing member of the team. He has the highest collection
- 1188 figures so far this month
- 1189 • First call I listen to, Timmy tries for a 5% increase and a DD set up. Gets £8.38 on his
- 1190 stasts (increase from £5) and the first 2x DD payments
- 1191 • He started in Admin 2 years ago (aged 16, went to college for a month, left started
- 1192 working here) and then moved to the Cash Office and then moved to FSU in August
- 1193 although admits: *"I couldn't work here for the rest of my life... I think I wSadie go back*
- 1194 *to college"*
- 1195 • Another call, Timmy asks to increase and gets a 10% increase on a debit card
- 1196 payment: *"I wanna be first this month, you get £250 if you're first"*
- 1197 • *Ty: "LO post requesting income and expenditure, would I deal with it?"*
- 1198 • *Gr: "No, it needs to go to Advantis. We don't deal with it"*
- 1199 • Post that he gets through is mainly i/e - he quickly enters the details and checks the
- 1200 contact details page for each one to check if there is a DMC dealing with the account or
- 1201 not. If a letter comes through from one then he adds the name/address/tel no/fax no to
- 1202 the contact details
- 1203 • Customer call wanting to know whey their payments hadn't been coming out on Direct
- 1204 Debit. Timmy explains that *"we sent a letter to all our customers to explain that we*
- 1205 *have taken over your account from Sphere Loans. Sorry you didn't receive this"* [very
- 1206 customer service based approach, customer focused]
- 1207 • *Ty: "What does this letter mean? Something about a percentage order?"* passes a
- 1208 letter from his post pile to Keira

1209 • Kra: "You just need to write it off"

1210 • Ty: "Really?"

1211 • Kra: "Does it say anything about a compensation order on F3?"

1212 • Ty: "It says 'letter from court, holding dividend'"

1213 • Kra: "OK, just not it saying 'received letter, granted percentage order so no further payments to be made'"

1214 • Ty: "So I write it off?"

1215 • Kra: "You don't"

1216 • Ty: "What code?"

1217 • Kra: "Dunno"

1218 • Ty: "Grace, which code do I use for this?"

1219 • Gr: "Code 7, just send it to me to authorise"

1220 • Call comes in for a FFS for £263. Timmy asks for £278, a extra 5% for his stats. He tells the customer it will look better on his credit file:

1221 • Ty: "It won't, I just want it for my stats"

1222 • Ke: "Why would he want to pay more than he needs to?"

1223 • Ty: "I've got it before"

1224 • Ke: "Mugs"

1225 • Ty: "They're the mugs, I'm just doing the mugging"

1226 • Next call, he tries for an increase, payment history is 35/35/35/40, balance is £476. He asks the customer to pay £46 to round off the balance. Customer just wants to pay £35 like he's used to:

1227 • Ke: "Why didn't you go for £36 to round off the balance?"

1228 • Ty: "Because I wouldn't've got an i100 for it, gotta be 5% more than £40"

1229 [Incentive only for 5% over last payment, then you can do an i100 and the payment goes onto your own stats. There clearly isn't an intrinsic motivation to collect more (even just £1) for the business]

1230 • The phones go quiet. Isabella shouts: "there are only 2 calls in the whole department, can we concentrate on getting your post done please?"

1231 • Grace's team collected the most last month out of the 3 FSU teams. However their quality score was really low. So, Grace tells me: "they all got a bollocking at the beginning of the month and now all of their quality scores have improved"

1232 • Keira starts to work the diary date that she has for the dead customer. She tries calling the landline number on the account, no answer. "Should I try the mobile? What if its in her pocket?!" everybody laughs

1233 • Another team have taken a payment of £13,000. Timmy and Keira are gutted. They want to collect the most so that they get their bonuses.

1234 • Timmy gets a gone away in his post. Experian check has been done with no data. He asks Keira:

1235 • Ty: "Should I do an i860?"

1236 • Kra: "What's the balance?"

1237 • Ty: "£317"

1238 • Kra: "Are they paying?"

1239 • Ty: "Yeah"

1240 • Kra: "Leave it. Diary it for 3/4 months"

1241 [An i860 is a further trace that is done in the Scottish office of SDR]

1242

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1256

## Monday 16th November

### Alyssa

- Account with £5.5k balance, lots of letters out, agree to pay £20 a week with Alyssa in October but haven't paid anything (6wks). Welcome debt so sends it straight to doorstep "I'm not going to bother trying to collect it" - she knows she won't get anywhere with it.
- Another one, SDR have had the account since 2006, no action or payments on it. Sends it to doorstep, not worth the effort trying to contact.
- Debtors wife calls (Alyssa can't deal with her due to DPA). Wife asks to pay the balance of £150.40 in *"three halves"*, we laugh.
- Outbound call to a debtor. Answers the phone and confirms name but unwilling to confirm her D.O.B or address *"without you telling me what it's about"*. Co: *"I can't do that for security reasons. Thanks. Bye"* releases call. She searches on the postcode to see if they have any other phone numbers to try and can't get a contact number. It looks like a business address (maybe a pub) so she searches on the Yellow Pages but can't find anything. As it's a business address she can't send a bailiff so she sends it to a supervisor to write off.
- Debtor calls and reckons to have paid the full balance of £1670 to Polly Newmans storecards in February 2009. Alyssa asks why she hasn't responded to any letters/court documents/CCCF's? Debtor says that nothing has arrived. Alyssa advises she needs to contact the post office to find out why she isn't getting her mail and also to contact Polly Newmans to ensure they forward the payment onto SDR
- Alyssa is working 8-4 today, first break is at 9:30, lunch at 11:00. Far too early
- Collections figures for Friday and Saturday aren't available yet. They normally are. Collectors don't know how they have performed and whereabouts on their targets they are. Alyssa had £2200 worth of payments on Saturday (she noted them all down on post-its in her drawer) and she wants to check that they've been recorded properly and are on her stats.
- Working through her list, Alyssa gets an account where the last collector advised that they would contact the client. Alyssa emails them saying that they shouldn't contact the client (Welcome) and they should just check Siebel (SDR have access to the Welcome system) and then contact debtor. Debtors should be paying SDR directly.
- All sit and watch as Emma (Team Leader) writes the collections figures onto the board. Alyssa has £2k more than expected, likely to be Friday's DD figures from her list. *Im: "Well done Alyssa"* Alyssa has a big smile, she's now £2k ahead of her monthly target where some collectors still have £5/6k to go to meet their target.
- Debtor call (£400 debt), she thought she was to pay ½ in November and ½ in December. Alyssa says that the arrangement was made in September and they wouldn't have agreed to hold it for 2 months without a payment, therefore ½ was due in October and ½ is due in November. Debtor has now received a CCJ as the payment agreement hasn't been met. Alyssa tells her that the CCJ can be cancelled if full payment is received by the end of November, as per the original agreement. Debtor advises that she can only pay £100 in November. Alyssa advises that the CCJ will still be enforced and that it will last for 6 years
- Alyssa is a strong negotiator. She doesn't allow the debtor's life/stories affect how she handles the call. She persists in advising that the only way to have the CCJ removed is to pay the full balance by the end of November. She allows the debtor to talk but continues to ask "when will we get the full payment?". Whilst on the call, Alyssa remains on the edit notes page. As the debtor changes her story and changes what she says she can afford to pay Alyssa updates and amends her notes so that she doesn't have to do this after the call. They agree to set up a direct debit for £100 in

1309 November and then the remaining balance in December.

1310 Alyssa can only stop the CCJ within 30 days of it being entered for judgement (i.e.

1311 Before the end of November) so it is not the case of her being awkward about refusing

1312 to remove the CCJ, it is that she is unable to do it.

1313 • Account in list where there have been complaints and various amounts written off and

1314 back onto the account. No notes to explain what has happened or what needs to

1315 happen next so Alyssa has nothing to work with. She takes a screen dump of the

1316 account notes and emails the last person who was dealing with the account to find out

1317 what she is to do next with it. She does this as whilst this account is in her list not

1318 paying she is missing out on having a new account come into the account that is/will be

1319 paying.

1320 • Debtor calls and is going round in circles, doesn't understand that the debt has been

1321 sold from the credit card company to SDR. The balance is less than £100 so Alyssa

1322 asks for payment of the full balance:

1323 • *Db: "I don't have the money"*

1324 • *Al: "When will you have it?"*

1325 • *Db: "That's nothing to do with you"*

1326 • *Al: "Yes, it is. You owe us this amount and it needs paying. If you're not going to*

1327 *settle it in full then you need to complete the County Court Claim Form and return*

1328 *this to us with an offer of payment"*

1329 • New account on Alyssa's list. It has been returned from doorstep with a £1300 balance.

1330 There is a telephone number but the account notes state that they never answer.

1331 Alyssa sends the account back to doorstep to collect as she doesn't expect that she

1332 will be able to collect on it.

1333 • Debtor call comes through, the collector number is D6 which means Charging Orders.

1334 She passes the call to the C.O team to deal with. She does this without referring to any

1335 notes or sheets.

1336 • Alyssa gets bored quickly, if a caller comes through without their full/proper details or

1337 start saying *"I'll just find my reference number"*. She sees this as non-productive time

1338 as it isn't get her any money in so its a waste of her time.

1339 • Alyssa prints off accounts where they promise payments in advance. She writes the

1340 payment date on and on the day of the payment goes into the account to check if it's

1341 been received. If they haven't paid then she calls.

1342 • Efficient management of her workload. Her list is cleared by half 10 (except for the

1343 account she can't deal with due to the lack of account notes). She then goes through

1344 her promised payments and her diary dates then she moves onto her post. She's

1345 always busy.

1346 • Debtor call, should be paying through Attachment of Earnings but they're still getting

1347 letters from Welcome. Alyssa checks Siebel and there aren't any details on there about

1348 the AoE yet the debtor claims that payments have been coming out of her pay. As

1349 agreed, Alyssa calls the debtor back but they didn't answer. She leaves a message

1350 and leaves account notes to advise that there are no details of an AoE. Now relying on

1351 that debtor returning that call.

1352 • Debtor calls to go through I/E. They are unemployed and get at least £700 a month in

1353 benefits. As Alyssa runs through expenses they include things like:

1354 • £130 travel expenses

1355 • *Al: "You're unemployed, where are you going?"*

1356 • *Db: "Out and about. And taking my daughter to the hospital, she's terminally ill"*

1357 • £150 a month for Electric, £86 for Gas. In addition she is paying "priority debts" for

1358 Electric and Gas of £20 a month each.

1359 Both Alyssa and I suspect that the debtor is lying but nothing she can do

- 1360 • Collection stats become available after lunch. Some payments are missing, when she  
1361 does a C500 and i300 on the same day. Alyssa emails her team leader to check that  
1362 these payments have hit her stats.
- 1363 • Alyssa has an apartment in Turkey where she spends of her annual leave. Her  
1364 husband works continental shifts so gets loads of time off. SDR won't allow her to take  
1365 time in lieu or to work free overtime to take extra holidays. Only allow you to buy/sell 2  
1366 days holiday a year.
- 1367 • Accounts on Alyssa's list where other collectors arrange payments of £1 a month she  
1368 reassigns them to their list as *"I'm not having lousy payers. Your debt holding would be  
1369 really high then and you'd be collecting nothing"*
- 1370 • Alyssa worked for a high street in bank for years, first in customer service and then in  
1371 collections. She doesn't like customer service, you have to be too nice to the callers.  
1372 She much prefers collections as you are in much more control so it is more rewarding.
- 1373 • Alyssa is good at sticking to her breaks, always back in time.
- 1374 • Debtor call with a £56 balance. Wants to pay £10 a month. Alyssa refuses as its such a  
1375 small balance so refuses to spread it. She takes one payment of £10 and then advises  
1376 that the remaining £46 is due by the end of the month or she will progress the account  
1377 for further action.
- 1378 • Alyssa continually checks her stats and cross references them against her own notes  
1379 of her payments taken to make sure they're right and to keep up to date with how she  
1380 is performing.
- 1381 • As she answers each call and takes the debtor through security she doesn't ask "how  
1382 can I help" she asks *"have you called to clear the balance today?"*
- 1383 • Alyssa receives a call from Sophie to ask for examples of questions that they get asked  
1384 when there is an l66 outstanding on the account. She deletes the email. **Ask Sophie**  
1385 **what this is for**
- 1386 • New starter, Chloe, is to go onto Alyssa's team. She is sat on her own though and  
1387 doesn't integrate with the team. She is working other peoples lists and working post.  
1388 She has to go and ask Henry for more post to do. NO peer support to bring her along  
1389 as she is sat on her own.

## 1391 Dialler

- 1392 • Calls come through without Alyssa having to do anything. You hear somebody answer  
1393 the phone in your ear and say "hello". As you do this the dialler copies the account  
1394 reference number into the system. Alyssa then has to read the debtor name and ask  
1395 for that quickly.
- 1396 • Time in between dialler calls varies. Today it is enough time to allow Alyssa to make  
1397 her way through her diary dates.
- 1398 • Outbound call, debtor answers, Alyssa asks to speak to *"Mrs Kovacs"*, response from  
1399 debtor is *"No Mrs Kovacs, I no speak English"*. Alyssa asks if there is anybody there  
1400 who does and the debtor hangs up.
- 1401 • Problems logging onto the dialler. It just says "Pending Logon" and doesn't allow them  
1402 to go any further. Alyssa gets 8 minutes sat waiting before she is asked to log out and  
1403 log in again to try and fix it. They usually get a report saying "you haven't done your full  
1404 hour on the dialler" but they are assured that this won't happen today because of the  
1405 issues with it.
- 1406 • They get daily call stats for dialler time to see how long they spend in calls/idle/after  
1407 calls. If you get a debtor with a lot of cross referenced accounts then it can take a while  
1408 to sort them all out after a call. If you spend dialler time in after call work then you get  
1409 red on your stats. So now, if Alyssa has a lot of after call work to do for a lot of  
1410 accounts from the dialler she prints out the accounts that she needs to work on and  
1411 writes on them what she needs to do. She then does the work when she comes off the

1412 dialler. This way it still all gets done and it still takes the same amount of time but her  
1413 dialler stats look better for it.

- 1414 • On the dialler the ACW field goes:
  - 1415 • Yellow as soon as the call ends
  - 1416 • Red 30 seconds after the end of the call
- 1417 • Lots of dialler calls get no response. When somebody answers the call they leave a  
1418 message to ask the debtor to call back but few of these are returned. If the call goes to  
1419 answerphone then they don't leave a message.
- 1420 • From the account notes I can see that multiple messages get left for debtors to call  
1421 back but they seem not to.
- 1422 • Lots of the calls get the response:
  - 1423 • He doesn't work here any more
  - 1424 • He doesn't live here any more
- 1425 • One very helpful person who answers says that he doesn't live there any more and  
1426 gives a new contact number. Alyssa ask who she's speaking to, its "his ex-partner". We  
1427 laugh
- 1428 • Some get through to the mothers' address and they have no contact number or  
1429 address for the debtor and don't seem particularly bothered that they don't have this. I  
1430 find this weird.
- 1431 • After each dialler call you have to report how it ended, e.g. Goneaway/call  
1432 refused/payment promised etc
- 1433 • It gets to 15:40 (Alyssa finishes at 16:00), on the dialler til the end. Time is dragging.
- 1434 • At 15:58 Alyssa closes one of her system screens (leaving one open) and closes her  
1435 Outlook.
- 1436 • At 15:59 she logs of the dialler so that she doesn't get stuck on a call.

1437  
1438

## Tuesday 17th November 2009

### Imran

- Hasn't got his own list yet, was going to happen at the start of November, now its going to be at the start of December.
- Glad they put it off as "it would have been hectic". He doesn't think he would have got a bonus for this month anyway so he hasn't missed out by not having his own list. Looking forward to getting his own list in December, he feels he's ready now.
- Alyssa got £5,000 in yesterday. Target on the wall has gone from £32k to £37k. Her monthly target is £60k so she has 2 weeks to collect £23k
- Imran has an email from Henry asking for another referee (needs 2 but SDR have only had one so far). He calls his old line manager from his desk to arrange it.
- Has open:
  - Outlook
  - Debt System
  - Fastrack
  - Learning Tree
- Working somebody else's list. Refers to his instruction list to check what has last been auctioned on the account.
  - *Im: "Colin, you know if there's no reference for a third party, what do you put in when you're sending a third party letter?"*
  - *Co: "Don't think you can send it... Err... Leave it blank... Call Miss Hepples (debtor) and ask her for it"*
- Imran tries sending it blank and it works: "You can send it blank".
- As he's working through the list of accounts he keeps referring to his instruction list to check what has last happened and what needs to happen next
- Call from a third party. Debtor has an agreement for £5 a month but has been contacted by a pre-bailiff (i66). Imran advises that they need to call the Belfast office to get it stopped as they manage the pre-bailiffs. Third party asks why pre-bailiff was instructed, Imran doesn't know.
  - *Ke: "Why could the payment have been missed? Did they miss Septembers' payment? Has November's payment been received late?"*
  - *Im doesn't know*
  - *Ellen wheels over and advises that "it was a system generated i66 because of the missed September payment. You can tell it was system generated as the user ID that requested it is 00"*
- Imran takes his time reading through account notes on the list to work out why it needs to be looked at.
  - *Im: "You know if a warrants been aborted, can you reinstruct it?"*
  - *El: "Why's it been aborted?" he looks at Imran's screen "Goneaway"*
  - *Im: "So I just write it off?"*
  - *El: "Have you tried calling it?"*
  - *Im: "No, not yet"*
- Debtor call (only 19 years old), wants to speak to Madeleine. Imran puts her on hold:
  - *El: "It's her who sits behind me"*
  - *Im: "Yeah, I know, she's just on hold whilst I go look for her" laughs*
- Debtor had agreed to pay £22 a week with Madeleine but has now decided she can only pay £50 a month. Imran explains that if she doesn't pay the debt in three months (£22 a week) then she will get a CCJ. The debtor's Dad is in the background:
  - *Dad: "you can't afford it"*
  - *Debtor (to Dad): "I'll get a CCJ if I don't"*
  - *Dad: "Just tell them you can only give them £50 a month"*

1491 • Debtor (to Im): "I'll stick to that then"

1492 • Imran explains that payment slips have been posted out for her and that if she doesn't

1493 stick to the £22 a week payment then she will get the CCJ. After the call he turns to me

1494 and says "You shouldn't get yourself into shit"

1495 • They're working a late shift today, 12-8. On this shift they dial out on the dialler a lot:

1496 • 1400 – 1600

1497 • 1730 – 1800

1498 • 1900 – 2000

1499 • When Colin is on a late shift he books leave and only works a half day so he can finish

1500 at half 3 and not have to dial out too much

1501 • Goneaway. No telephone number or address, letters been returned

1502 • Im: "Ellen, can I do an I860 on this?"

1503 • El: "What does it say on F5? I'd doorstep it. Then if it returns as a goneaway you

1504 can do the I860"

1505 • Debtor call, she's paying by direct debit. Imran doesn't ask her for telephone numbers

1506 as he knows it will be a quick call as she pays on DD. It was, she just wanted to check

1507 the balance of the account. He would have been marked down for this call for not

1508 checking telephone numbers and employment details.

1509 • Imran answers calls and does his security checks and then asks "how can I help?"

1510 • Im: "Ellen, is there any way of checking their employed other than on the

1511 employment screen?"

1512 • El: "Check income and expenditure to see if they have a salary"

1513 • Im: "What about on F3?"

1514 • El: "Yeah, it might be there if some ones noted on there"

1515 • Im: "But other than that its just here?"

1516 • El: "Yeah"

1517 • Debtor on list. Been with SDR since July 2009. No contact, no payments, CCJ entered

1518 by default. Imran works through the account history before working out what to do next.

1519 He sends the account to doorstep to collect on. No telephone numbers for him to try

1520 and contact them with.

1521 • Started at 12, first break at 1330 then dialler 2-4:

1522 • Im: "It's pointless, I never get through to anybody, just end up leaving a load of

1523 messages"

1524 • Im: "It's nice on incoming when its quiet because you can get some work done" –

1525 does he not see calls, inbound/outbound as work?

1526 • From over the desk:

1527 • Alyssa: "I'm sick to death of people pissing round on my accounts"

1528 • Debtor is in arrears for £35. Notes say that their partner will call on Saturday to

1529 clear the arrears. On Saturday they called and took a £10 payment instead of the

1530 £25 yet the notes say that the payment taken was for £11.47.

1531 • Alyssa sends the account to the list of the person who took the smaller payment "I'm

1532 not chasing that. She can do it"

1533 • Very long call. Debtor is a student, mother calls. Imran gets authority from the debtor to

1534 speak to mum. Mum wants info on how they can pay, they have received the County

1535 Court Claim Form for a CCJ. Imran advises that she can pay in full or pay in 3months

1536 and the CCJ will be cancelled. Or she can complete the income/expenditure and offer

1537 of repayment on the form and return it. She decides to go away without agreeing

1538 anything or making a token payment. Imran is annoyed that the call lasted so long and

1539 he didn't get anywhere with it: "What a waste of time that was".

1540 • I think Imran was quite lenient on that call, allowing token payment today then 1/3 in

1541 1 month, 1/3 in 2 months, 1/3 in 3 months with no CCJ. I'm not sure Alyssa would

1542 have gone so far to be so helpful, I expect she would have been more firm and

1543 either got a confirmed payment arrangement or a confirmed CCJ.  
 1544 Which would be better?

- 1545 • Alyssa passes an 'evening call' to Imran. Somebody in the day has requested a call  
 1546 back after 5. Even when they're not on the dialler they make outbound calls.  
 1547

1548 **Dialler – 2 hours – 1400 – 1600**

- 1549 • Outbound call. Im calls the debtor at work. Debtor starts giving details then decides that  
 1550 she can't talk at work and gets stroppy when Imran wants to agree repayment.
- 1551 • Imran works a list in between dialler calls – a sign of getting more  
 1552 confident/competent?
- 1553 • Dialler issues continue today where it calls work numbers that have already been  
 1554 dialled and removed. Shouldn't be calling them as they have been removed. Emily  
 1555 (T/L) apologises and says that IT is looking into it and trying to fix it but there is nothing  
 1556 we can do before then.
- 1557 • Frustrating if you call on the dialler and they say that the debtor isn't there. Nothing you  
 1558 can do. You can't tell them they're lying. There's only so much you can challenge them.
- 1559 • Imran calls and the debtor isn't available. He leaves a message and asks for the debtor  
 1560 to call back, leaving his contact number. He suspects that the caller isn't writing the  
 1561 number down so asks them to confirm it back to him. They can't so ask him to repeat it.
- 1562 • Lots of work numbers where the debtor doesn't work there anymore. Cant interrogate  
 1563 the person on the phone.
- 1564 • Imran hates the dialler *"time drags waiting for calls. Its ok if you're on a call for 10/15  
 1565 minutes"*
- 1566 • Sophie sat alongside Colin. Shes going to stay with him whilst he goes on dialler,  
 1567 coaching him. She pulls a face at me, she doesn't like being on the dialler, even just  
 1568 listening.
- 1569 • Imran has had it before where the phone rings and somebody answers, both saying  
 1570 'hello' but Imran's system has frozen so he has no name or account info in front of him.  
 1571 He panics as he doesn't know what to say/do.
- 1572 • Been on dialler for one hour so far. Not taken one payment, not set up any payment  
 1573 plans, hence why Imran thinks it is a waste of time.  
 1574 • *Im: "When you're not getting anywhere it pisses you off. I'd rather have a call and  
 1575 set up an arrangement"*
- 1576 • Debtor work numbers are problematic as they are usually the work number given to the  
 1577 original client when the account was first opened which could be 10/15 years ago. If  
 1578 you call them now then the debtor doesn't work there anymore and hasn't done for  
 1579 some time.
- 1580 • Imran gets an account with a £38k debt. Not able to go legal as per client request.  
 1581 Imran does the next action on it as there has been no contact. Next action is an offer  
 1582 letter to set the debt at a discount of 65% meaning the debtor only has to pay £13k  
 1583 back
- 1584 • Imran seems to do the right actions on accounts. He is concise and thorough, thinks  
 1585 and works through accounts in detail to work out the next action that needs doing.  
 1586 • *Sophie, on Im: "He does all the right stuff it just takes a little bit longer to work it out,  
 1587 but that'll come with time and experience"*
- 1588 • *Sophie, on Co: "She only very rarely comes on refresher training. She's fab"*
- 1589 • Dialler call. Debtor answers, confirms name. Imran explains that "my name is Imran  
 1590 and I'm calling from SDR about Welcome Financial Services". Debtor says he doesn't  
 1591 know anything about it, refuses to answer questions and hangs up. Imran sends a  
 1592 letter threatening court action.
- 1593 • Dialler call. Takes debtor through i/e, has £145/mth left over. Debtor is a nice guy so  
 1594 Imran didn't want to push for a larger payment than the £50 being offered so he kept

1595 asking for additional expenses like mobile phones. "£50 a month is a good payment so  
1596 I didn't want to piss him off".

- 1597 • Dialler call. Takes i/e details, debtor "doesn't really know" how much he is spending on  
1598 food or know how much exactly he is getting paid each month. He is jobless with a  
1599 dependent child. Balance of £5,500, only 23 years old
- 1600 • Lots of people in the office have different ideas of how the dialler could better be used
- 1601 • Change the autostack to reduce the number of outbound calls
- 1602 • Don't use it because it isn't productive – one collector had 1hr 15mins Idle in a  
1603 2hour stint on dialler
- 1604 • Not in a position to amend these practices. Dialler is valued by management so will  
1605 continue to be used
- 1606 • Last hour of the dialler (1900-2000), they get to log off the dialler at 1955. Imran isn't  
1607 sure why, assumes its to allow time to clear things up, log off etc. Can't leave at 5 to  
1608 though, can only leave when the phone says 2000. Even if the PC says 2000, have to  
1609 wait for the phone.
- 1610 • At 5 to, Emily shouts for everybody to come off. Everybody logs off their PC's, remains  
1611 logged on their phones. Coats go on. People hang round until 8 when they are allowed  
1612 to log off their phones.
- 1613
- 1614

## Thursday 19th November

### **FSU - Natalie**

- Around Natalie's monitor there are lots and lots of post-it notes to remind her of things she has to do:
  - Unhide columns after doing spreadsheets
  - Client contact numbers to refer customers to
  - No outbound calls between 10-11 and 3-4 (team break times)
  - DD wait 14 days for settlement cheques before writing off
  - Instruct i860 only on balances over £500
- Screen for the Debt System is usually black & white - Natalie has set hers to grey/pink
  - *Nat: "Grace, why have we cancelled judgement on this?"*
  - *Gr: "Dunno"*
  - *Nat: "We put the judgement in on the 1st, I accepted the offer on the 2nd then they cancelled the judgement on the 10th"*
  - *Gr: "It's because you accepted the offer we don't need to go for judgement any more."*
  - *Nat: "But they still need suing"*
  - *Brooke: "The judgement has been entered too early and this is why they've cancelled it up stairs. You can enter for judgement again today and then diary it for tomorrow to go in and accept it"*
- Natalie started in April 2008, her sister was the compliance officer for SDR so she got her the job in FSU. Natalie doesn't really want to move upstairs as *"they're all bitchy, even the ones that used to be done here all bitch and snipe"*
- She is very efficient on the system, procedurally
- Call about late payment charge for £12. Natalie explains that the charge has now been removed. Caller asks why she's had a letter. D advises that's because the charge was applied to the account, need to send the letter by law, even though it's now been removed.
- Comes off the call and says *"she's always the same, I spoke to her last month, she's always missing payments"*. She tells me that Posicard cards have told SDR that they are too harsh with missed payment fees so now they are more lenient and are more inclined to refund a fee than they were before D doesn't think they should. A missed payment is a missed payment. It is especially harsh to charge £12 for a missing/late payment if the customer is only paying £1 a month as that is 12 months worth of payments
- Different spreadsheets come from different DMC's. Some are easier to work than others as the data that D needs is all close together. Others she has to hide 2/3rds of the columns to find the info she needs. Of course she then has to unhide them before sending them back.
  - *Nat: "I do actually hate spreadsheets here, it's just lines all day"*
- Gets a customer who wants to speak to Timmy. D transfers the call to him. They talk about the account whilst the customer is on hold before transferring.
- On the system, when an account needs to come back from Doorstep you S25 (Change Review Owner) to P2 (FSU auto-allocate queue)
  - *Nat: "Every account I've been into today hasn't had a diary date All accounts need to have them for us to review them. Grace, just so you know, every account on every spreadsheet I've one today hasn't had a diary date on"*
  - *Gr: "They all know. Feel free to send a strongly worded email around"*
- Today is Gavin's birthday. He has brought in crisps and sweets for people to dig into. Grace has put a photo of Nick Knowles on the TV screens saying "Happy Birthday Gavin" and everybody is laughing at how much he looks like Nick Knowles

1667 • Grace: "Connor, why are you doing a C744 is it is clearly written off?"

1668 • Connor: "I wanted it writing back on"

1669 • Gr: "It doesn't need it. If its a zero balance then you don't need to send anything"

1670 • Co: "Oh, I'll stop doing it then. I might have done that on one or four other accounts"

1671 • Gr: "Yeah, you'd better get back into them and minus them off then"

1672 • Natalie gets a call passed from Collections to FSU. Caller is a DMC wanting to know

1673 why a CCCF has been issued. D explains that the last payment received was in

1674 August, nothing for Sept/Oct/Nov. DMC advises that payments made by BACS. D

1675 takes all details of where payment made from/to/date/amount/reference. She now has

1676 to search through the Cash Office unallocated payments file for all three payments to

1677 try and find the three missing ones.

1678 • Nat: "Collections were being sly passing that down here. If the CCCF had already

1679 been returned then they'd've had to deal with it. They just send all third party post

1680 down to us even if its wrong"

1681 • Nat: "She had a cheek, asking I we would cancel the CCCF. If they were that

1682 bothered about the missed payments then they would have called after getting one

1683 of the chase letters"

1684 • Connor gets an offer from a DMC for an account that has been written off

1685 • Co: "What should I do with it?"

1686 • Gr: "i25 it and then S25 it to P2. Oh no, its Next. Call them and advise we've

1687 received an offer. Do they want us to accept it or refer the DMC to Next?"

1688 • Connor calls and they say reject it as they're dealing with it

1689 • Dan & Natalie are talking about Next. There used to be a team of collectors specifically

1690 for Next accounts and a team for Welcome but now it's all merged and you deal with all

1691 the clients that SDR has. Nat: "You'd be better if you were just collecting for Next"

1692 • Spreadsheet from Patrick Carmichael, DMC, for a debt of £24, offering £2 a month so

1693 it'll take a year to clear. Yet, GP are charging £35 a month to manage the debts. Nat:

1694 "Its really frustrating if you think about it too much"

1695 • Natalie likes the GP spreadsheet as she just has to get the balance from the debt

1696 system and copy it into the spreadsheet. No typing involved.

1697 • Co: "Would we accept an offer if it was sent out in 2006?"

1698 • Nat: "What do the notes say?"

1699 • Co: "It's D1"

1700 • Nat: "That's defence, I don't like it"

1701 • Co: "I don't understand the notes"

1702 • Nat: "I'd ring Defence. Just ask them 'I've got an account in D1, do you deal?'"

1703 • About spreadsheets:

1704 • Nat: "Doing spreadsheets is like climbing a mountain and never reaching the top"

1705 • Co: "It sucks the life from you"

1706 • Nat: "There is no summit"

1707 • It's Natalie's birthday at the end of the month so she has booked some days off to

1708 make a weekend out of it. Nat: "I'm trying to work as fast as possible as I'm losing 2

1709 days in the month." Her targets mustn't be adjusted for annual leave.

1710 • Nat: "Yesterday I did health and safety training online, laid back, not demonstrating

1711 correct posture. I still go 100% though!"

1712 • If that's the case then what's the effectiveness of the training? Is there any point

1713 in doing it?

1714 • Gets a call, collector number is EE. Natalie pokes Connor and points at the screen to

1715 see if he knows what it is. Co: "What the fuck? If in doubt, blag it out". Natalie takes the

1716 call and takes a payment from them. Afterwards she looks, EE is for Charging Orders.

1717 Nat: "It's very rare you'll get an FSU account with a charging order on"

- 1718 • Some new debit cards are starting 4759 but the system thinks it is a credit card so  
 1719 charges the customer 2.5%. Natalie told her supervisors but nothing happened *"they*  
 1720 *just thought I was being a bitch"*. Anyway, last week they sent it to Gareth in IT to fix  
 1721 *"it's an old system and they won't listen when you tell them it needs fixing. Like then,*  
 1722 *collector number EE - whats that about?"*
- 1723 • Natalie gets a full and final settlement call. Balance is £464. Debt Management  
 1724 Company offer £246. Client profile says 70% FFS, can go to 50%. 50% would be £232  
 1725 so Natalie can accept it. So that it goes onto her figures she adds 5% and DMC agree  
 1726 to pay £260. Nat C500's the payment and this will go onto her stats when it arrives.
- 1727 • Another call about a £12 missed/late payment charge. Natalie explains where it has  
 1728 come from. The customer asks for it back. Nat agrees but explains that they can't have  
 1729 any more back if she misses any more payments. After the call:
  - 1730 • Nat: *"Should should have just set it up on direct debit then she wouldn't have this*  
 1731 *problem"*
  - 1732 • Ke: *"Why didn't you offer that?"*
  - 1733 • Nat: *"Couldn't be bothered... Shhhh!"*
- 1734 • Sharing experiences of dealing with customers who lie about death.
  - 1735 • Grace has been dealing with a complaint where the debtor's friend called to report  
 1736 the death. They have been asking for the death certificate for months and haven't  
 1737 received anything. Send out CCCF, returned as goneaway. So, last night Grace  
 1738 called and asked for the debtor and pretended she was calling from  
 1739 Clothes@Home *"have you received your new catalogue"* and the debtor confirmed  
 1740 that the name and address were correct.
  - 1741 • Another one - Natalie had it where they called and reported a death and then the  
 1742 debtor called a couple of weeks later to make a payment.
- 1743 • Conversation moves on to talking about Kate Moss' drug addictions:
  - 1744 • Co: *"She's shared needles with Pete Doherty"*
  - 1745 • Kev: *"I'd still give her one"*
  - 1746 • Keira: *"Is signage a word? I don't like it"*
  - 1747 • Co: *"It Is a word. Just 'cos you don't like it doesn't mean its not a word"*
  - 1748 • Everybody laughs
- 1749 • It is difficult to hear some customers when the line is quiet and everybody is talking and  
 1750 laughing in the background.
- 1751 • Frustrating caller. Natalie is going round in circles with her. The caller doesn't  
 1752 understand that the account isn't with Wallis anymore and hasn't been for the last 3  
 1753 years. The caller doesn't speak English very well which makes it very difficult to  
 1754 understand, Natalie gets frustrated.
- 1755 • When sending correspondence out to customers they are meant to print it, refer it to  
 1756 their supervisor to sign and post. Things that Natalie thinks are of low importance, such  
 1757 as receipts for payment, she signs herself and posts as *"Grace hasn't got time to be*  
 1758 *checking stuff like that"*
- 1759 • Distressing about her post, Natalie needs to do 500 pieces by the end of the month but  
 1760 as she has 2 days annual leave booked she might not do it
  - 1761 • Ke: *"Do they not reduce your target if you have annual leave booked?"*
  - 1762 • Nat: *"No, not for holidays. It's a bit tight really. I think 800 pieces a month is a lot. In*  
 1763 *theory you're expected to do 200 pieces in 3 days as Tuesday is list day and*  
 1764 *Thursday is spreadsheet day. Over 5 days its 40 a day. Even if they just reduced it*  
 1765 *to 30 a day it'd be a lot easier. Its only 10 but it'd make it less pressured to do 30*  
 1766 *day, sometime you'd do more, sometimes less, but if you missed a day you have*  
 1767 *50 to catch up on now which you can't do"*
  - 1768 • Ke: *"Why do you have to note everything?"*

1769 • Nat: "It's useful. Like before I had one of Timmy's where he'd amended the DD the  
1770 day after the instruction so it was only because of the notes that I knew what to do."  
1771 • Nat: "They're really strict on getting back from breaks on time and for being in  
1772 'available' to take a call but we get away with some terrible language. The days do  
1773 go quite quickly because of your breaks throughout the day"

1774 • Connor is talking about hangover cures. Natalie starts laughing and a call comes  
1775 through, she answers "Hello, you're speaking to Natalie, can you just hold a minute?"  
1776 She puts the caller on hold and bursts out laughing at Connor.

1777 • This caller says there are only three numbers at the start of their reference (standard  
1778 reference is ----/-----)  
1779 • Nat: "Why do they lie and say there are only three before the slash?!"  
1780 • Co: "It annoys me when they give you the original card reference 2 digits at a time,  
1781 63...19... sixteen digits proper slow"

1782 • About collections  
1783 • Nat: "I don't think I'll ever go upstairs, an extra £100 a month and you have to spend  
1784 two and a half hours a day on dialler. I don't think so"  
1785 • Ke: "Do they get paid more upstairs then?"  
1786 • Nat: "Yeah, but only about £100 a month. I'd rather not have the £100 a month and  
1787 not have to go on dialler"  
1788 • NathHe: "As soon as you go upstairs your life gets sucked out of you"  
1789 • Nat: "Yeah, I bet they don't have half as much fun as we do. We're going on dialler  
1790 next week... I might not be well... ha"

1791 • Clock watching, 1513/1514 for break at at 1515. Back at 1530 so only 1hr 30 to go til  
1792 home time.

1793 • Natalie is doing a change of address so the debt system brings up all of the linked  
1794 addresses. N, Enter, N, Enter  
1795 • Gavin: "What are you doing Natalie? Playing Track & Field?!"

1796 • Natalie is going through her goneaway post that has been returned. Checks address  
1797 on Fastrack and checks it with the DMC to see if they have a more current address.  
1798 This is easy to do if the debtor is with the CCCS as she can access their records online  
1799 rather than having to call them

1800 • One G/A the postcode doesn't exist but it is the same one that SDR and CCCS have.  
1801 She searches for the street and town on Fastrack and it brings up the correct postcode,  
1802 ending 2GG rather than 2GD

1803 • Nathan finds a black and orange balloon from Halloween. They start passing it round  
1804 the office, playing 'heads and volleys' until Grace stops it when she notices that there is  
1805 little to no work being done.

1806 • Gavin has spent 4 years at uni studying Quantity Surveying, not jobs due to slump in  
1807 the housing market so now he works here. He is annoyed that he is at the same level  
1808 as someone who has just left school, i.e. Timmy.

1809 • On the Income/Expenditure screens they have to put the full breakdown of where the  
1810 income & expenditure comes from in Collections. In FSU they just put the full income in  
1811 "Other Income" and full expenditure in "Other" and the total number of creditors in one  
1812 box. Saves time, means they don't have to split it into Gas/Elec/Travel etc  
1813 • Nat: "Timmy?"  
1814 • Ty: "Yeah?"  
1815 • Nat: "Can you just pass them over to Grace to sign and send upstairs, its legal post"

1816 • Grace has to sign any post that gets sent upstairs to show that it has been to a  
1817 supervisor and that it *should* be upstairs, it isn't just being passed upstairs because  
1818 FSU don't want to deal with it

1819 • Connor gets a goneaway. He calls the debtor on his mobile number and gets the new  
1820 address details. Nice and easy.

1821

1822 **Friday 20th November**

1823

1824 **FSU - Connor**

- 1825 • Needs to take legal goneaways over to Admin. Puts himself into 'Not Ready' on his  
1826 phone so that he doesn't get any calls through. Gets back to his desk and first thing to  
1827 happen is headset goes on and he changes his phone to 'Ready'
- 1828 • *Co: "I've been proper snide all month trying to rob payments off other people. I cant*  
1829 *remember taking one payment this month. I must have had five grands worth of*  
1830 *direct debits."*
- 1831 • Connor has his screen for the debt system set to pink & grey. He has two open, unlike  
1832 Natalie who has four.
- 1833 • Connor has been here since June 2009, background in customer service
- 1834 • *Co: "How do you take it out of held, Dan?"*
- 1835 • *NathHe: "i25"*
- 1836 • Done
- 1837 • Kevin is buddied with somebody not on his team for some *Gr: "extra training"*
- 1838 • *Nat: "He did something wrong on a legal account so now he can't be trusted on the*  
1839 *phones on his own"*
- 1840 • *Sophie: "Oh yeah, that was it, he had CAB on the phone and they asked if the legal*  
1841 *action was being stopped and he said 'yeah, yeah' when it wasn't*
- 1842 • *Aaron: "He's very good at getting customers set up on direct debit. He has the gift*  
1843 *of the gab. Clearly it hasn't worked in this case"*
- 1844 • Connor calls a third party and advises that he is calling about an Administration Order.  
1845 He is told that the A.O clerk isn't in until Monday. He tells them tht he'll call back at a  
1846 later date. He comes off the phone and suspects that he's been lied to as the number  
1847 he called is the direct line for the A.O clerk. Can't prove anything though.
- 1848 • Email goes round from one of the team leaders with the lists that people have to work,  
1849 1 each from Z2, 3 each from Z4, 10 each from X2 etc
- 1850 • Calls are straightforward, no negotiation required.
- 1851 • Connor isn't as fast navigating the debt system as Natalie is. She ahs been here nearly  
1852 three years though. She is quicker on it than Dan but he has been here longer than  
1853 that.
- 1854 • Therefore it's more of a procedural thing rather than a participation thing? Dan has  
1855 been here the longest.
- 1856 • Connor gets n account where it is noted that they're going for an IVA. He asks (to  
1857 anybody that is listening) if the account should be held
- 1858 • *Nat: "No, only do that when we receive the IVA proposal from the insolvency*  
1859 *practitioner, they still need to make payments."*
- 1860 • *Keira: "Yeah, they need to maintain payments because if the IVA is rejected then*  
1861 *they'd be in arrears so they still need to keep paying"*
- 1862 • *Nat: "And we'd only note it if it was the IVA practice that told us that they were going*  
1863 *for an IVA. Otherwise I could just call about my account and ask you to hold it. I*  
1864 *don't think so"*
- 1865 • Today is Children in Need - some teams have come to work wearing pyjamas. Grace is  
1866 wearing a Pudsey bear shirt. There is a bank sale and raffle to raise money.
- 1867 • Connor puts his phone into "Comfort Break" to go and buy some cookies and  
1868 gingerbread men that are on sale at the end of the office. Natalie has done the same.
- 1869 • Stats get emailed round. Natalie only did 20 pieces of post yesterday. She has five  
1870 working days left in the month and has 400 pieces to do (80 a day).
- 1871 • Connor gets a call from a third party that needs transferring to Collections. He calls  
1872 them and they ask who the third party is. He goes back to line A to check which cuts off  
1873 line B (colls). He gets where the third party is calling from and then presses line B to

1874 redial collections which dropped line A. It did this because he didn't try and transfer the  
 1875 call, he just tried to pick the opposite line up. The third party calls again and it goes  
 1876 through to Dan (sat opposite Connor) who explains to them what happened and then  
 1877 transfers the call upstairs.

- 1878 • Call - customer explains that there is an issue with the DD being transferred from  
 1879 Sphere Loans to SDR in August. Before taking bank details from the customer and  
 1880 setting up the DD again Connor types his account notes whilst speaking to the  
 1881 customer. This means that they are all done before the call ends and his time spent in  
 1882 "after call work" will be low.
- 1883 • Na: *"I'm too honest. If you get a call and they ask to pay in full or for a full and final  
 1884 settlement then you can't claim it as a C500, you have to ask them don't you?"*
- 1885 • Co: *"Just claim them anyway. You could reword what they say as a question to get  
 1886 the C500 out of it" eg:*
  - 1887 • Debtor: *"Can I have a balance, looking to pay it in full"*
  - 1888 • DHe: *"Sorry, didn't quite catch that. You want the balance? Would you be  
 1889 looking to pay in full today?"*
- 1890 • Connor asks Natalie how her post is coming along: *Nat: "Not counting it, I'm just  
 1891 ploughing through it"*
  - 1892 • Na: *"No authority on an account for the third party. Notes say the debtor called to  
 1893 say that the third party will send income and expenditure"*
  - 1894 • Na: *"But there isn't any proper auth?"*
  - 1895 • Na: *"No, thats all I've got"*
  - 1896 • Na: *"Can't do it then. Send the debtor a letter"*
- 1897 • Participation is through language, use of codes (i26, i46, C500, C545, S25) in  
 1898 conversation. Other language that isn't so system specific includes legal/technical  
 1899 language from the industry (CCJ, CCCF, CAB, CCCS). All terminology which is not  
 1900 necessarily understood by people outside of the environment.
  - 1901 • C: *"CAB are fucking idiots. Post from them about Martha Jones, name on the  
 1902 account is Marlene Jones. Should I just send it back with a compliments slip saying  
 1903 'idiots' on it?!"*
  - 1904 • Nathan laughs
- 1905 • Debtor emails in to a central inbox which goes to Grace. She distributes the emails  
 1906 tout. She sends a change of address to Natalie just saying *"please deal"*
- 1907 • Nathan & Connor tell me a story of going to the pub on a Friday lunchtime. Dan  
 1908 normally has one pint but he used to go with a guy (who has now left the business)  
 1909 who'd have four and come back steaming.
- 1910 • Grace shouts over *"Are we talking and typing?"*
- 1911 • They start tapping the keyboard so that it sounds like they're typing when they're not  
 1912 and continue telling me the story
- 1913 • Grace is distributing poMa: *"I've got 14 IVAs and 25 bankruptcy's, who wants them?"*  
 1914 Keira takes them. Grace tells Dan & Connor that they missed out on getting the post as  
 1915 they were working:
  - 1916 • Na: *"I'll live, I'm sure"*
  - 1917 • Co: *"I've still got 50"*
- 1918 • Connor gets a doorstep account that he has received an offer on from a DMC
  - 1919 • Co: *"You know when you get an account with doorstep that's been written off, what  
 1920 do you do?"*
  - 1921 • Na: *"You can just i25 and S25 it to get it written back on"*
- 1922 • Connor gets a debit card payment call, offers DD which is refused: *"OK, no problem",*  
 1923 very 'customer service' - Connor is from a CS background
- 1924 • Natalie has done 36 pieces of post so far today. Needs to do 44 more to remain on  
 1925 target but she's getting

- 1926 • *Nat: "shagged with financial statements. It was so much easier when we could just*
- 1927 *note the income & expenditure onto the notes rather than having to put the details*
- 1928 *onto the income & expenditure screens"*
- 1929 • Even though upstairs they have to take full breakdowns of i/e rather than just totals
- 1930 for each
- 1931 • Connor doesn't check employment details & telephone numbers on every call as they
- 1932 do in Collections
- 1933 • *Co: "I've got 4 stacks of 10 financial statements sat looking at me that I don't want*
- 1934 *to do"*
- 1935 • Call goes to Collections. Collector ID is Z7 (FSU) so call is transferred to FSU. Connor
- 1936 takes the call and asks what the debtor wants. They advise that they are no longer
- 1937 dealing with the third party DMC. As this is the case the account is no longer an FSU
- 1938 account and Collections need to negotiate repayment directly with the debtor. Connor
- 1939 transfers the call back up to Collections.
- 1940 • Nathan, Natalie, Connor and Timmy are talking about whether one piece of post from a
- 1941 DMC with three accounts (cross references) should count as 3 pieces of post or 1.
- 1942 • Nathan doesn't want to comment, he doesn't like to upset the status quo
- 1943 • Natalie wants three cross refs to count as three pieces of post
- 1944 • <None of them are in a position to change the rules>
- 1945 • Natalie opts to ask Grace when she gets back from her lunch to clarify what they
- 1946 should be doing
- 1947 • Connor does his diary dates quickly, although still not as quick on the debt system as
- 1948 Natalie. He needs to ask Kevin for help as he doesn't understand the notes that he left
- 1949 on an account
- 1950 • To the group, *Keira: "What does it mean when it comes back as a negative trace?"*
- 1951 • *Isabella: "That they've not been able to find them"*
- 1952 • Natalie is cold, has a hot water bottle. She runs off to the break room for the kettle to
- 1953 top up her bottle with a couple of times a day, leaving her phone in "comfort break"
- 1954 • Timmy told a customer earlier on in the week that after his DD bounced he should call
- 1955 back in three days to set it back up. He called again today and spoke to Natalie who
- 1956 told the customer that it is ten days so the customer needs to call back after the 28th
- 1957 November (it bounced on the 18th).
- 1958 • Keira & Natalie tell Timmy he was wrong and that it does take ten days for the DD to
- 1959 cancel for them to be able to set it up again.
- 1960 • So, as Timmy didn't know how long needs leaving, this has caused a repeat call
- 1961 and customer dissatisfaction. Although, whilst this is a customer service-type team
- 1962 the business is not customer-focused so their reputation doesn't matter as much,
- 1963 they are a debt recovery agency.
- 1964
- 1965
- 1966

1967 **Monday 23rd November**

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**Emma - Collections**

- Emma has been here for 3½ years. Its hard work but she enjoys it.
- Her monthly target for November is £61,261. So far she has collected £57,412
- Call - CCCS usually pay. Family troubles this month, mum kicked our of her house so he missed his payments to CCCS. Unsure of link in his story? Emma takes 2x payments. She notes the account before taking the payments.
- Emma *"likes to take the softly, softly approach; if they're not going to pay, they're not going to pay. Some people sit and argue all day, I couldn't be bothered."* Practical
- Call - confusing, 2 x CC payments to clear the debt, one was returned. The debtor's Dad paid it in July, queried it with the CC company and had it returned by then paid it again. He hasn't had the funds back from his request to have it returned. The debt system shows it has been returned (therefore only paid once). Emma is unsure what to do so takes the Dad's phone number and agrees to call him back after speaking to Jimmy (T/L). Jimmy says she'd need to speak to accounts, so she should email him and he will query it with him. She emails Jimmy with the account details and a brief description of what has happened
- When updating a payment plan Emma refers to it being *"uplifted for next month"*. This term is used by Emma & Alyssa when they are explaining their work but not by Imran
- Dialler call. Leaves message for the debtor to call back. Had debt since February 2009 but no payments received as yet. Debtor at work so can't talk. As he is working, Emma thinks that she should do an Attachment of Earnings. Notes this onto the account for the collector whose list the account is in to do this next time the account comes up for review.
- After each dialler call, Emma has to choose the result of the call, either a positive or negative result.
- Dialler has issues where work telephone numbers that have been deleted from the system are being dialled. *Em: "it makes you feel stupid"* especially as you can see from the account notes that the work number has been called & left as goneaway a number of times before.
- Goneaway telephone numbers, so Emma sends account for an Experian check, notes account as goneaway.
  - *Em: "Chase letter for judgement has already been sent with your L03 so I'll enter judgement with an L05 and i24 it"*
    - i24 resends the account into the autostack so it follows a series of pre-determined processes without the need for a collector to work it
    - L05 enters judgement
  - *Em: "Dialler is boring and repetitive isn't it?"*
  - *Ke: "Yeah, especially as I'm just watching"*
- Dialler call. Debtor has just had a stroke, can't speak on the phone. Emma agrees to call back after 3 and speak to the wife. She does this manually rather than using the dialler: *Em: "I'll 'put unable to pay' [on the dialler] and then it won't ring them back. Don't want to annoy him as he's had a stroke"*
- In the hour on dialler, Emma had 16 calls, 15 of which were refused: *Em: "It's not very productive is it?"*
- Negotiations over £273.53, Je tells debtor he can pay £73.53 in November, then £100 in December & then January to prevent the CCJ: *Em: "I'll hold that payment for the next week"* as the first payment needs to be in by 30th November.
- Takes call, income of £815/month. As she is negotiating with them Emma stays in the notes screen rather than I/E as she updates the notes as the debtor talks and they agree something new. They run through I/E and the debtor finishes with a £70 debit

balance at the end of the month. Emma asks what offer, £20/month. She tells the debtor that she will call through to the client to see if they will accept £20/month. She puts the debtor on hold and works an account from her list. She returns to the call and says: *Em: "the client are happy to accept that for a period of 6 months. Then we'll need to review your circumstances again in 6 months time with a view to increasing the payment"*. The debtor is grateful, as if Emma has done her a favour and persuaded the client to accept £20/month

- Emma spoke to somebody she went to school with once. She recognised the voice and saw that the address was local. Luckily he didn't recognise her though. The debtor agreed to come to the office and pay the debt in cash. As she knew him, Emma wouldn't go and meet him so asked him to leave the cash with reception.

- Dialler call. Woman answers and advises that the debtor moved out in April 2009. They give the forwarding address and mobile number so Emma sends a red letter to the new address and calls the mobile number to leave a message.

- Call received where the debtor has received an offer to pay 35% of the balance to settle the debt. The offer expired yesterday. Emma tops up the offer to the nearest £100 and says that she can take that. The debtor asks why they can take such big discounts: *Em: "because the account has been open for so long and now it is in debt recovery we can offer the discount just to close the account. It's better for us and it's better for you"*. As the account had previously been in a plan for £200/month, which the debtor didn't stick to, Emma can take the settlement balance of £1100 as her own so adds a C500 and takes the payment.

- After the call she says to me: *Em: "I don't know why we do such big discounts"* she convinced the debtor though

- Call received - Collector number S2. Emma isn't sure where it should go. She tries to transfer the call to Glasgow but it isn't one of their accounts. She transfers the account to Attachment of Earnings. Afterwards she explains to me that S2 is an AoE collector number but what confused her is that the account had not gone to legal action. She didn't think that an AoE could happen without the account being in a legal status. It must be able to.

- Call from a husky man. Wants to speak to a supervisor/manager. Emma asks for a reference number. He said she doesn't need one. She refuses to do anything without one so he gives it to her. She transfers the call to Jimmy. The caller has been continually receiving calls from SDR for a debtor that he doesn't know/hasn't heard of so wanted to make sure that his number was removed from the account.

- Call from a debtor who has been speaking to AutoCash and had agreed to pay £20/month. They refused the offer. The debtor has been in touch with AutoCash a lot about the issues with the account and issues with the car she purchased from them. *Em: "We can only move forward with it"* she can't talk about any issues the debtor has with the client, they are only there to move it on to get her paying and get the debt collected.

- Emma is working 10-6 today. The phones are busy between 5-6.

- Get a call from an automated dialling system offering to clear debt if it was agreed before 2007 - how ironic that they called a debt recovery agency?

- Call from a debtor. Emma does the I/E, £6,500 balance, has £150 going to other creditors each month. He asks what a minimum repayment would be. Emma says £50 a month, which he accepts. She advises that there will be a three month review on the account:

- *Em: "I'm kicking myself now. I should have asked for higher. It's my own fault. Shit. That's why I asked for a 3 month review"*

- As the debtor accepted the £50 repayment she suspects that they would have gone higher if she had tried. She'll try again in three months.

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## **Commission**

- Up to 105% of target you get 0.5% of your collections
- Up to 110% of target you get 1%
- Over 120% of target you get 1.5%
- If the department is not on target you get £50+ commission
- If the department is on target you get £100+commission

## **Escalated call - Passed to Emma**

- Lydia, who sits next to Emma, has a call that is escalating so she places the caller on hold and passes them to Emma as *"she can word things better than me"*
- I listened to the call with Sophie after it had finished.
- The call was from a solicitor acting on behalf of a "mutual client" (a debtor). He explains that the debtor has not received any notification from Posicard cards about a default notice and, therefore, SDR cannot sue (issue a CCCF) as the account is not in default. Sophie shows me on the debt system where you can see the last payment, this was July. All that has to be said is "the last payment received by Posicard cards was in July 2009. We have not received a payment since purchasing the debt so the debtor is in default and the legal action is correct"
- Lydia - what does she do?
  - Listens
  - Polite
  - Changes to be: *Sophie: "Argumentative"*
  - Becomes defensive
  - Doesn't look at the screen that tells her when the last payment is so instead just insists that they must have been in default otherwise Posicard would not have sent the account to SDR.
- Emma
  - Manages to stay calm
  - Firm & confident although she does begin to get wound up as the call goes on
- Sophie and I doubt that the caller is a solicitor. He is very argumentative and seems to just want to wind up Lydia and Emma, rather than being professional.
  - *Jimmy: "You can see how different collectors have different thresholds for what they'll put up with"*

2107 **Monday 30th November**

2108

2109 **Colin - Collections**

- 2110 • Monday morning. Last day of the month. Colin has 127 accounts on his list. He thinks it
- 2111 very high. He is working 10-6. He is in and logged on at 9:55 so starts working through
- 2112 his list early.
- 2113 • *Im: "Colin, are you on target?"*
- 2114 • *Co: "I'm about 6 grand behind"*
- 2115 • Alyssa's stats on the wall. £56k, target £60k.
- 2116 • Email goes round from Emma (T/L) saying there's no outbound dialling today. Colin &
- 2117 Imran made up
- 2118 • *Ke: "Why aren't you dialling? Because it's the last day of the month?"*
- 2119 • *Co: "Yeah, they know we all need to achieve our targets. Sometimes though, they*
- 2120 *just ask us not to dial"*
- 2121 • Odd - so they all know that the dialler doesn't get them anywhere yet they still do it.
- 2122 • By 10 Colin has his list down to 118, 9 done in 5 mins - good?
- 2123 • Colin gets an email fwd'd from the external email account (sent by a debtor) As its on
- 2124 his collector number it has been sent to him to sort out. Email asks SDR to call debtor.
- 2125 Colin makes his account notes before calling her.
- 2126 • Colin holds an account on his list and notes it with:
- 2127 • HELD TO SEE IF PYMT RECD THEN i16 PIF
- 2128 • Account held to see if payment is received in full then update payment plan to
- 2129 reflect payment in full
- 2130 • Colin gets a call from a debtor wanting to make a payment. Colin advises that there is a
- 2131 bailiff outstanding so she needs to call the court to make a payment. He gives her the
- 2132 number to call and carries on reviewing the accounts in his list. She repeats the
- 2133 number back, to check its correct, but as Colin is reviewing his accounts now he
- 2134 doesn't notice that she misses a number off, he replies to her *"yes, thats correct"*
- 2135 • *Im: "She's just been crying at me"* talking about a debtor he has just been on the
- 2136 phone with
- 2137 • Sadie is writing the team stats on the whiteboard. She removes all of the target stickers
- 2138 except Alyssa's as she knows that Alyssa will be on target

Collector	Achieved	Target	Left to Collect
Alyssa	£63,516	£60,042	-
Colin	£45,981	£55,912	£9,931
Ellen	£47,859	£64,400	£16,541

- 2139 •
- 2140 • Email from EmiSo: *"lists need to be clear by the end of the day as its the month end"*
- 2141 • *Co: "It's going to be a busy day today Keith!"*
- 2142 • Colin sending a letter, he types it into the system then copies and pastes the text into
- 2143 Word to spell check it. Otherwise, if he were to send it with spelling errors, it would
- 2144 come back to him.
- 2145 • Ellen doesn't think her stats are correct, she doesn't think she should have £16,000 left
- 2146 to collect still. She talks to Emily and asks her to check for her
- 2147 • Colin gets an email from a student at Cambridge university who had "forgotten" about
- 2148 her debt. He laughs that she'll put all her work in for a degree and then go and try and
- 2149 get a job with a CCJ.

2150 • Home Credit Direct call (debtor has 3 accounts). Only income is benefits. Colin runs  
 2151 through income/expenditure with her and she has a monthly deficit. She offers £10 a  
 2152 month.

2153 • Replying to the Cambridge student, Colin writes the email and sends it to Emily to  
 2154 check before sending. He offers for her to pay the full balance before 9th December to  
 2155 have the CCJ removed (as it will be within 30 days of judgement being entered). Colin  
 2156 does this for all of his accounts that have gone legal. He sends a non-standard letter  
 2157 offering to have the CCJ removed if they pay the balance. Sometimes they call and pay  
 2158 it. Bonus if they do. *Technique to get a full balance payment.*

2159 • Imran gets his list on Wednesday (02/12), it gets built for him on 01/12 and then is  
 2160 available to work on the 2nd. For December he only has an 80% target.

2161 • Imran gets one of Alyssa's accounts that was previously paying £10/month. Imran does  
 2162 i/e with them and it is a debit each month so he agrees a repayment of £1/month.

2163 • *Ke: "It's one of Alyssa's accounts. She won't be happy"*  
 2164 • *Im: "Shit"*  
 2165 • *Co: "Haha, tell her"*  
 2166 • *Im: "I'll get her to put it into my list when I get it"*

2167 • Colin gets a call - debtor has cancelled DD by accident. Colin gets her to pay £50 on  
 2168 her debit card (instead of the £30 that the DD has been) and sets up the DD again for  
 2169 £50/month to clear the balance in 4 months. As Colin has had the payment on this  
 2170 account increased he gets the C500 and reassigns the account to his list so that the  
 2171 future payments go onto his stats.

2172 • *Co: "Who gets to see these notes? Do you show them to Amelia?"*  
 2173 • *Ke: "No, they're just for me. Once they're all typed up and I've changed everybodys  
 2174 name in them then they get shown to Carolyn the Ops Director"*  
 2175 • *Co: "Carolyn Booth?"*  
 2176 • *Ke: "Yeah, then she can ask me to take anything out that makes the place look bad.  
 2177 But other than that its just me"*

2178 • Imran tells Alyssa about the £1/month account on her list. She laughs and tells him not  
 2179 to worry - is she just being polite? Alyssa has previously reassigned accounts like tat to  
 2180 the collector who did it. Imran offers for her to do it once he gets his own list.

2181 • Home Credit Direct account on Colin's list. Paying £3/week instead of £5/week. Colin  
 2182 notes it saying: *WHY IS DTR PAYING £3W INSTEAD OF £5W?* Then puts the account  
 2183 into Phone Mode. It'll then get picked up by the dialler and another collector will call  
 2184 them to ask

2185 • *Ke: "If that want Home Credit Direct would you have called now rather than leaving  
 2186 it to go into the dialler?"*  
 2187 • *Co: "You're not gonna get anywhere with £3. Not worth the effort so I'll put it in the  
 2188 dialler and spend time on something else"*

2189 • Call with £4431.89 debt. Takes i/e details, sounds like debtor is making up figures.  
 2190 Colin agrees a payment plan of £100/month, gets debtor to pay the odd balance of  
 2191 £31.89 today then gets him to send a cheque payment of £100 before the end of  
 2192 December then he will send out Giro slips (no bank account for DD)

2193 • *Co: "I can tell he's lying but theres nothing I can do"*

2194 • Call from a local council (AutoCash account) to report that a car has been abandoned  
 2195 that has an outstanding finance agreement on that SDR now have. Colin doesn't know  
 2196 what to do so asks Emily, explains above. *Ra: "we only have the finance on the  
 2197 account, we have nothing to do with the car. She will need to ring Welcome head  
 2198 office, not just the branch where it was agreed"*. Colin tells the caller that. She tells him  
 2199 that they suspect that the owner has gone abroad - nothing that Colin can do with that  
 2200 information

2201 • What'll happen next - SDR will be unable to collect if she has gone abroad so  
 2202 the debt will go back to AutoCash  
 2203 • 12:25 - Colin's list at 77  
 2204 • 12:28 - Colin's list at 71  
 2205 • 12:35 - Colin's list at 62  
 2206 • Legal account on his list has missed payment. Colin sends a C66:  
 2207 • *Ke: "What's a C66?"*  
 2208 • *Co: "It's a threatening letter, post legal action as they're not keeping to their court*  
 2209 *plan. They respond to that letter"*  
 2210 • Next account on his list:  
 2211 • *Co: "Doorstep it. Three thousand pounds on my list and they haven't paid since*  
 2212 *May. Doorstep"*  
 2213 • If an i662 comes back (post pre-bailiff) and there aren't any telephone numbers and  
 2214 you have written to them with no reply then you can now send a manual bailiff which  
 2215 can be for the full balance.  
 2216 • On his list, Colin gets 5x Paper Tree accounts in a row. Sends them all to doorstep.  
 2217 One has a phone number so he calls and leaves a message. Whilst he is leaving the  
 2218 message he has already noted the account and is reviewing the next account on his  
 2219 list. Message is:  
 2220 • *Co: "Could Mrs Cox please call Colin on 01484 471426. It is important that this call*  
 2221 *is returned as soon as possible"*  
 2222 • 1305 - Colins list at 40  
 2223 • Call from debtor. Account balance is £3614, accept £2350 to settle. Colin can't accept  
 2224 on his own so speaks to Patrick (T/L) to authorise. He explains to the debtor that he  
 2225 has spoken to his supervisor and that they are happy to take the payment as the full  
 2226 and final settlement. The last collector had told the debtor she would accept £2701 and  
 2227 put a C500 on for this amount. The debtor says that they didn't agree that amount  
 2228 (therefore the C500 shouldn't have been added). Colin cancels her payment plan and  
 2229 takes the payment as an i100. He checks with Alyssa that it was the right thing to do.  
 2230 She agrees. *Co: "It's called renegotiation, haha"*  
 2231 • I ask about Colin's ability to "steal" accounts based on increases  
 2232 • *Ke: "If you'd increased that payment from £20 to £27.82 would you get that on your*  
 2233 *list?"*  
 2234 • *Co: "No, they'd need to be paying £27.72 every month."*  
 2235 • Should have been dialling from 1230-1330 and 1500-1600 today. Not as per the email  
 2236 this morning. *Co: "Thank God!"*  
 2237 • Certain accounts (Home Credit Direct) you can't do Experian checks on them. Colin  
 2238 finds one where its been done so tells Sadie, who did it, she souts back over:  
 2239 • *Sa: "It [the system] shouldn't have let me do it then!"*  
 2240 • *Co: "True"*  
 2241 • *Ke: "Why can't you do an Experian check on them?"*  
 2242 • *Co: "Don't know. It costs us to do an Experian check. Probably not worth it."*  
 2243 • Account in court order arrears (flashing at Colin) so he can take the £50 payment as an  
 2244 i100 and then he gets all future payments when he resets the DD  
 2245 • *Co: "Alyssa, who do I chase up for an i860?"*  
 2246 • *Al: "Audrey Sneddon. What kind is it? 11 or 11P?"*  
 2247 • *Co: "11P"*  
 2248 • *Al: "That's negative. P for positive means negative and 11 means positive"*  
 2249 • Colin gets an account that has been written off as code 9:  
 2250 • *Co: "Alyssa, whats code 9?"*  
 2251 • *Al: "A write off code?"*  
 2252 • *Co: "Yeah, I66, write off code 9"*

2253 • Al: "Don't know"

2254 • Co: "Ellen, whats write off code 9?"

2255 • El: "Don't know"

2256 • Ke: "So does nobody know what it is?"

2257 • Im: "No"

2258 • Ke: "Is it not one of your sheets Imran?"

2259 • Im: "Oh yeah" refers to his sheet "unsuccessful legal action"

2260 • Co: "Whats that?" checks his own sheet "it's not on my sheet"

2261 • Im: "Must be a new one"

2262 • El: "Colin, its like 2 but new"

2263 • 15:11 Colin's list is clear. He starts on his post

2264 • Im: "Someone's rang me and put me on hold"

2265 • Co: "Hang up. Take another call thats paying you"

2266 • After taking security details from callers, Colin asks "how can I help"

2267 • Negotiates payments for 4x linked accounts, offers 85% for each of them then rounds it

2268 up to the nearest £5. He stresses to the debtor that when she calls to make the

2269 payments that nobody should make her pay more, if they do then she needs to ask to

2270 speak to Colin. This is so that they can't get a 5% increase and steal his payment. The

2271 total for all 4 of the accounts is £1500

2272 • Colin has reminders set up on Outlook to check payments that he has been promised

2273 by the end of the month (today). One has been stolen, another has come in for £410.

2274 He does this after his list & post are done.

2275

2276

## 2277 Monday 7th December

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### Kevin - FSU

- Working at SDR since September 2009, 3 months. Prior to that, he has been working abroad for 2 years, bar work. Came home as he needs a steady wage.
- Call - Mrs, Mr has asked her to call, says that SDR have called her. They haven't. NO account notes to say. Mrs is paying SDR £1/month by DD.
- Working the list that have been emailed out by the team leaders. When he gets an account with an insufficient payment then he fills out the spreadsheet for the third party that are managing the account. The spreadsheets goes to them. He needs to fill out the SDR reference, customer address, reason for query - i.e. Insufficient payment
- Sphere Loans call - customer thinks she has paid off the loan. Wants to know what the original agreement date was. Kevin tells her: *"we don't have that information"*. Zoe (sat next to Kevin) tells him where to find the info. He does, and goes back to the customer with it. He doesn't sound very confident on the call or with the information that Zoe has found for him, the customer is very much in control and angry as she thinks she has paid off the loan. She wants to know where the balance has come from Kevin doesn't know. He puts her on hold and he asks Zoe. She tells him to go on to see payment history screen, there are 3x missed payments, which makes up the balance that she owes.
  - *Kev: "I was just like that 'just pay it off and stop moaning about it'. Zoe, I didn't know about F17. She says 'its funny how you didn't have the information and then you found it'. I said 'I asked a colleague, she goes yeah, yeah'"*
  - *Zo: "You can't be expected to know everything about every account can you?"*
- On his desk, Kevin has a set of rules pinned to the divider, e.g.:
  - 10 - Can't change the payment date
  - 19 - Can change the payment dateUnder each one are the available codes you can use, and auto codes that the system puts on so you know what to look out for.
- Kevin's headset has 2 baubles cellotaped to it, one red and one gold. Round the desks there is tinsel and baubles. There are 2 Christmas trees in the office. Natalie's headset has tinsel over the top and a bauble hanging off the mouthpiece.
- Kevin tries to get a payment increase on the next call from £35 to £39. Customer doesn't go for it though
  - *Kev: "That woman's done my head in"* (Sphere Loans caller above).
- Kevin tries for an increase, normal payment is £40/month, gets increase to £50.39, he's made up:
  - *Kev: "Nice one. That's when the art of blagging comes into place. Should have tried to get a DD out of him. Never mind, I got an increase off him. That £50.39 will go onto my stats now then. The majority of the time they are just paying £1 a month so you won't get an increase 'I'm not paying £1.50'. If they've got a bit of money to play with then you're OK trying then"*
- Balance of £1358.80, payments of £40 a month. *Kev: "Just to update the balance would you be able to pay £58.80 today. That way you won't end up with an odd payment at the end"*. The customer refuses as it's coming up to Christmas.
- November's figures come out. Grace's team were on the to but then Gavin (on Brooke's team) noticed that a £5,000 payment that he'd taken wasn't on his teams stats. He flagged it up, they added it to his stats so his team came top & Gavin got into the bonus pool and got £150.
- Call with lots of confusion. Customer has moved so the DMC quotes the new address instead of the old one. Kevin takes the new address to check and update the system. He searches for the new one using Fastrack but can't find it. He takes the postcode

from the DMC 3 times but is still unable to find it. He confirms the balance to the DMC and agreed payment of £122.22. The DMC queries the balance thinking it is low at £1600, should be about £9000. Kevin advises that the £9000 balance account is the cross-referenced account. The DMC have been sending the £122.22 payments to the wrong account to Kevin agrees to have them moved across. He needs to fill out a paper form with both of the account references on and the payments that need moving, he takes this to Brooke (T/L) to be authorised and then takes it down to the cash office. Info included on the form are:

- Date
- From account number
- If unclaimed, from which year?
- To account number
- Type of payment
- Amount
- Reason for transfer
- Signature of supervisor

To find the address he searches for the postcode that the DMC gave him on Google Maps and then updates the system with them.

- Gets email from Amelia about the Christmas party on Friday.
- Zoe receives a letter. Debt of £243, customer wants to pay full & final settlement of £30 and then have her credit file updated saying "settled in full". Kev: *"It's a joke"*
- Sphere Loans call like earlier. Thought she'd paid it off in July. Last payment received in June. Kevin tells her that the balance is £87.86. She makes payment and clears it. He doesn't use F17 like he was shown by Zoe. He doesn't need to as she didn't dispute anything. Agrees to send a confirmation letter. He does yt doesn't change the name on the letter. I notice it when he prints it out so he changes it and reprints it. Then he passes it to Grace to check and sign and post. She needs to check all outgoing post.
- Zoe working through her post, done most of it. Kevin is still still working on the lists they were sent this morning. He isn't as quick as Zoe
- Customer calls, has £26.64 balance, usually takes £65/month. Not on DD, paying by DC but customer says she doesn't call each month. Kevin doesn't understand how she can be paying by DC each month but not calling up. He asks Natalie:
  - *Nat: "Go onto F6. She's making payments by automatic card payments. Tell her well cancel the automatic payments and she'll have to call and pay the £26.64 when its due."*

Kevin repeats this to the customer.

- Call - unable to find the customer. Tries account number, postcode, surname, nothing. She tells him that she was told to call Passion Finance by Posicard. Nothing further Kevin can do, advises her to try Posicard again.
  - *Kev: "Natalie, you know on an FSU account, the DD hasn't gone through. Should I send a letter or five them a call?"*
  - *Nat: "Up to you. If you call and they pay then you can get an i100 and can set it up again."*

Kevin tries calling but customer isn't there.

- Call - wants a copy of all statements for their divorce case. Kevin rolls his eyes. He tells the customer that he'll get it. He asks Natalie what to do:
  - *Nat: "You need a statement of account. You should have a file called CL Statement of Account"*

Kevin finds the spreadsheet. He has to copy data from the system into Excel including:

- Original Debt Value
- Amount Paid

2381 • Fees  
 2382 • Current Outstanding Balance  
 2383 • Itemisation of payment history  
 2384 Natalie points and tells him each piece of information that needs copying from the  
 2385 system and where it needs to go on the spreadsheet. Call comes through and  
 2386 interrupts him.  
 2387 • Third party call  
 2388 • Kev: *"Third parties do my head in"*  
 2389 • Ke: *"Why?"*  
 2390 • Kev: *"They call and ask stupid things. We've sent a letter saying 'offer accepted'*  
 2391 *and then they call and check. Especially when I'm in the middle of a statement of*  
 2392 *account. And they always ask if the interests frozen. Its always frozen"*  
 2393 • Frustrating  
 2394 • He goes back to doing the statement of account with Natalie's help, pointing and  
 2395 instructing where to go and what to copy and paste  
 2396 • Call to pay £10, balance of £1255.48. Kevin asks for £15.48 to round off the balance,  
 2397 customer asks *"can I do it after Christmas?"*  
 2398 • Statement of Account ends up taking 30 mins to complete in between calls.  
 2399 • Zoe gets a letter from a Christian Foundation asking them to stop action and not to  
 2400 demand payments. The debt has been written off as a goneaway. Now that the Chris  
 2401 Foundation have been in touch SDR now have a new address so the debt has been  
 2402 written back on and they will try and collect it. How ironic. Christians tried to help but  
 2403 have hindered.  
 2404 • Kevin is writing a cover letter for the SoA's. He has to get it checked by Grace. He re-  
 2405 does it 3 times before its OK to send  
 2406 • Zoe tells me how she emails Grace at the end of each day with the amount of post that  
 2407 she's done and the amount that she is carrying forward to tomorrow. Kevin has 4  
 2408 stacks of 10 pieces of post on his desk. So far, (time 15:11) Zoe has done about 30  
 2409 pieces.  
 2410 • Email from Grace "Daily Work Situation". Completed post so far this month:  
 2411 • Kevin - 126  
 2412 • Zoe - 202  
 2413 • Pass the Parcel. Grace shouts across the department: *"If you take any debit card*  
 2414 *payments over £100 then you get to take a layer off the parcel"*  
 2415 • Call for £5/month payment. Balance is a square £4230. 2 months ago payment was £8  
 2416 to round off the balance - somebody else got their 5% increase. Kevin asks them to put  
 2417 the account onto DD and they do. He'll get the first 2 DD payments, £10  
 2418 • Account in doorstep. Needs to put it back into the main debt system. Kevin tries C606.  
 2419 Wrong. Checks his notes, needs to do C744.  
 2420 • Post from Patrick Carmichael (Debt Management Company) to say they're no longer  
 2421 dealing with the account. Kevin notes it. Account has been settled in full, still need to  
 2422 note it anyway.  
 2423 • Next post same as above but has an outstanding balance. Kevin notes it and then  
 2424 routes the account onto the Legal Collections list. It'll be distributed onto a Collector's  
 2425 ID tomorrow  
 2426 • Call from a customer who wants to amend DD details. Kevin doesn't know so asks:  
 2427 • Kev: *"Natalie, what ode is it to amend Direct Debits?"*  
 2428 • Co: *"i126"*  
 2429 • Getting through his post piles: Kev: *"I'm bored now"*. ½ way through, still has 2 x piles  
 2430 to go.

- 2431 • Call to pay £5. Missed November's payment. Kevin asks if she wants to pay £10 now  
2432 to bring it up to date and then gets his DD from January. Balance is £482. On his stats'  
2433 he'll get:  
2434 • £10 i100 for today's payment  
2435 • £7 DD in Jan rounds off the balance  
2436 • £5 DD in Feb  
2437 • Buzz at 1640, back at desks for 1649.  
2438 • Working through his post, they all seem to be income & expenditure breakdowns.  
2439 Repetitive and tedious.  
2440 • Call - notes say settlement figure is £3012 so Kevin gets excited, huge payment  
2441 coming in. As the conversation goes on they are only offering £500 as a final  
2442 settlement. They are going to send a letter in to explain and offer it. Kevin is gutted as  
2443 he thought he had a big payment coming in. The £500 offer was declined when it  
2444 arrived.  
2445

2446 **Buzz - 1640 (10mins)**

- 2447 • Whole team together, Grace calls them round  
2448 • Updates on service:  
2449 • 2 weeks behind on post  
2450 • Only 2 calls dropped since 1st December  
2451 • Messages she is delivering:  
2452 • Doing well for post today: *Gr: "Thank you"* tries to motivate, make them feel  
2453 appreciated  
2454 • Going to have random daily competitions for peoples collections throughout  
2455 December  
2456 • Last months top team was the Mighty Ducks. Not good, Grace's team  
2457 (Transformers) need to be back on top.  
2458 • Take care with your non-standard letters  
2459 • Fire drill. *Gr: "If there's a fire, where do you go? Out of the back door and head to*  
2460 *point two"*  
2461 • *Gr: "Me and Isabella will both be out of the office tomorrow and Wednesday. Brooke*  
2462 *will be on her own so don't pester her. Don't stress her over figures. They'll come*  
2463 *when they're ready. Just work dead hard and do as you're told."* She then jokes  
2464 about coming in l they're "naughty" with a belt. Everybody laughs. They all get on  
2465 well.  
2466 • Reminder that there is an advent calendar for everybody to open.  
2467 • Moved around the desks for the buzz - map in my notes.  
2468 • Whilst everybody is laughing, Isabella asks them all to keep quiet as she's still working.  
2469  
2470

2471 **Monday 14<sup>th</sup> December**

2472

2473 **Thomas - Collections**

- 2474 • Debtor calls to pay £20. She asks why, when she called on Saturday, she couldn't get  
2475 through even though she has been told that they're open on a Saturday. Thomas tells  
2476 her "*Not sure why that was*" - the place was shut on Saturday because it was the  
2477 Christmas party on the Friday night
- 2478 • Does a screen dump as the notes screen is full "*I hate doing scree dumps*"
- 2479 • Debtors date of birth is 1937 so he doesn't have to ask whether they're employed or  
2480 not as they're over 65 so you assume they're retired and just earning pension
- 2481 • Thomas started in April 2008. He was made redundant from another debt recovery  
2482 agency in January 2008
- 2483 • Acc with a £13k balance, first call from debtor so Thomas explains where the debt is  
2484 from (Welcome) and then asks if he can clear the balance. Can't. Is a plasterer, has  
2485 had is driving license disqualified so has no income. Thomas accepts £5m payment  
2486 whilst he gets back to work, he is due to get his license back in January
- 2487 • Call, debtor has just been called by SDR. Thomas takes old and new postcode but  
2488 can't find anything. Checks to find the account by the telephone number that the debtor  
2489 was called on. Nothing. Debtor says that the message was left my JEmma. Thomas  
2490 checks on the "Lewis Group Training and Information Resource" where there is a  
2491 "message centre" which is updated each time the dialler registers that a message has  
2492 been left. He searches for JEmma's messages and gets the account details that way.  
2493 The account is a Flints store card which was written off in August 2007 and then written  
2494 back on in November 2009. The debtor went bankrupt in July 2007 (hence the write  
2495 off). Thomas apologises for JEmma's call and emails the account details to Jimmy to  
2496 ask him to write the debt off again as the debtor is bankrupt.
- 2497 • Caller (DOB 15/05/1949) no DOB on the account. Thomas asks, she gives 15/5/49 but  
2498 he doesn't update the account. Debtor doesn't know where the debt has come from  
2499 (£2000 outstanding from an GRIFFIN-CITY BANK current account). She says she  
2500 doesn't deal with the finances, her husband died 12 months age. It is a joint current  
2501 account, now that he has died the responsibility for the debt passes to her. Thomas  
2502 agrees to request the original agreement from GRIFFIN-CITY BANK.
- 2503 • Call, debtor has paid in full but has now received CCCF. Thomas tells her to ignore the  
2504 form and letters She should have been told this when she PIF, so as to prevent a  
2505 repeat call.
- 2506 • Thomas's target: £53346, Collected: £46959. He only needs £6387 for the full target  
2507 but has 2 weeks to collect it. He's been lucky, got a £10k PIF and a £2k PIF. He has a  
2508 list of C500's, some are £1200+, so he can chase any payments that haven't come  
2509 through yet.
- 2510 • Emma's target: £53820, Collected: £28732... ½ way there, ½ way through the month.  
2511 Must ask her about the £6k returned cheque.
- 2512 • Thomas gets a call to PIF but the l66 is still outstanding so he has to transfer the call to  
2513 Belfast. He's gutted as he is missing out on the PIF for his stats. He had a similar  
2514 situation a couple of months ago with a £7.5k balance.

2515

2516 **Emma**

- 2517 • £412 bonus last month for her collections. She's not convinced that she'll get a bonus  
2518 this month as she is on target but not exceeding it like she was last month. Also, she  
2519 has a week booked off over Christmas so she isn't sure how close she will get to her  
2520 target - targets aren't adjusted for annual leave

2521 • Call. Debtor's Mr made redundant, balance of £55. Usually paying £55m. Goes through  
 2522 full i/e, agrees £10m with a view to PIF ASAP. Whilst taking the i/e the debtor had an  
 2523 attitude:

2524 • *Dbtr: "Do you want me to carry on?"*  
 2525 • *Em: "Yes, everything you pay out"*

2526 • After the call:  
 2527 • *Em: "She was a cow"*

2528 • Call from debtor's mum. Debtor is 13 years old. Next account taken out online. Mum  
 2529 can't believe that Next have allowed them to open the account. DOB on the debt  
 2530 system is 09/11/1986 so debtor must have lied about their DOB. Mum is to complain to  
 2531 Next (not sure on what grounds as the account was opened fraudulently). She gives  
 2532 Emma her DC details for the payment to be taken on 30/12/09

2533 • On dialler - 55 minutes and no payments. Call, voicemail, hangs up  
 2534 • *Em: "You know that we don't leave messages in the day"*  
 2535 • *Ke: "Yeah"*  
 2536 • *Em: "Just in case you thought I was slacking, haha"*

2537 • Emma works through her post as she is on the dialler, in between calls.

2538 • Call. Account was set up fraudulently. Another collector is in the account so Emma  
 2539 can't get in. The account is an archive account. I suggest that Emma tries to examine  
 2540 the account in archive (read only). She does and gets in  
 2541 • *Jimmy: "Is he telling you how to do your job?"*  
 2542 • *Em: "Yeah"*  
 2543 • *Jy: "Why don't you swap seats?!"*

2544 • On the account, another collector is having the CCJ removed as it was set up  
 2545 fraudulently by Flints. The debtor has sent a letter, Emma confirms that it has been  
 2546 received today and that it will take a few weeks for the CCJ to be removed as the court  
 2547 needs contacting and then they need to contact Experian.

2548 • Very noisy in the office today, struggling to hear callers. Emma holds the microphone  
 2549 from her headset as close to her mouth as she can to make sure that the debtors can  
 2550 hear her.

2551 • Debtor calls to pay £125 CCJ payment. Advises that she is borrowing money from a  
 2552 family member and will be able to clear the £1400 balance by the end of January.  
 2553 Emma advises that that's fine but the CCJ will still remain on her credit file for 6 years.  
 2554 She advises that to have the CCJ removed then the balance will need to be cleared by  
 2555 20<sup>th</sup> December (one month after the judgement was entered).

2556 • Confusion over C500's. A C500 should be used when a debtor promises a payment.  
 2557 Emma has found an account where the original collector's C500 has expired so she  
 2558 send a non-standard letter saying 'we need £xxx by xx/12/09'" and then C500 it again.  
 2559 Emma doesn't think that its right. As it happened, the debtor didn't pay within the new  
 2560 time frame so the collector didn't receive the benefit. However, by doing that they have  
 2561 delayed the CCJ from being entered (L5) by a month.  
 2562 Emma asks Henry if it is allowed. Henry comes over and looks at the account. He  
 2563 doesn't see why its wrong as, if the non-standard letter prompts payment then C500  
 2564 will be honoured. However, if it doesn't (as in this case) then it just delays judgement  
 2565 • *He: "It isn't wrong, there aren't any rules about it"*

2566 • Raffle - tickets are given for payments in full. The top three raffle prizes are worth over  
 2567 £150 each

2568 • Week one - one ticket for each PIF over £100  
 2569 • Week two - one ticket for each PIF over £150  
 2570 • Week three - one ticket for each PIF over £200  
 2571 • Week four - one ticket for each PIF over £250

2572 • Santa's Little Helper Game - 'win a fantastic prize'. Need to get either:

2573 • 10x 10% increases  
 2574 • 10x DD conversions  
 2575 • 1x £5000 payment  
 2576 • 2x £1000 payment  
 2577 • *Victoria: "I'll tell you something about this job, it's all luck."*  
 2578 • Time drags on the dialler. Leave lots of messages with people (not voicemail). No  
 2579 payments have been taken in either of the hour sessions on the dialler today.  
 2580 • Dialler call. Debtor had already called and spoken to someone ½hr ago. Emma  
 2581 apologises for calling again.  
 2582 • Post. Gets post from a DMC. Currently on Emma's collector number (hence Admin  
 2583 delivering it to Emma). She i25's the account to P2 (for FSU) and then puts the post in  
 2584 her outbox to be sent downstairs.  
 2585 • Tuesday is Big List Day, lots of accounts need to be reviewed  
 2586 • Diary dates from Saturday/Sunday/Monday come onto your list  
 2587 • Payments from Doorstep for the last week get loaded  
 2588 • Call. Account is in doorstep  
 2589 • *Ke: "Why, if the account is in Doorstep, do you have to ask for it back rather than*  
 2590 *just changing the collector number?"*  
 2591 • *Em: "Because if they don't get told that we're taking the account back then they'll*  
 2592 *still send a doorstep collector round. And if the account's written off then we don't*  
 2593 *want that*  
 2594 • Lydia (sat next to Emma) has a debtor on the phone, she puts them on mute:  
 2595 • *So: "I tell ya, give me strength. He's just said 'reference number 7093 and then one*  
 2596 *of them sloping things'"* (meaning a forward slash)  
 2597 • There are 10 incoming calls queuing (all debtors, potentially calling to make a  
 2598 payment). Jimmy's whole team (10+) are sat waiting for the dialler to connect them to  
 2599 an outbound call.  
 2600 • This is why they think the dialler is pointless.  
 2601  
 2602

## Friday 17<sup>th</sup> December

### Collections

- Just been to say hello to & Alyssa. Both on target, Imran is doing well, first time he has had a list to work.
  - *Sadie: "He would've got stick off us if he hadn't been"* (doing well)
- Sadie has collected more than Alyssa so far this month. I ask why.
  - *Al: "Don't even ask"*
- Alyssa had agreed with a AutoCash debtor to pay the £4k balance by a certain date to avoid a CCJ. The debtor calls to pay and gets told that they're too late to avoid the CCJ (incorrect info, they were within time). Now the debtor has the CCJ and is paying monthly towards the debt and Alyssa has £4k off her collections. She's livid.
- When Alyssa told the collector that they had given the wrong information, they called the debtor back to say that they had given incorrect info but the debtor wouldn't believe them then.

### Trainers Meeting with Gillian, RE: Induction Training Programme

- Meeting to discuss the induction training programme that new starters see on their first day. Henry and Aaron (trainers) and Gillian (manager). Sophie is off sick.
  - *Gi: "So this is what new people will get following their walk around the building?"*
  - *He: "Yeah. There was: Intro to Legal; Intro to Debt; Intro to CCJ. The idea is that we put them all together instead of having a load of bitty presentations"*
- Gillian's concern is that the new starters don't use the debt system early enough in the training.
  - *He: "We currently have a mass of slides, it needs to be split into days and sessions and where we can slot in post activities for them"* so that they are using the system with real live accounts
  - *Gi: "They need to be learning what they've been trained rather than being trained and then forgetting it"*
  - *Aar: "Because that is what they do. They forget by the time they go onto the phones"*
  - *Gi: "OK, so you've got a new set of people, tour of the building and then...?"*
  - *He: "Start with ice breaker and coffee, go round building and then cme back to the the training room to start the training"*
- Title of the ppt presentation is "Introduction to Debt Collection at The Lewis Group". There are a number of small aims, centred around how debt is collected. Next slide, 9 objectives - woah, baffling.
  - *Gi: "Some of these need rewording"*
  - *He: "I'd want to split it, to have an itinerary, an agenda for each day"* Henry seems to be chairing the session
  - *Gi: "It's crucial that we start with who our clients are and how we get debt"*
  - *He: "Absolutely, wnats to have info on jargon"*
  - *Gi: "Yeah, we lost a lot of jargon, we don't even realise"*
- Slide:
  - What is credit?
  - Why do accounts come to us?
  - Broken arrangements - how credit becomes debt
    - *He: "This is all out of 'Intro to Debt'"*
    - *Gi: "Doesn't mean it doesn't need tweaking though. Do you have exercises planned to go into them?"*
    - *He: "We don't"*

2654 • Gi: *"It [the training plan] needs to be robust enough for someone external to come in*  
 2655 *and pick it up"*

2656 • Aar: *"I think we should break it down and say 'we need to put an exercise in here'"*

2657 • Marketing presentation.

2658 • Aar: *"Are we doing this or are they?"*

2659 • He: *"They come in at the minute"*

2660 • Gi: *"They have their own presentation don't they?"*

2661 • He: *"Yeah, I thought we could amalgamate it"*

2662 • Slide about clients

2663 • Gi: *"Do we talk about Passion Finance? Who they are?"*

2664 • He: *"We do, from our own knowledge"*

2665 • Slide about who SDR are regulated by

2666 • Gi: *"It says on there we're a member of the CSA. Do they get to know who they are*  
 2667 *and why we need to be a member?"*

2668 • He: *"That's in with the company induction before the walk around"*

2669 • Gi: *"Need to put something in about treating customers fairly"*

2670 • Slide - Your Workload:

2671 Explain review list/post/telephone

2672 Autostack & how it works

2673 • Ke: *"Do you explain that the autostack changes depending on the client?"*

2674 • He: *"Yes"*

2675 • New starters start doing 9-5 and then move onto the shifts with their teams. They don't  
 2676 follow practice straight away.

2677 • Slide 6 - Our Systems

2678 • Gi: *"So would you start that 'Our Systems' on day two?"*

2679 • He: *"At the minute we spend most of the day doing system stuff"*

2680 • Gi: *"Absolutely"*

2681 • He: *"Yeah, bring post up"*

2682 • Gi: *"Get them putting reference numbers in and flicking round the screens"*

2683 • He: *"We rotate it around each of us because it's a ball ache"*

2684 • Aar: *"Yeah, we had it to be honest?"*

2685 • Gi: *"So do you do ice breakers and throw sweets around and stuff? Could you not*  
 2686 *do 2x mornings and then something in the afternoon to keep them awake?"*

2687 • Aar: *"We need to show them where their desk is. Get them used to sitting there"*

2688 • Gi: *"We're getting that training bank"*

2689 • He: *"We do a 'meet the team' session"*

2690 • Gi: *"They need to meet their teams as soon as possible"*

2691 • Aaron is concerned that people don't know where their desk is when they start and that  
 2692 they come up to the training room as a norm

2693 • Gi: *"You need to make sure they know they should let the system do all the work.*  
 2694 *We are just here to collect verbally. They need to be aware of when to let go and*  
 2695 *refer it back to the system to do it itself"*

2696 • Aar: *"Need to know that instructions that they'll see will be different to the autostack*  
 2697 *so they're used to it as they don't always understand."*

2698 • Gi: *"You need to make sure they they know that if something isn't collecting they*  
 2699 *need to refer it back to the autostack to get rid of it out of their list and get new*  
 2700 *accounts in"*

2701 • As Aaron and Gillian are talking, Henry updates the ppt slides.

2702 • Slide about F2 and F15 screens and the legal line. The slide says that you can  
 2703 threaten legal action

2704 • Gi: *"Sounds hard saying 'threaten'"*

2705 • Unsure whether to train pre-legal information before legal. Aaron thinks they should  
 2706 train Pre-Legal before Legal as Pre-Legal is more complex and has more possibilities  
 2707 where L is more structured and straightforward.

2708 • PL and L have recently merged. Aaron tells us how the legal collectors doing pre-legal  
 2709 work struggle compared to the pre-legal collectors doing legal work.

2710 • *Gi: "I don't like the word 'threaten'. We always say 'we may refer'. They can say 'we*  
 2711 *will take you for legal action' on the phone if they know that 'if you don't do what I'm*  
 2712 *saying then legal action will happen'"*

2713 • *He: "Show them how a pre-legal account will look on the system and get them*  
 2714 *some post to do for it."*

2715 • *Gi: "They know that they do the three strands of their work." (Calls, post, list)*

2716 • Slide - Legal accounts

2717 Slide says "summons". Gillian laughs, Henry updates it to "claim form".

2718 Explains what a CCJ is.

2719 Explains who Harold Emory are and how they fit in with SDR

2720 Aaron wants to get it across that it is a good commercial decision to sue sometimes.

2721 • *Gi: "This needs to go into the pre-legal piece so they know when and how they can*  
 2722 *use. What to look for. All accounts that get sued are done by a collector, referred to*  
 2723 *a team leader*

2724 • Activity - CCJs & CCCFs, admission activity.

2725 • *Gi: "So do you do legal before pre-legal?"*

2726 • *Aar: "Keith, what do you think?"*

2727 • *Ke: "I'd be inclined to have it as an account lifecycle as its running before you can*  
 2728 *walk. You say 'this is what happens when you sue' but don't explain what happens*  
 2729 *beforehand"*

2730 • *Gi: "A lot of processes are the same, like Goneaway or Payment Slips so you could*  
 2731 *do that as a bulk thing and then go into pre-legal and legal?"*

2732 • *Aar: "We've thought about giving them their own lists so that they can do account*  
 2733 *reviewing as well as post. So if they send payment slips and they don't pay they*  
 2734 *have to think what to do next?"*

2735 • *Gi: "Gets them using the system and seeing legal and pre-legal screens. I don't*  
 2736 *know if that would confuse them though."*

2737 • *Ke: "But thats the way it is down there, you can swap the two between post and*  
 2738 *calls to its more 'real world'"*

2739 • Slide - Payments & Payment Plans

2740 • *Gi: "Our objective is to get a payment in full or in 2 or 3 months. Make 'Payments in*  
 2741 *Full' bigger and bolder, all dinging and all dancing. Take out Doorstep as thats not*  
 2742 *our aim at all, its a last resort"*

2743 • Henry moves the legal slides to after the pre-legal slides, so pre-legal will be trained  
 2744 before legal.

2745 • *Gi: "How much have we covered on pre-legal? Have they done much post on*  
 2746 *them? Or is this just an overview? Will be be doing things in more detail?"*

2747 • *He: "Yeah, this is just to give them an understanding of the account lifecycle"*

2748 • *Aar: "I don't think we should put timings on it all"*

2749 • *He: "No, we shouldn't"*

2750 • *Gi: "No, you shouldn't rush. If you've got someone inquisitive. But you could do with*  
 2751 *a rough guideline as you've only got a certain number of weeks"*

2752 • *Aar: "They should learn it better and more quickly with this as they're doing more*  
 2753 *real work activities"*

2754 • *Gi: "Then they could maybe get their won review list when they start rather than a*  
 2755 *month in. The chances are they feel frustrated or stupid if they can't remember*  
 2756 *something from a few weeks ago.*

2757           *So now they'll start Day 3 with 'what if pre-legal doesn't pay?' And then goes into*  
 2758           *the legal cycle?"*

- 2759 • Gillian wants a big emphasis on obtaining telephone numbers from debtors, to ease  
 2760 collections. Aaron agrees and thinks they should have an exercise specifically geared  
 2761 around obtaining phone numbers.
- 2762 • *Gi: "Confirming details and getting the most out of every call"*
- 2763 • All agree that they need to have recap of the previous day everyday.
- 2764 • *Aar: "I think we don't at the minute because we all know it so we think 'they've*  
 2765 *covered it now, whats next?"*
- 2766 • *He: "Victoria and Haidar were good for that, they asked for an hour here and there*  
 2767 *to cover what they had learned yesterday"*
- 2768 • *Gi: "I've just noticed that diagram behind you. Whats that about?"* (Flip chart  
 2769 diagram of processes)
- 2770 • *He: "Something I did in a 121 with someone, it really worked."*
- 2771 • *Ke: "Could you have something like that on the wall in say four steps: buy debt/pre-*  
 2772 *legal/legal/pay. Then have a main structure that they follow, then as they learn*  
 2773 *more, like the goneaway process, it gets added to the diagram. So in the end it will*  
 2774 *look complicated and confusing but as they've built it themselves they should*  
 2775 *understand it"*
- 2776 • Aaron likes this idea and talks about clearing wall space for it
- 2777 • Slide - Can't pay/Don't pay  
 2778 Pre-enforcement bailiffs - only happens on Passion Finance accounts
- 2779 • *Gi: "Why? Why not on commission debt too? Find out"*  
 2780 Balance over £2k then Lewis Investigation Services go out with a Standing Order  
 2781 mandate
- 2782 • *Gi: "Why can't we do DD?"*
- 2783 • *He: "Can't because the standing order is a blank form where the DD is pre-printed"*
- 2784 • *Aar: "Why can't we make one to be printed off on demand?"*  
 2785 RE: Bailiffs, nobody seems to know how bailiffs can enter the property. Can they go in  
 2786 through an open window for example?  
 2787 Bailiffs go looking for cash as some items, certain furniture and clothing, can't be taken  
 2788 and the rest of it tends to be worthless.
- 2789 • Slide - when issuing a warrant
- 2790 • *Gi: "They need to decide if its worth sending the bailiff before they send one as*  
 2791 *they're not cheap"*
- 2792 • Slide - Attachment of Earnings  
 2793 It is a lengthy process as the courts are slow and it is expensive to do. Therefore it is a  
 2794 last resort
- 2795 • *He: "So they'd do a bailiff before an AoE?"*
- 2796 • *Gi: "Definitely"*
- 2797 • *He: "What about a charging order?"*
- 2798 • *Gi: "Yeah, you'd do the bailiff first"*
- 2799 • *Aar: "You'd do whatever's cheapest first, so usually the bailiff"*  
 2800 Currently on the slides there is a lot of info on AoE's. Aaron wants this info reducing as  
 2801 it is too complex, Collections don't need to know it all in too much detail as there is a  
 2802 separate AoE team that do it.  
 2803 Henry adds a slide on what the criteria for an AoE is, minimum wage, minimum debt  
 2804 balance
- 2805 • *Gi: "Whilst they're in training they're not going to learn everything they need to know*  
 2806 *to do the job"*

- 2807 • Slide - Oral examination.
- 2808 This is where the debtor is brought to court for a hearing. Now SDR may threaten this
- 2809 but it is rarely done.
- 2810 • *Gi: "If we threaten it then they need to know what it is. Check with Nick and see if*
- 2811 *we still do them. If we don't then take it out and then just cover what we need to and*
- 2812 *make sure we cover it well."*
- 2813 • Slide - Compliance
- 2814 Health & Safety online training
- 2815 Display Screen Equipment "quiz"
- 2816 • Day 5 - spend the morning doing post, afternoon spend time doing review of the wee
- 2817 • Day 6 - Goneaways
- 2818 Experian checks - "Newks accounts"
- 2819 • *Gi: "Why does it say Newks accounts? It'll never say that on the system"*
- 2820 • *He: "I was meaning CL, Welcome and Home Credit Direct"*
- 2821 • *Ke: "They don't do Experians on Home Credit Direct"*
- 2822 • *Gi: "We don't do anything with them" (crap debt)*
- 2823 • Everybody is unsure about how i860's are billed. Gillian thought the fee was added
- 2824 automatically. Henry thinks i86 does the trace FOC and i860 does the trace and adds
- 2825 the fee. Gillian makes a note to have it tested.
- 2826 • Activity on Goneaways
- 2827 • *Gi: "They pay lip service to it and thats about it. They don't want to find the person"*
- 2828 • *He: "What do we put in the activity then?"*
- 2829 Goneaway post
- 2830 Re-serving claim forms to the new address
- 2831 • Slide - Disputes
- 2832 Need to question debtor about what they've done so far, before the account comes to
- 2833 use.
- 2834 • *Gi: "Thats what Collections lack, a bit of common sense. I saw one the other week*
- 2835 *where we'd linked the account up wrong after an Experian check and he called and*
- 2836 *says its not his. You could tell he was genuine and it was a mistake"*
- 2837 • Slide - Write offs
- 2838 Gillian's concern is that the new starters in collections think that when the debt is
- 2839 written off it just goes away. Henry says that they do explain what really happens and
- 2840 what each of the write off codes mean.
- 2841 • Slide - Insolvency, Bankruptcy & Debt Relief Orders
- 2842 Henry wants to get a post activity in for them to get used to seeing the completed forms
- 2843 and inputting the relevant data onto the system
- 2844 • *Ke: "Would you separate them? So do IVA and then IVA post, Bankruptcy and then*
- 2845 *Bankruptcy post?"*
- 2846 • *Gi: "I don't think they should. I think you should cover them al and then give them a*
- 2847 *stack of post and ask them to identify which ones which and then work them"*
- 2848 • Come to the end of the 92 slides
- 2849 • *Gi: "When you've finished this, where do you go?"*
- 2850 • *He: "Reviewing"*
- 2851 They review accounts on other peoples review lists to work out the next course of
- 2852 action for that account.
- 2853 • Talking about FSU. Can this training be used for them?
- 2854 • *Aar: "Recently they have recruited in a load of temps into FSU so they were only*
- 2855 *asked to do certain parts of the role, not even taking calls"*
- 2856 • *Gi: "In that case it needs to be one to one and design it with FSU for what they*
- 2857 *need"*
- 2858 • Talking about the training programme generally

- Gi: "So this is an overview, who we are, what we do"
- Aar: "If you think about the number of presentations they get to in the first two weeks. How many slides do they go through?"
- He: "From this you have the Reviewing presentation. Then there is legal screens, but we've covered that here. Then they have telephone training"
- Aar: "Whats missing here is things like DPA, money laundering and stuff"
- Gi: "Can you not just slot them in for an afternoon within this intro slide?"
- Ke: "Could you not slot them in if you had a spare hour?"
- Gi: "Id rather not, if they have a spare hour id prefer them to spend the time sitting wit their teams and do the modules in a morning"
- He: "In week three we look a legal things like the law society and stuff"
- Gi: "Once they get going on calls on the training bank downstairs then would you give them post to do and have them reviewing someone elses list so they get a feel for it, doing it all at the same time?"
- He: "Yeah, then when they're competent they go into their teams and we do the QC until their handed over"
- I suggest a post-handover review once they've been on the phone for a month. Do an FAQ session 'how are you feeling?' 'have you settled in?' etc.
- Next steps from the meeting are for Henry, Aaron and Sophie to work on the presentation and send it on to Gillian to check

2881 **Friday 18<sup>th</sup> December**

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**Keira - FSU**

- Tells me the story of when she refused somebody a supervisor call. They asked to speak to a supervisor *"I just said no"*
  - Timmy has a call where they're arguing about why the balance is an off amount, i.e ending in pennies so the first DD payment will be different to the rest. Timmy comes off the call and says (to anybody who'll listen) *"what a fucking diclmead, what an absolute wanker"*
  - Working through the list she has been allocated, updates the third party address
    - Na: *"Keira, give us a hand with this"*
    - Kra: *"What?"*
    - Na: *"DD was cancelled on the 8<sup>th</sup>, reset on the 9<sup>th</sup>, but she's had a letter on the 14<sup>th</sup> saying its cancelled and she owes a pound"*
    - Kra: *"What do the notes say?"*
    - Na: *"It's cancelled so letter sent"*
    - Kra: *"Whats it say on F21?"*
    - Na: *"Doesn't say that it's been cancelled."*
    - Ke: *"Don't you have to leave it ten days after cancelling before you can reinstate it?"*
    - Na: *"Depends on the bank We haven't had this second one referred to payer so it should be OK"*
  - Natalie shouts over the desks:
    - Nat: *"Who sent a C197 on a K2 account?"*
    - Kra: *"Not me"*
    - Nat: *"Whose W1?"*
    - Na: *"Me. What have I done?"*
    - Nat: *"Sent a C197 on a K2 account"*
    - Na: *"Must've meant to send a C157. I've made a mistake"* (said in a way that implies he is surprised to have made a mistake, but jesting at the same time)
    - Nat: *"OK, I'll send it"*

C197 - cancel warrant  
C157 - chase letter for an administration order payment
  - Timmy needs help with a written off Welcome account so asks Keira:
    - Ty: *"Can we write this back on Keira?"*
    - Kra: *"No, its Welcome"*
    - Ty: *"What do I do with it then?"*
    - Kra: *"Send it to Welcome"*
  - Keira is efficient at working her poMa: *"I've hit my post target now and I can't be bothered"*. Just over half way through the month. If there wasn't a post target for her to achieve then would she have continued to work post til the end of the month?
  - Proactive Dan. Gets an insolvency letter through. He notices that today is the last day that they can do an L53 and stop judgment from being entered. He calls collections and explains and asks them to stop it.
  - Keira is showing me photos from last weeks Christmas party. She flicks through them whilst we both try and figure out who everybody is. Calls and post interrupt us looking at them.
- Isabella brings over post that had been left on somebody elses desk, this is older than the other post so needs doing first. Keira explains that she has *"got shit post now"*. She only has a target of 600 pieces of post this month as she is off between Christmas and New Year.

- 2932 • Dan has a call, customer wants to pay via BACS so he needs SDR's bank details so
- 2933 asks Keira
- 2934 • *Kra: "How don't you know them? Why aren't they imprinted in your brain?"*
- 2935 • *Na: "I just like to check. I like to read them off so that I know I give them the right*
- 2936 *info"*
- 2937 • Keira requested an original agreement for a personal loan in September but hasn't
- 2938 received anything from them yet.
- 2939 • Call - not received statement. It was only sent on the 14<sup>th</sup> so Keira resends payment
- 2940 slips in case the statement takes a while to get there.
- 2941 • *Kra: "Have a look at this account"*
- 2942 • *Nat: "Want me to go into examine?"*
- 2943 • *Kra: "Naah, go in proer. They keep cancelling legal action so if I re-do the i73 it'll be*
- 2944 *three months before we go for further action won't it?"*
- 2945 • *Nat: "Yeah"*
- 2946 • *Ke: "Don't you just L03 it straight away to enter it for judgement?"*
- 2947 • *Kra: "A supervisors' got to do that"*
- 2948 • Keira is due on the dialler at 1600hrs for 30mins, *"I don't want to do it, I hope it breaks"*
- 2949 • Keira has a Statement of Account to do. She asks Natalie to do it as they are time
- 2950 consuming. Natalie agrees to do it.
- 2951 • *Kra: "This is in 44 and the client I Welcome, does that mean its gone back to*
- 2952 *Welcome"*
- 2953 • *Na: "You can write it back on if you like:"*
- 2954 • *Kra: "It's not on Belfast's system so I don't know what to do"*
- 2955 Keira emails Brooke (T/L) to ask what to do next.
- 2956 • Keira gets a letter enquiring about legal action. Its been cancelled. Keira types a letter
- 2957 of reply to confirm this. Before sending it she reads it out to Timmy to see what he
- 2958 thinks and does it make sense.
- 2959 • Debtor has been overpaying for 15 months. As the debt was commission debt the
- 2960 overpayments have been forwarded on to the client. The DMC now wants the 15
- 2961 months overpayments back. Keira thinks that one of the supervisors can contact the
- 2962 client but she doesn't know who. Grace is off sick this week so Keira has nobody to ask
- 2963 so she leaves it and will look at it again when Grace gets back.
- 2964

#### Timmy - FSU - Dialler

- 2965 • *Ty: "This is where we don't know what we're saying"*
- 2966 • First call, straight to voicemail. Timmy leaves a message, gets the phone number
- 2967 wrong so he corrects it. He turns to me and laughs. After the call: *"see, its stupid!"*
- 2968 • Timmy prefers working on the dialler as: *"It makes the half hour go really quick. If you*
- 2969 *get a good call you can get a payment"*
- 2970 • Timmy doesn't hang up straight away after leaving a voicemail message as then he
- 2971 can type his account notes whilst on the call, reducing his ACW.
- 2972 • Timmy calls a man. He doesn't want to confirm his address and DOB. Timmy says
- 2973 *"thats fine, we'll send a letter"*. Then the customer wants to know what its about so
- 2974 gives the details. DD was cancelled when SDR took over the account so there is an o/s
- 2975 balance of £45 which the customer pays. Timmy sends a statement with the zero
- 2976 balance on it.
- 2977 In August, SDR took over Sphere Loans debts but didn't carry the DD's over.
- 2978 • After about 20mins the dialler stops dialling calls, not enough accounts in there to
- 2979 warrant Timmy being online for 30mins.
- 2980 • Call. Balance of £795.81. Needs to set up DD again as it didn't transfer from Sphere
- 2981 Loans. Initial payment needs to be £98.51 and then £50m. Customer doesn't want to
- 2982 do it, moans that it isn't his fault that the DD failed so he shouldn't have to pay it.
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## Monday 18<sup>th</sup> January

### Kevin - FSU

- Starts with an outbound call. Letter received for a FFS, £300 offer for a £633 balance. Kevin explains that £300 is too low and that he could accept £569. Debtor says its too high. Kevin offers to lower it to £538 (85%) as *"it's the lowest we could possibly go to. I shouldn't really go to it"*. Debtor wants to pay no more than £450. Kevin says that *"it's only £88 difference. If you can find that then I can have your balance totally cleared"*. The debtor will speak to their partner
- Debtor inbound call hasn't paid since November as he hasn't got payment slips. Paying £2 a month so is now in arrears of £4. Debtor wants to know the arrears amount, Kevin doesn't hear him/understand the request so asks him to repeat twice.
- Since I was last here before Christmas they now have magazines/kids posters of Transformers on their desk as its the team name.
- Keira can't wait until the 25<sup>th</sup> January as its the first pay day since 20<sup>th</sup> December.
- In his post, Kevin gets a cheque stamped "refer to drawer" from the bank. He has a letter template to send to the debtor to advise that the cheque has been returned and that there is a fee of £15 to be applied to the account. Kevin can't work out how to send the letter so he asks Zoe. She looks at the cheque and checks her My Documents files to see if she has a template that Kevin can use.  
Zoe has a letter on Word with a pre-included letter head that can just be printed rather than sending it through the system. Kevin asks her to email it to him but she can't work out how to do it so she asks Keira to send it over to him.
  - *Kra: "It's a C874. Check that there's been a charge of £15 and then send a C874"*
- Call from Debt B Gone. They previously spoke to Kevin on 23<sup>rd</sup> December to check if an offer of £15.14 had been received. It hadn't on 23<sup>rd</sup> but has now so he confirms that it has.
- Anderson St. Clair. Post goes to auditors when the account is insolvent or bankrupt.
- *Quality Checks*
  - Post - Grace goes through post bin and quality checks actions
  - Calls - recorded, Grace listens to the recordings
  - Lists - Grace checks actions done on lists
- Today the TV screens with the call queues on aren't on so there is no way of telling how many incoming calls there have been or how many are queuing etc.
- Kevin calls a 3<sup>rd</sup> party to check what their offer is as he has received a financial statement from them but there is no offer on there. The 3<sup>rd</sup> party tell Kevin what the offer is and say that it is printed on about the fourth line of the letter. It is but Kevin didn't see that. Rushing?
- Balance of £3388.74. Debtors wife calls to pay £5. Kevin types i300 and then deletes as if to type i100 (and ask for £8.74) then shakes his head and types i300 to take the payment
  - *Ke: "Why didn't you ask for £8.74?"*
  - *Kev: "Because it wasn't her account. Was thinking about it. But they normally moan 'I don't know if my husband would want me to increase the payment'. If it was £35 then I'd ask for £38 but it was only £5. Not worth it"*
- Grace emails out the quality stats for the team:
  - *Gr: "Our average quality per team member didn't even meet target. Thats atrocious"*
- Today is 18/01, post is being worked from 22/12
  - *Kev: "And it's going to increase as we've taken on a new client. Hepworth Finance. Everybody moans that there is more work to do but I look at it like 'at least I've got a job'. The more debt they buy the busier I'll be"*

3036 • Debtor sends letter for £853.26 debt. FFS offer of £500. Kevin calls and says it's not  
3037 acceptable. She doesn't want to negotiate as she can't afford any more. Apparently  
3038 she was going to borrow the £500 from her son. Currently paying £5 a month, Kevin  
3039 asks her to increase to £6 a month but she says she can't afford that.  
3040 Here he is trying to get her to either increase the FFS offer to increase the monthly  
3041 payment, to benefit her and the business.

3042 • Disappearing Debt (DMC). Kevin and I laugh about the adverts

3043 • *Ke: "Do you have have debts? Do you want no debts? Now?"*

3044 • *Kevin: "Then they always show a member of the public saying 'I used to have lots of*  
3045 *debt and now I have none' with a thumbs up"*

3046 • I ask Zoe why they've not had any spreadsheets yet today, she explains that Zo: *"We*  
3047 *normally get them later on"*. Work is very routined and predictable.

3048 • Kevin calls a DMC - they were paying £56m and now just £28m but the i/e details are  
3049 the same so he wants to know what the reason for the drop is as it is a large drop with  
3050 no explanation.

3051 • Balance of £3499, debtor calls to pay £40 to Kevin asks for increase to £49, taken as  
3052 an i100.

3053 • In the office, there is a cardboard box for toners to be recycled - a printer cartridge takes  
3054 1000 years to decompose - 1.5 pints of crude oil are used to make one print cartridge

3055 • Balance of £2086, £20m. Debtor one month behind so wants to pay £40. Kevin tries for  
3056 increase to £46 but she can't afford that and refuses to increase. Debtor asks how  
3057 much she's paid so far. Kevin pulls out his calculator to work it out. I point to the "Paid"  
3058 field on the account on the system which says "Paid: £160.98". *Kev: "I always forget*  
3059 *that columns' there"*

3060 • Post received, original agreement from Posicard. Kevin prints a cover letter and passes  
3061 to Grace to sign and then she passes it back for him to post. Kevin photocopies the  
3062 letter and agreement and files it in a folder in his desk drawer.

3063 • Post with a new DMC on that Kevin has no information on. He adds it under the  
3064 solicitor contact details on the system. He doesn't update his Word file with the details  
3065 in case he needs it again. He doesn't email the team.

3066 • Kevin got a new post pile from Grace. He thinks there are more than 25 in there so  
3067 flicks through and counts them, there is only 25, it just looks bigger as its thick post.

3068 • Call from Brackett & Decker. Call to check balance, is a £5 agreement still OK? Kevin  
3069 confirms that the account is due for review so asks them to send an up to date financial  
3070 statement.

3071 • Keira asks for a letter with The Lewis Group on for an original agreement. Natalie has  
3072 one so she emails it over to her.

3073 • Debtor (DOB 1937). Pays cash Giro each month. Claims she paid twice in December  
3074 but only one received. She starts off adamant that two went and that she won't send  
3075 one. Then Kevin tells her again that *"we've only received one"* so she says *"so you'll*  
3076 *need another one by 25<sup>th</sup> January? I'll be in town on Friday so I'll pay it in then"*. Kevin  
3077 offers her DD (as he is encouraged to do). She starts to explain, we can both tell by her  
3078 tone that she is going to go on and on with her explanation so Kevin politely cuts her  
3079 off: *Kev: "I understand"*

3080 • Grace asks Kevin for his post box so that she can quality check him for the post he's  
3081 done

3082 • Gavin has a call, asks for an increase in payment from £10m to £11m or £12m.  
3083 Refused. Asks for an up to date financial statement. Call ends and the debtor thinks  
3084 that the phone has hung up, he hears the debtor saying: *"And the dozy twat asked for*  
3085 *an increase"*. Gavin is laughing as he tells us.

3086 • Kevin then tells the story of when he put a debtor on hold and they said: *"I think I've got*  
3087 *the idiot of the week here"*

- *Kev: "I felt like going back and saying 'I'm not actually', but you can't because they don't know you can hear them on hold"*
- Kevin gets a call from the AoE team wanting to transfer. The debtor is on the phone, it is a legal account so needs to go to collections. FSU would only take it if the caller was the third party.
- Query of Kevin's - Code 9, returned DD is it a £10 fee or a £12 fee?
- Debtor has cancelled DD, Kevin calls and asks why - she is going with One Debt so they will be making payments soon. No charge as the DD was cancelled after the January payment. She will be charged if the February payment is made late. But, as One Debt are taking over the account they will contact The Lewis Group with authority and then they will hold the account to wait for a financial statement. So, the debtor may get a month or two off payments when they sign up with the 3<sup>rd</sup> Party.
- Grace doing Kevin's post quality checks and noticed he has done something wrong. She calls him over and tells him what to do and he comes back to his desk to call the third party and correct himself.
  - *Gr: "You've also thrown an IVA in the bin"*
  - *Kev: "Did I?"*
  - *Gr: "Yeah"*
  - *Kev: "Oh dear"*

### **Grace - Quality Checking**

- She is quality checking post to make sure her team aren't doing what they should be: *"It's dead boring"*. She puts feedback sheets into their 121 files for use in their next 121.
- Checks:
  - 3P details
  - Customer details
  - Right info given/action done
- She explains that: *"Collectors can never wait to find out what they've done. They start badgering me. You find that they tend to make the same mistakes"*
- 10 random pieces of post checked each month
- Grace tries to get different 3P's for each piece of post rather than 10 of the same. She tries, if possible, to get debtor letters as they take more work by the collector than 3P letters which are mostly standardised and *"they can do them with their eyes shut"*.
- Grace was a collector for 5 years then a pre-legal team leader for a few months before coming to FSU with Isabella.
  - *Gr: "Connor is very paranoid about his post, a lot of them are. I keep telling them they need to trust themselves"*
- Debtor letter "please confirm that you have received this letter" but no confirmation sent to Grace highlights that on the letter and puts it into the file. When she goes through the feedback with the collectors in their 121's she'll give them the post back to rectify. If there is anything urgent then she will give it back to them straight away.
- Post target for accuracy is 85%, should achieve 90% though
- Grace asks Natalie to pass her post bin over. She goes through it in reverse date order to pick out 10 pieces.
- 10 pieces of post from an 800 post target is quite low?
- Natalie not marked down for not sending a response to a 3P financial statement as it is dated 9<sup>th</sup> December but it was sent to Posicard and then arrived at The Lewis Group on 23<sup>rd</sup> December. Would have been worse to send a letter in January than to not send one. Plus a letter had already been sent to them on 23/11 so the F/S received is duplicate anyway.

- 3139 • 2x pieces of post received, stapled together. Natalie dealt with the top one. Should  
3140 have linked the other one as a X-ref on the system but didn't. Grace marks her down  
3141 for that and puts it into her folder.  
3142 • Post for accounts that needs to go upstairs needs to have diary dates on so that they  
3143 will come up on the system for review. Natalie loses marks for one that she doesn't add  
3144 a diary date t.  
3145 • Natalie has done a C353 and then S25'd an account to the FSU list. As she has done  
3146 the S25 after the C353 the account won't be held and will come onto a list tomorrow  
3147 although it will not need anything doing to it. Grace adds another C353 to hold it, save  
3148 the duplicate work tomorrow.  
3149 • Natalie has recived post but not checked and changed the address as per the 3P letter.  
3150 Account has notes saying that it is a Goneaway. Grace uplifts account with payment  
3151 details and puts the post into Natalie's 121 file to update the address  
3152 • As I'm sat with Grace, Keira comes over to get some post. She gets 2x piles of IO post.  
3153 She likes IO post as its easy, no CAB letters, lots of repetitive financial statements that  
3154 just need noting "FS received as above"  
3155 • This way she can get through a lot of post quickly so she gets her post done stats.  
3156 And as its easy her quality should be high.  
3157

#### 3158 **Keira - Dialler**

- 3159 • First call on the dialler, Keira gets an increase in payment from £1m to £10m.  
3160 • Next call the debtor DOB is 1927 v. Difficult to hear and speak to. Eventually they  
3161 agree that he is still using Great Gains to manage the account so Keira leaves it at that.  
3162 • On dialler calls, they tend to get stroppy if they have a 3P as they're meant to be  
3163 dealing. In this case, Keira will explain that she is just calling to confirm that they are  
3164 still using the 3P and then end the call.  
3165 • Keira gets 2x increases on a dialler, from £4 to £5 and then to £6. Not sure she can do  
3166 i400 twice (i400 is uplift payment plan). She shouts over to Grace to ask. Gr confirms  
3167 that it'll just take the highest payment as the new plan so Keira does it again, all good.  
3168  
3169

## **Friday 22<sup>nd</sup> January**

### **Ad hoc**

- There is access to update credit files through Experian using one dial-up PC in the office. People from the Admin team do this to search for debtors when an Experian check is requested by a collector.

### **Refresher Training**

- Nobody has been picked specifically for the refresher training, the whole of the Collections department is having the refresher.
- They are going up in half teams, one team a day, half in the morning, half in the afternoon. All five teams done within the same week.

### **What am I looking for?**

- What knowledge is transmitted?
- Questions asked, by collectors.
- How abstract is it? As it is done in the training room, do they relate it well to the workplace environment? How do they do that?
- What is the training content? See powerpoint slides
- Is it assessed?
- Is it evaluated?
- Whats the working relationship between trainer/trainee?
- What materials are used? Powerpoint? Are there any real, live examples used - may not be relevant depending on the content
- Participants - will those in the afternoon want to be there more than those in the morning or less? Could want to be there less as it is a Friday afternoon? But as they are missing out on 2hrs on the dialler they could want to be there all afternoon.

### **Refresher Training: The Colour of Money: Sophie (am)**

- Attending: Sophie, Tina (T/L), Madeleine, Charlotte, Chloe +2 others
  - So: *"Before we start. Just some info on the L5 instruction. When you are entering judgement for the whole balance you set the judgement date for 30 days from today, The C500 will be for the same date. Any balances under £5k you charge £22, over £5k you charge £30"*
- Crisps & sweets on the table and juice. Teas and coffees you have to get yourself from the vending machine.
- The purpose of the training session is to look at the colour of money and how to increase income for the company. It isn't often that the collectors get chance to get away from their desk.
  - So: *"The bonus structure has never been as good as what is is now"*
- Sophie gives an example of a collector who has already achieved his target for the month so now everything else that he collects increases his commission payment.
- The most common payments taken are between £0 and £5. Need to increase this.
- Chloe & Charlotte talk about the 65% discount campaign that was offered on Welcome accounts as a settlement drive. They were making outbound calls on the dialler and saying that *"you have been selected for a discount"*. Chloe explains that sometimes she feels distraught on the dialler but she really enjoyed the Welcome settlement drive as she felt it was worth doing.
- Activity - Be Creative
  - So: *"What can you do to achieve your target quicker?"*
  - They all have flip chart and pens. All sat round the table writing their ideas down.
  - Blake: *"Can we still do i116's?"*

- *Tina: "Yes, but they're being phased out so try and get a direct debit or standing order if they have a bank account"*
- i116 is a recurring debit card payment
- Sophie looks round the room, at each of the flip chart papers and says: *"You're doing good on these, coming up with lots of good ideas"*
- Away from the subject people talk about drinking/weekends/smell of felt tip pens
- Once people have finished they go round the table with people talking about their best practice ideas that they have put onto their flip charts. Ideas are:
  - Chasing full & final settlements
  - Chasing payments in full
  - Using calendar for above and for DD and SO payments
    - Chloe colour codes her diary for each type of payment so she knows what to chase and in what order. She then changes the colour depending on whether or not they've paid.
  - *Ch: "You've got to take it as more money for the company as well as for your collections"*
  - *Madeleine: "Get rid of dead wood"*
  - *Tina: "Get shit off your list"*
    - They mean refer non-paying accounts onto the next course of action, ie sending an account for legal action or to doorstep
  - Chloe & Madeleine query when they can steal accounts on the dialler once they've defaulted. They are told that any account in the dialler is up for grabs if you agree a payment with them. *So: "An email should go round to clarify that"*
  - They finish going round the table talking through their ideas
  - *So: "You've got some really good ideas. You have to remember that you're working for a company as well as working for yourself"*
    - Collectors are less inclined to take payments or to offer DD's on accounts that are owned by another collector as it won't benefit them.
  - Chloe tells an anecdote for a Next account where the debtor was disputing an item that was never received. She took the £30 for the disputed item off the balance and then took a payment for the rest. She did this rather than doing a C585
    - Everybody talks in instruction codes.
- Slide is "Moving home". Sophie tells the collectors about two letters (C44 & C950) and says that they should be asking if the debtor will make a profit from the house, in which case the funds are sent to LDR
  - C44 - LDR letter for undertaking
  - C61 - HC letter for undertaking
  - C950 - Undertaking form that allows the debtor to sign to say that proceeds from the sale of the house get sent to SDR
  - Nobody was aware of these letters. Sophie talks through the process of how it will work and talks about different scenarios and ways to get it into the conversation as part of changing the address and sells it to them as a new way of securing payments
  - Blake asks for guidelines, rules on who takes the payment.
  - Sophie says they will work a process out and roll it out to them.
- Activity - What do you think of debtors?
  - Sophie asks them to write on the back of their flip chart paper used in the last activity what they think of debtors
  - *Blake: "Fat, toothless"*
  - *Madeleine: "Dingles"*
  - *Blake: "Beneath me"*

- 3274 • *Blake: "You'll never guess whose gay, Zack Dingle"*
- 3275 • *Ch: "Really?"*
- 3276 • All talk about Emmerdale
- 3277 • They get laughs for the Dingles comments
- 3278 • *So: "Ok, what have you got? You get a variety of debtors"*
- 3279 • Chloe tells an anecdote about Rob who put a debtor on hold and asked Jimmy if he
- 3280 could "swindle" the debtor. He hand't put the debtor on mute so they'd heard what
- 3281 he said.
- 3282 • *Bl & Tina: "Genuine debtors can pay or can't pay. Professional debtors won't pay.*
- 3283 *Some are just totally misguided about credit"*
- 3284 • *So: "They're no better or worse than us, they deserve respect. You should like*
- 3285 *debtors because there will always be debt so you should be in a secure job"*
- 3286 • Activity - Talking in Silence
- 3287 • Sophie splits the group into two. One from each group is to talk to the other in the
- 3288 group for 2minutes solid. The other people in the group listen and don't respond or
- 3289 take part in the conversation.
- 3290 • Aim of the exercise is to think about when they get people calling who will talk and
- 3291 talk and want reassurance so will stop and wait for a response. Others will talk and
- 3292 talk and talk, let them and then ask if you can talk, don't interrupt
- 3293 • *So: "You need to use empathy"*
- 3294 • Slide: What do people want?
- 3295 • *Charlotte: "They want to sort out the problem, they want to come off the call and*
- 3296 *know that we've sorted their account out"*
- 3297 • Game - Taboo
- 3298 • After playing: *So: "What did you have to do"*
- 3299 • *Ch: "Think outside the box. Word association"*
- 3300 • *So: "Yeah, you need to get them to understand?"*
- 3301 • Taboo words at SDR are:
- 3302 • Are you able to
- 3303 • Can you [pay in full]
- 3304 • Will you
- 3305 • Sophie then plays 3 calls to the group that each have a Taboo on them
- 3306 • 1<sup>st</sup> example: "Do you have a work or mobile number I can take?" "No". Instead of "I
- 3307 need to take your home/work/mobile number"
- 3308 • 2<sup>nd</sup> example: Debtor asks "Do I need to pay in full?" Collector: "If you're able to".
- 3309 Instead of "Yes, whats your debit card number?"
- 3310 • *So: "A lot of people spend time reading through account notes at the start of their*
- 3311 *calls and miss a lot of information by not listening to the debtor"*
- 3312 • Activity - Minimising costs
- 3313 • As a group, list how SDR can minimise costs. Ideas:
- 3314 • Minimise court costs/bailiff expenses
- 3315 • Reduce Experian checks by getting telephone number and addresses
- 3316 • Make phone calls instead of sending letters
- 3317 • Each of the group members shout out their ideas and Emma writes them onto flip
- 3318 chart paper.
- 3319 • Activity - Write down your strengths and weaknesses
- 3320 • What do you know about your job? What do you know you're missing?
- 3321 • Strengths examples:
- 3322 • Can relate to debtors
- 3323 • Confident
- 3324 • Assertive
- 3325 • Knowledgeable

- 3326 • Organising workload
- 3327 • Hold a call well
- 3328 • Weaknesses examples:
- 3329 • Don't ask for employment details
- 3330 • Don't get telephone numbers
- 3331 • Don't push for increases
- 3332 • Go for income & expenditure and not payment in full or payment in 3mths
- 3333 • Too keen to help others so miss out on your own work
- 3334 • Forget to take token payments
- 3335 • *So: "Think of your weaknesses and how you can turn them into your strengths. We*
- 3336 *are four times more likely to collect if we have telephone numbers. You've got to*
- 3337 *think that if we don't get them out competitors will"*
- 3338 • Activity - Sitting in Silence
- 3339 • Sophie gets them to sit in silence with their eyes open for 1 minute. Then asks them
- 3340 to sit in silence with their eyes closed for 1 minute. She asks them which one felt
- 3341 longer, they say with their eyes closed.
- 3342 • She then explains that this is what it is like to be on hold. It feels longer when you
- 3343 can't see what's happening. Message is don't keep debtors on hold for too long.
- 3344 • Sophie now presents the Assertiveness triangle. Should be assertive, not submissive,
- 3345 not aggressive.
- 3346 • *So: "Your aim for 2010 is to collect as many red notes as possible [£50]. Convert*
- 3347 *calls to cash. Maximise collections. Collect the reds. Thank you for your*
- 3348 *participation. Can you fill in one of these please?"* [Hands out evaluation forms]
- 3349 • When Sophie mentions that the rest of the team will be having the training this
- 3350 afternoon the group comment that they will be missing out on time on the dialler.
- 3351

### 3352 **Refresher Training: The Colour of Money: Henry (pm)**

- 3353 • Crisps and sweets on the table. Juice to dilute with the water machine. Don't order
- 3354 coffee and tea because the sessions have been on all week so it'd cost too much.
- 3355 Want a hot drink? Go to the machine
- 3356 • *He: "Do you know why you're here? It's just to do a bit of refresher. Historically, you*
- 3357 *do your first set of training and then we don't see you again. What we're going to do*
- 3358 *now and in the future is do refresher things to keep your minds ticking over and to*
- 3359 *keep you up to date"*
- 3360 • Activity - Chinese Whispers
- 3361 • Henry asks for a volunteer and takes them outside to give them a message. It gets
- 3362 passed around the table, through the other 4 people in the training.
- 3363 • *He: "Whats the hidden message in Chinese Whispers?"*
- 3364 • *Matthew: "Things new starters hear from old timers? Take what the debtor says is*
- 3365 *right, listen properly"*
- 3366 • *He: "Think about it, if Matthew takes a call and puts notes on the account. The*
- 3367 *debtor then calls back, you have to interpret them."*
- 3368 • Slide: Showing colours of notes from £5 to £50.
- 3369 • *He: "What colour note should you be aiming for? Red - £50. Try and think about the*
- 3370 *colour of the money that you're collecting. If you have a £5 payment, try and make it*
- 3371 *£10. If you have £10, make it £20"*
- 3372 • Henry shows a dashboard for collections targets with Red/Amber/Green status. Green
- 3373 is when you're doing what you should be doing. He explains that you *"get out of red by*
- 3374 *collecting red"*
- 3375 • Activity - Be Creative
- 3376 • Brainstorm as many ideas you can do to get the most out of collections. Old things
- 3377 you might not do as much as you should, or any new ideas you have.

- The four of them work together with one of them writing them down.
- Henry prompts other suggestions, to make them think ie giving them half an answer for them to complete the end of:
  - *He: "For example, all the accounts paying £1 a month. If we wrote to them to say 'from next month we'll increase to £2 a month'. Do you think its something we're allowed to do?"*
  - *Jason: "Not sure, fifty fifty."*
  - *He: "No, we can't. We can't force people to increase. We can review their account and ask them to increase but we can't force it."*
- One of the suggestions for increasing collections is to use your sorted list. This is a list that is separate to your review list where you specify a profile of accounts. For example "regularly paying Next accounts with a balance of less than £500".
- Henry asks about the dialler:
  - *He: "What stats do you get for the dialler?"*
  - Just productivity. No information on the amount collected or earned through dialling. Lack of communication.
- They talk about the suggestions that they have on the flip chart. Henry asks *"are you going to take these away and do it?"* They all agree to.
- Some ideas are:
  - Direct debits. Rather than asking "can I take your bank account number and sort code and set up a direct debit", say "whats your bank account number and sort code, I'll set you up onto a direct debit"
  - Same for income/expenditure. Don't say "do you have time to run through your income and expenditure details?" Say "to accept an offer I'll need to ask you some questions. Whats your income?"
- Henry is encouraging them to be more direct with their questioning. He says *"you can all see the benefit of doing things, its just a case of doing them consistently"*
- Slide: Moving Home
  - Henry explains that what he is about to cover is something that people haven't been doing for a long time for getting equity from house sales. He asks what they do if a debtor calls to say "I'm moving"
    - Take new address
    - Ask for the moving date
    - Ask what equity is in the house
  - *He: "I'll forward you an email with all the codes on"* he then explains the process of undertaking and asks them to let him have any examples of when they do it. He sells to them the benefits of doing it, saving time, saving hassle, guaranteeing income
- Activity - What do you think of debtors?
  - Henry asks them to jot down their views on debtors.
    - Ja: "Dingles"
    - *He: "What are your preconceptions when the debtors give you their reference numbers, like 6816 for Next or 6455 for Home Credit Direct?"*
    - *Ja: "When I hear 7211 it brings to mind '35% settlement!'" - AutoCash*
    - *He: "Is your view of a debtor generally good or bad?"*
  - Henry shows them photos of stereotypical debtors. The group agree that this is what they picture a debtor to look like.
  - Henry then shows photos of management at SDR and asks if these are debtors. Yes they are, ie mortgages, car finance, overdraft etc
    - *He: "That was just to try and make you think. Be a little less carpet blanking"*
- Activity - Debtor Perceptions

- *He: "When you get a call through, how do you recognise them as a good or bad payer?"*
- Split into two groups, one doing good payers, one doing bad payers. Each group makes a list on flip chart paper and then talks through it to the other group.
- When going through the bad payers they have to think of ways to overcome the barrier of them being a bad payer
- *He: "What happens if we don't have/can't get a copy of the legally binding contract for the credit agreement?"*
- *Ja: "If they've been making payments then they're admitting liability. If you don't owe it then why have you paid it? Its a nonsense"*
- *He: "Yeah, exactly, you just have to be smart about it"*
- *He: "When dealing with bad payers you just have to sell the benefits of what you're up against, then you'll make it better for them"*
- Activity - Talking in Silence
  - Henry splits the group into two. One from each group is to talk to the other in the group for 2minutes solid. The other people in the group listen and don't respond or take part in the conversation.
    - *He: "Will, how was that?"*
    - *Ja: "I found it odd as Matthew wasn't talking back to me:"*
    - *He: "And you Eva?"*
    - *Ev: "I fizzled out after a minute?"*
    - *He: "Matthew?"*
    - *Ma: "I was weird. I kept wanting to chip in"*
    - *He: "How about you Faariah?"*
    - *Fa: "I wandered off, thinking about wanting to go on holiday"*
  - Henry then relates this back to debt collection. The messages he gets across are to not interrupt, don't make assumptions, just let them finish their rant. *"You should:*
    - *Listen properly*
    - *Make notes*
    - *Respect debtors [Henry links this back to the Dingle exercise before]*
    - *Don't interrupt*
    - *You have the right to say no*
    - *Keep the conversation concise and simple"*
  - *He: "Whats your understanding of the word 'empathy'?"*
  - They each go through their definitions.
- The session feels quite informal. It doesn't feel like a training session, its nice and friendly, just chatting. Supportive. Henry tries to link as much of it as possible to the collector's role using real life examples and anecdotes from the floor.
  - *He: "We're not here to be customer service and to provide a wonderful service. We need to please the client. So, if a debtor calls and says their mum has died, what do you do?"*
  - *Ja: "I acknowledge it, say 'I'm sorry to hear about that' in a genuine manner then move onto the next part of the call"*
  - *Ev: "I did that once and was called a heartless cow. I thought I'd been quite nice, haha"*
  - *He: "We had one about 12 months ago where the husband changed job, the woman called to tell us that his pay day was changing from the 25<sup>th</sup> of this month to the 15<sup>th</sup> of next month. She'd been paying for 3 years without fault. He collector said 'if you don't pay on the 25<sup>th</sup> then we'll take legal action'"*
  - *Ma: "That's out of order"*
  - *He: "Yeah, we're not here to give a service, but have some discretion, thats a bit harsh don't you think?"*

- 3481 • Game - Taboo
- 3482 • After playing: *He: "Do we have Taboo words and phrases here?"*
- 3483 • *Ma: "Being common on the phone"*
- 3484 • *He: "Not quite, I was thinking more about words and phrases"*
- 3485 • Taboo words at SDR are:
  - 3486 • Can I/Will you
  - 3487 • Need to use "Whats your/I need"
  - 3488 • Prevent using words and phrases that can be refused
- 3489 • Henry then plays 3 calls to the group that each have a Taboo on them [same calls as this morning]. Henry narrates as they go along, pausing the call where necessary, to highlight the Taboo in it
- 3491 • Activity - Minimising costs
- 3492 • As a group, list how SDR can minimise costs. Ideas:
  - 3493 • Minimise court costs/bailiff expenses
  - 3494 • Reduce Experian checks by getting telephone number and addresses
  - 3495 • Make phone calls instead of sending letters
  - 3496 • Its 1615 on a Friday - everybody is flagging now
- 3497 • Henry then gives the new information on the L5 instruction:
  - 3498 • You should enter an L5 for 30 days from the date you enter it. Do a C500 for the same date
  - 3499 • When entering an L5 for the balance, add £22 to the balance if the balance is less than £5k or £30 if the balance is over £5k
  - 3500 • L5 is used when, if an agreement to PIF or PI3 fails a& debtor doesn't stick to it, judgement is entered.
- 3501 • Slide: CAT - Confirm Address & Telephone Numbers
  - 3502 • Compliance issue - need to ask for telephone numbers to score in your QC's but also to benefit collections.
  - 3503 • If you get telephone numbers we collect 4x as much debt
  - 3504 • Need telephone numbers for contact
  - 3505 • Need employment details for Attachment of Earnings
    - 3506 • Henry is going to raise whether employment details are needed on every call, for example if an account is paid in full and they just call for a receipt or if it is a Home Credit Direct account that can't be sued so they can't do an AoE anyway as it is a legal action
- 3507 • Activity - Sitting in Silence
  - 3508 • Sit in silence for 20seconds then sit in silence for 20 seconds with your eyes shut. Hold time exercise.
  - 3509 • 2<sup>nd</sup> time felt longer with eyes shut. Both silences were only 20 seconds though.
  - 3510 • Henry asks how long they think is acceptable for hold:
    - 3511 • 1 minute
    - 3512 • 30 seconds
    - 3513 • *He: "anything longer than this you should be arranging a call back"*
  - 3514 • There isn't any hold music for debtors to listen to, just silence on mute so they need to keep this in mind when placing debtors on hold.
- 3515 • Henry moves onto the Assertiveness triangle:
  - 3516 • *He: "Tell me what assertiveness is."* Answers from the group:
    - 3517 • Being on the ball
    - 3518 • Knowing what to do
    - 3519 • Being in charge of the call
    - 3520 • If you're going to challenge things you need to be able to justify it.
- 3521 • Summary

- He: “You need to see the money. Turn £5 into £10 and £10 into £20. Convert all calls to cash. Be direct and be assertive. Maximise your collections. Any questions?”

- Henry hands out evaluation forms

## Evaluation

- Questionnaire with 4x likert scale questions and 2x free text questions
  - Please complete this form to let us know what you think about the course:
    - Training room temperature
      - Poor > Very good
    - Personal benefits gained
      - Few > Many
    - Business benefits gained
      - Few > Many
    - Presentation/content/material
      - Poor > Very good
    - Was there anything that you thought should have been included:
    - The course could be improved by:
    - Presenters name:
    - Your name:

- Results - Sophie (AM)

	Sophie (AM)					Avg
Training Room Temperature	4	4	4	4	4	4
Personal Benefits Gained	4	4	4	4	4	4
Business Benefits Gained	4	4	4	4	4	4
Presentation/Content/Material	4	4	4	4	4	4

- Results - Henry (PM)

	Henry (PM)					Avg
Training Room Temperature	4	4	4	4	4	4
Personal Benefits Gained	4	4	4	4	4	4
Business Benefits Gained	3	4	4	4	4	3.8
Presentation/Content/Material	4	4	4	4	3	3.8

- Results: Free text
  - Two responses, both from Henry’s session:
    - The course could be improved by: “tea and biscuits”
    - The course could be improved by: “just cutting it down”

3562 **Monday 25<sup>th</sup> January**

3563

3564 **Imran**

- 3565 • It was hectic at SDR over Christmas. Imran was in all days that it was open. There was
- 3566 loads of post received and loads of work to do on lists. This will largely be because a
- 3567 lot of people will have taken annual leave.
- 3568 • Account on is list payment made since legal action was instructed. Payment is DM
- 3569 (third party) so Imran S25's the account to P2 (FSU)
- 3570 • Account on list, needs new diary date. Account is managed by a third party
- 3571 • *Im: "Ellen, where do I find third party details? On this learning tree?"*
- 3572 • *El: "Yeah, should be under useful addresses"*
- 3573 • Acc on list. Balance of £230, payment history Oct-£15.49/Nov-£230/Dec-£230. DD has
- 3574 been cancelled. Imran calls, the debtor is at work so asks him to call back in
- 3575 10minutes. Imran makes a note on a post it - he doesn't expect the debtor to answer
- 3576 when he calls back.
- 3577 • Call from another department, not for collections, account is for Defence. Imran
- 3578 identifies it straight away that it is for Defence (collector number D1) so gives the caller
- 3579 the correct phone number

Collector	Achieved	Target	Left to Collect
Alyssa	£51,106	£51,367	On Target
Ellen	£27,819	£65,224	£19,262
Imran	£32,199	£58,406	£9,961
Colin	£35,752	£54,542	£3,620

3580 •

- 3581 • Ellen tells me that she had Gastroenteritis over Christmas so has only been back at
- 3582 work for a week *"but I'm not bothered. There is more to life than a £50 bonus"*
- 3583 • Last month Imran got £150 bonus for his collections
- 3584 • I remind him so Imran calls back the £230 debtor. He thinks that he has cancelled the
- 3585 wrong DD so he makes a DC payment for £230 to clear the balance.
- 3586 • *Im: "That should bring my ten grand down a bit."*
- 3587 • Imran then explains that the DD payments that should have pulled at the weekend
- 3588 will go onto his collections tomorrow, Tuesday
- 3589 • Call for a FFS. Balance of £1200, they have been offered 35% (£452). Imran got
- 3590 excited that they had called to pay a FFS. Then realised that someone had already put
- 3591 a plan in place for the settlement amount.
- 3592 • *Im: "I should have tried to five percent them"* £516 rather than £452
- 3593 • *Ke: "That's an extra £60. Do you think they'd go for that?"*
- 3594 • *Im: "Don't know. If it was a woman I would have tried. He sounded like he'd kick off"*
- 3595

3596

3596 **Buzz Session - Emily's Team**

- 3597 • Emily tells the team that they will now be having Buzz meetings weekly so people can
- 3598 raise any issues or questions that they have with Emily or their other team members.
- 3599 • Today there is an incentive for Next accounts to get a FFS or PI3. If they do that then
- 3600 they get raffle tickets.
- 3601 • Emily looks at the stats board, everybody is behind.
- 3602 • *Em: "As long as you're doing everything you can thats all we can ask. It might be a*
- 3603 *bad month for everybody. Do your best. Treat every account like you want to get it*
- 3604 *into your collector number to get a payment in three or full and final settlement"*

- *Em: "How did your refresher training go?"*
- *Co: "I think it could have been wrapped up in an hour, not two and a half"*

### **Imran**

- Imran has an account where there are Court Order arrears, no payment since October. Bailiff gone out and taken a payment and returned the account to SDR. Imran then agreed a new payment plan for £100 a month from February.
  - *Im: "Ellen, can I nick this account?"*
  - *El: "Yeah, I think so. Emily?"*
  - *Em: "Yeah, C500 it"*
- Account on list with £307.07 balance. Paid £107.07 in August but nothing since so still has £200 outstanding. Imran calls, no answer, leaves a message:
  - *Im: "Would Ms J Eva please call Imran on 01484 471426. It is important that this call is returned as soon as possible"*
- Debtor has 3 accounts. No payments on any since July. Debtor claims that she has been paying at the post office, nothing received. I66, pre-bailiff, outstanding so Imran can't do any more with the accounts. He gives the debtor the number for Belfast and tells her to call them to arrange payment through the pre-bailiff.
- Call, CCJ for £50m, wife calls to pay. Imran does it as an i300 (not his account). No offer of DD as it is the wife, she isn't authorised to do anything on the account apart from make payments.
- Stats get written on the board each day by a collector in each team. All collectors have access to a central spreadsheet that shows what everybody has collected, what their target is and how much bonus they have earned
- Dialler today from 1230 - 1330
- Imran finishes his list at 1230 so only has his post to do whilst he's on dialler.
- On dialler for 15 minutes. Got one call through, answer phone, no other calls. Imran works through his post. Nobody is getting calls through so Alyssa calls Steve (dialler manager). He fixes it and Imran starts getting calls through.
- On dialler, if you get an answer phone you should hang up, if a person answers then you leave a message and ask them to ask the debtor to call back. Depending on the account you either say you are calling from SDR or HC and give the SDR or HC number for legal/pre-legal accounts

### **Alyssa**

- *Ke: "So you're not doing bad so far this month eh?"*
- *Al: "No, I'm on commission now"*
- Alyssa is matter of fact on the phone. Call where she can't deal with the account because it with Belfast, I66 outstanding, the debtor needs to speak to the doorstep agent. She tells them the number for Belfast without looking anywhere for it. I can't see it written on her desk anywhere, she doesn't have any sheets of info anywhere
- Inbound call. £30 DD returned in December. Alyssa S25's the account to her collector number (BU) and tells the debtor that there is a £10 charge for the returned DD and that they need to clear the arrears. She takes a DC payment for £70 and resets the DD
- Call. Message left earlier for AutoCash 35% settlement deal. Balance of £4968, Alyssa offers settlement of £1750, need to do it by Friday. Alyssa C500's it *"it's a gamble, I'm not sure they'll pay it and if they don't then I've got five grand on my list"*
- Alyssa has swapped shifts today so is dialling 1730-2000. Email received to say that the profile of accounts that will be dialled are those that have paid 6 times in the last 6 months with the aim of increasing payments or settling the accounts
- Taking income/expenditure details, Alyssa refuses to allow £10 a month expenditure for hair appointments and £30 a month for clothes, footwear and magazines. The

debtor offers to pay £5 a month, Alyssa asks for £10. The debtor says that they are paying Quinns £20m for £19k and CAF £20m for £9k so the court would accept the offer of £5m. Alyssa concedes and accepts the £5m payment and sets up a direct debit. As she is unable to set up the DD for the same date that judgement has been entered for £5, Alyssa takes the DD details and saves them on the account notes for to update tomorrow.

• Its 1445. The phone lines are very busy, no time between calls. According to the screens:

- 48 collectors staffed
- 0 available
- 16 seconds answer time
- 2 calls waiting
- 1600 answered today so far

### Imran

- Debtor's name on the account is "Mrs \*bd05 Smith", real name is Lisa Jane Smith. I ask Imran why he doesn't update it. He explains that he can't update the account as this is what was passed to them by the client so Imran and Ellen assume that the original agreement will say \*bd05. As such, if they go for legal action they will need to be suing with the same name as the original agreement.
- Payment made on 22/1/10, dialler call on 25/1/10. After confirming DPA details, Imran says "*fantastic*" and then goes on to talk about the debt.
- Account new on 18/1/10, first dialler call one week later - efficient collections strategy
  - *Im: "There is an outstanding balance of £438.80, we need to get this cleared as fast as possible. When will you be able to pay the balance?"*
- Account notes state "DBTR HAS HAD 5 STROKES". Imran is softly spoken to the debtor and to her son until he tells them something that he says a lot, like warning that they need to maintain payments, then he speeds up and returns to full volume.
- On the TV screens:
  - Target £2,859,623
  - Left to collect £2,605,061
  - I thought that this couldn't be right so late on in the month so I queried it with the head of department. This hasn't been updated since 3<sup>rd</sup> December.
- Imran has an account that needs stopping from going to doorstep. He emails the reference number to the whole collections team to ask somebody to stop it. Different people have different levels of access.
- Imran gets an account with a £1200 balance, default judgement of £125. They call to pay and he sets up the DD for the next 8 payments
  - *Im: "All that work and it's on someone else's list. Should I S25 it?"*
  - *Ke: "I don't know, it's up to you"*
  - *Im: "I'll get shafted if I get caught. £125 a month would be good on my list though"*
- Alyssa has taken the account above off doorstep but it isn't in doorstep
  - *Im: "But it says 'not sent yet' on the doorstep screen"*
  - *Al: "But it's I66"*
  - *Co: "So you've asked it to come back from doorstep when it's I66? You can't do that. You can't pull an I66 back. You'll have to email doorstep and say its been pulled back in error"*
  - *Al: "He's just got confused between doorstep and I66"*
  - *Co: "What did you tell the debtor on that I66 one?"*
  - *Im: "Nothing, I got this financial statement through and couldn't do anything because of the I66"*
  - *Al: "You'll have to email them now and tell them or they'll go mental"*

3709 • *Im: "I'm a dumb arse, get confused with I66 and doorstep. Sorry Alyssa. Who do I*  
3710 *email Colin?"*  
3711 • *Co: "Belfast team leaders I think"*  
3712 • Debtor calls. £458.97 balance. Judgement applied for. Imran explains what a CCJ is  
3713 and convinces her to pay £152.99m over 3mths to avoid the CCJ. S25 to BR, i100 for  
3714 £152.99, i124 for DD for 2x £152.99 - Feb/March.  
3715 • After call Imran is gutted as: *"I've cocked up on that. I should have pushed for the*  
3716 *full balance or payment in 2. See how eager she was to go from £100 to £152.99?*  
3717 *It's still good though, to have another two £152 payments coming in"*  
3718  
3719

## Monday 8<sup>th</sup> February

### Imran

- He finished last month £10k under target
- This month he has only 28 days (as its February), target of £60171 *"and the last 2 days of the month are the weekend so I've only got 26 days to get a bigger target"*
- Days matter. Days mean collections.

### Ellen

- Call - debtor received evidence of means form but has had a doorstep collector and agreed a payment with them. Ellen calls Belfast, the account is with them. She tells the debtor that she doesn't need to fill in the form. Ellen gets annoyed that Admin have returned the account from Doorstep in error. She has to refer the account to a supervisor to correct as if he fixes it himself Belfast may register the account twice and send two doorstep collectors round.
- Call - 2x accounts, DD bounced in December so the last payment was in November. Ellen is firm with the debtor and doesn't allow him to talk her out or round. She convinces the debtor to call on Friday to pay the £58 arrears and to set up the direct debit for their March payments.
  - *Sadie: "This month is going to be dead hard. We'll miss the direct debits from the 27<sup>th</sup> and 28<sup>th</sup> as they're on the weekend so they'll come through on the Monday. And, as theres only 28 days, it's like we're missing a week"*
- Account balance of £124.29 now because of court fees. Balance passed to SDR was £59.29. According to the account notes the credit card was only used for a £10 purchase . Balance has gotten high because of late fees and interest payments
  - *El: "It's ridiculous"*
- Gets call, collection number D3 (Defence). Ellen shouts to the team: *"whats the defence number?"* Sadie shouts back over *"19069"*. I notice that the number is written on an information sheet on the side of Ellen's desk
- Ellen will have been two years in August. She used to work for a mortgage company in Bradford but left when the work dried up. Before that he worked for Mound Banking in Leeds doing credit card collections. She enjoys debt collection
- List is clear by 10 (she is on an 8-4 shift). Ellen has reminders set up in his calendar to chase payments. She goes through these to see what she has to do with the accounts
- Her first call to his reminder accounts the debtor claims to be in the bath. Ellen wants to set up a direct debit. The debtor asks for a call back after 4.
  - *Ja: "I'm not messing round this month"*
  - *Im: "Yeah, we want a bonus this month Ellen"*
- Ellen finishes her reminders (he only has 4) and moves onto her Sorted list which she has Kendalls and Home Credit Direct accounts with a balance of less than £5000.
- Incoming call, balance of £292. Debtor has been calling to offer £100. Refused. Account notes state debtor has broken promises with payments in the past and that they should be allowed no leeway. The debtor offers £250 today and then £42 at the end of the month. Ellen refuses and advises they need to pay £292 today or they will get a bailiff tomorrow.
  - *Ke: "Why wouldn't you take the £250?"*
  - *El: "Because it undoes all the hard work that the last collector put in and it means she gets what she wants. At first she offers £240 and then goes to £250, I'm sure she can find £42 by the end of the day"*
- Call. Debtor owes £307. They were offered a FFS of £231 in January to be paid by 2<sup>nd</sup> February. Ellen adds 5% and tells the debtor that the new FFS is £245.60. She will call back later on today. She tells me that he should have taken the £231 and, as the last

collector didn't put the payment method on (DC) their notes, he could steal it as *"that's what people do to me so I'll be that pernickety"*. Plus by taking the £245.60 she will get more on her stats - but only if they pay.

### **Sandeep**

- Sandeep sits next to Ellen, she is sat at her desk texting. I ask her how she is getting on doing her list. Her list is OK, theres only 14 on it now. She hates the job *"it's a bitchy environment"*. She loved her last job, wouldn't have left if it wasn't for redundancy.
- I ask her how her collections stats are:
  - Sdp: *"I'm about two grand down but I have a lot of C500's in for the end of the month but you can't guarantee they'll pay. It's not about negotiation, it's a lucky dip"*
- Sandeep dislikes how everybody bitches about getting and stealing C500's
  - Sdp: *"I'm too old for that, if I was 18 or 19 then id do it, its like a playground though"*
- Sandeep was working on Saturday so she did a lot of her list then.
- She gets some post where the debtor says they sent £113 but the envelope has arrived at Sandeep's desk empty, she tells me that she will speak to Emily
- Another pice of post is complaining about a collector, intend on "writing to the SRA about her attitude". Sandeep needs to speak to Emily about that too. She notes the account saying that the debtor isn't happy that they're going to court and gave the CCCS reference.
- Email recieved about how under target they are. Coupled with what is displayed on the plasma screens round the office:
  - Dept Target: £3,284,862
  - Collections to date: £897,422
  - £53,736 UNDER TARGET!!!
- Sophie comes over to speak to Ellen but she is on her lunch. The £245.60 debtor has called back and escalated to her. She wanted to tell him that she backed him up and they won't accept the £231 (last settlement offer amount) and they need £245.60
- Whilst Sophie is here, Sandeep asks her about the £113. Sophie tells her that if it only arrived on Friday then the cash office may not have yet allocated it to the account. She tells her to keep checking the account and if its not been allocated by 3pm then she should take the envelope to the cash office and ask them to find it.
- Third party calls, they don't have the SDR ref, they have the original Posicard reference. Sandeep searches for it but presses enter after 12 digits instead of waiting for all 16. System can't find it so she has to take it again. Account is in a K9 collector number. Sandeep tries to transfer it to Glasgow but it isn't one of theirs. Sandeep shouts over the desk and asks Ana who K9 goes to. Sadie tells her it goes to Adele. Sandeep goes and speak to Adele who says that Sandeep needs to deal with it. So, Sandeep calls the third party back. He wants to know when Posicard registered the default. Sandeep doesn't know so tells the third party that the CCCF was sent on 27/05/2009. Third party says that they have the default as 5/2/9. Sandeep asks Emily who comes round and shows Sandeep the F4 screen. She tells Sandeep that the default was transferred to TLF when they bought the debt on 5/2/9 but they don't know when Posicard registered the original default, they would need to contact Posicard and ask them.
- Email from Amelia - £53k under target "You all need to get the most from your debtors, even an extra 50p"
  - Ke: *"Do you feel motivated now?"*
  - Sdp: *"Oh yeah" <rolls eyes>*

### **Dialler**

- On it from 1-2

- 3824 • Ke: "What do you think to the dialler?"
- 3825 • Sdp: "It sucks. Its a pile of crap. It doesn't generate any income"
- 3826 • They are on it for 2hrs a day or for a whole evening on a late shift
- 3827 • Dialler call. Debtor answers, they're driving and asks for a call back in 10 minutes.
- 3828 Sandeep marks the reason code on the dialler as "busy" as the dialler will then have
- 3829 somebody else call soon
- 3830 • Answer machine - Sandeep leaves messages to call back
- 3831 • Not supposed to do this during the day, only leave messages with people
- 3832 • Sandeep has a doctors appointment at 1620 today. She is meant to leave at 1600 so
- 3833 she asks Emily if she can leave at 10 to and make the time up. Thats fine with Emily -
- 3834 nice and flexible.
- 3835 • In 29mins on the dialler Sandeep has had:
  - 3836 • 14 contacts
  - 3837 • 1 success
  - 3838 • 13 refused
  - 3839 • 11 active minutes
  - 3840 • 16 idle minutes
- 3841 • Sandeep has her post to do but isn't doing it on dialler as she doesn't have much to do
- 3842 so will be bored when she comes off dialler if she finishes it whilst shes on it.
- 3843 • Sandeep also has 8 to do from AN's list whilst they're off
- 3844 • Dialer call. Debtor answers, asks who is calling. When Sandeep tells her that "My
- 3845 name is Sandeep, I'm calling from SDR, in relation to Home Credit Direct" the debtor
- 3846 hangs up
- 3847 • 2.00 on her phone. Sandeep has only been on dialler for 56 minutes (must have gone
- 3848 on late) so she must stay on dialler for another 4 minutes to do the full hour
- 3849 • Next debtor is called Kylie, D.O.B in 1988 - how funny

## 3850 Sandeep

- 3852 • First call off the dialler and Sandeep gets a £77.37 direct debit set up
- 3853 • Different as on inbound calls the debtor wants to call and speak to you
- 3854 • On the dialler the collector is calling and trying to make contact so people are more
- 3855 reluctant to talk
- 3856 • Information distributed to the team by email
- 3857 • Amelia gets supervisor referrals when the collector number is 44. So that she
- 3858 doesn't get these any more collectors need to S25 the account to their own collector
- 3859 number before referring to supervisor
- 3860 • Debtor wants a FFS
  - 3861 • Sdp: "Ellen, I've got a full and final settlement and I don't know what to tell them"
  - 3862 • El: "Go into F5... And again..."
  - 3863 • Sdp: "It just says we can do them"
  - 3864 • El: "What do you normally offer for Passion Finance accounts?"
  - 3865 • Sdp: "Is it 85%?"
  - 3866 • El: "Yeah"
- 3867 • Debtor call. Has received a letter saying that payment has been missed. Debtor has
- 3868 two accounts, has sent two cheques but they have both been allocated to the same
- 3869 account. Sandeep fills in cash office form to have the payment transferred. The form
- 3870 needs signing by a team leader before it goes to the cash office.
- 3871 • Call from a third party. No authorisation to speak on the account. Sandeep finds the
- 3872 account but has to ask for them to fax over the debtors authority to deal with the
- 3873 account otherwise it is a breach of DPA.

## 3874 Dialler

3876 • On it again from 3-4  
3877 • Sandeep asks Gabriella where she can use her phone. Gabriella and Ellen reply  
3878 saying that she can only use it outside the building and in the break room. She can't  
3879 use it in the office or on the corridors.  
3880 • Dialler call. Sandeep asks for debtor, woman asks who is calling. Sandeep explains  
3881 that *"it is Sandeep from SDR"*. The woman says *"you called the other day and were*  
3882 *told not to call again"*  
3883 • Nothing Sandeep can do about this but apologise  
3884 • Time on the dialler drags. In 17 minutes:  
3885 • 9 calls  
3886 • 9 refusals  
3887 • 10 minutes idle  
3888 • Imran goes to the toilet but leaves his PC unlocked. Colin sends an email from his PC  
3889 to Charlotte saying he fancies her  
3890 • *Sdp: "They do that if you leave your PC unlocked, they'll send an email"*  
3891  
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## Friday 12<sup>th</sup> February

### **Matthew**

- First thing he does when he gets in is check the MI spreadsheet to see where he is in relation to his target. So far this month he is £6,196 under
- Has 38 accounts to review on his list, he doesn't think this is too bad
- Call from a DMC - account in Z9 (FSU). However, as the account is a legal account (legal action has already been filed) it shouldn't be transferred to FSU
  - *Ma: "I learnt that the other day, I transferred it downstairs and they transferred it straight back again saying 'don't do that again!' as it's legal they don't know what to do with it"*
- DMC queries a different address than is on the debtors 3x accounts so now SDR have the debtors new address.
- The Debt System closes, all references are lost and Matthew still has stuff to do on the accounts. He looks over his desk to Tina (TL) who is on the phone and says: *"it's alright, I'll get Tina to listen to the call. Oh no I'll just search by address"* (he had written the new postcode down). He doesn't panic at all, it is all taken within his stride.
- Matthew has Dialler training at 11, so he will get 1hr off the phone to be trained on the dialler. I joke: *"you might just be on the dialler for an hour upstairs!"*
- DMC call, they have overpaid and want a refund
  - *Ma: "I haven't got a clue what to do"*
  - *Ke: "Is there a form or anything like that?"*
  - Matthew asks Jason (sat next to him) but he is on the phone so she goes to speak to Tina. Tina tells him that all he needs to do is to email her with the details and then Tina will arrange the refund with the cash office
- As there is a large Euromillions rollover tonight, Charlotte is collecting payment from staff (so far 92 people have asked for tickets) and collating together copies of all of the tickets as everybody needs to have a ticket

### **Lyrical Training (11-12)**

- Whole of Tina's team (except Tina) attend the training - 11 in total
  - *Henry: "Hello guys, do you know about today's session? OK these sessions have been asked for by Amelia to change people's opinions of the dialler as people don't have a particularly positive opinion of it"*
  - *Chloe: "Because we're on for 2 hours a day and not even allowed to leave answer messages when we get a PIP for not meeting our targets"*
- Henry asks them to write on flip chart paper what their frustrations are with the dialler (they're split into 2's and 3's). Once everybody has written their frustrations on the paper then they go round talking through them. Some of the suggestions are:
  - Need more splits, e.g:
    - Harold Emory or SDR so they know where they're calling from
    - Call after the County Court Claim Form has been sent.
  - Want stats on how productive it is
  - *Madeleine: "Yeah, if we had stats to say how productive it is, how much it brings in"*
  - *He: "So why do we use the dialler? Its because the dialler wants us to dial. Imagine how time consuming it would be to manually dial all the numbers for each client"*
- (Tuesday is Big List Day)
  - *Madeleine: "If you're on dialler for 3 or 4 hours on a Tuesday then you don't have time for your big list and your post"*
- Henry plays Devils Advocate:
  - *He: "Is dialling part of your job? [All agree] Part of your job is dialling, a log of people use them, it's not going to go away"*

- 3946 • Matthew makes a suggestion:
- 3947 • *Ma: "Why don't they hire a specific dialler team? Have people that are good at*
- 3948 *dialler and can talk round a Home Credit Direct debtor"*
- 3949 • *He: "Why can't you? There is no reason why you can't change your mindset to be*
- 3950 *more positive about it. And thats what we'll try to do today"*
- 3951 • Henry asks the team to email any suggestions on how the dialler could be improved to
- 3952 him and he will then pass them on.
- 3953 • Group Task
- 3954 • Henry is writing on flip cart
- 3955 • What obstacles do you face when calling on the dialler?
- 3956 • Refusing to discuss
- 3957 • Tell them that it is *"really important that you discuss it"*
- 3958 • Send a letter
- 3959 • Refer to doorstep
- 3960 • Try to avoid the call
- 3961 • Get defensive
- 3962 • Lots of excuses
- 3963 • Home Credit Direct debt - promises from Home Credit Direct aren't
- 3964 fulfilled
- 3965 • Refusing to confirm security details
- 3966 • Try to talk them round
- 3967 • Try and be nice
- 3968 • Introduce yourself, where you're from and who its on behalf of
- 3969 • *Madeleine: "everybody really enjoyed the settlement drives"*
- 3970 • *He: "So if you can see the benefits of it then you'll be more up for it?"*
- 3971 • *Blake: "But you just get the same accounts, shitty Home Credit Directs"*
- 3972 • *He: "You will get to the point with ever debtor where they will just stop and deal with*
- 3973 *it. You need to think smart and be one step ahead of the debtors. If we go on the*
- 3974 *phone with the wrong attitude you won't be driven to get payments"*
- 3975 • *Ghfoor: "If the dialler was productive then we'd run to it"*
- 3976 • *Madeleine: "We want to collect money, we want to get our targets"*
- 3977 • *He: "The key thing is, I don't want to sound too blunt but, if you look at AutoCash. If*
- 3978 *SDR were to be sold then they will want to keep the best performers. Right? Good*
- 3979 *attitude, good collections"*
- 3980 • Note to self: message here is: you need to have the right attitude or you'll be
- 3981 made redundant?
- 3982 • *He: "If you go in with the right attitude then you'll be more successful. Are there any*
- 3983 *ways we can do that better?"*
- 3984 • *Madeleine: "Don't dial as long"*
- 3985 • Group Task
- 3986 • Henry related dialler to sales. Sales people have in their mind that they want to sell
- 3987 the product. They have in mind all the positive things about the product. Now relate
- 3988 that to debt collection.
- 3989 • *Charlotte: "Smile when you dial"*
- 3990 • One suggestion is to go down to the level of the debtor. Blake suggests that this is
- 3991 *"under the floor"*
- 3992 • Other suggestions:
- 3993 • Tell them how speaking will help to prevent further action
- 3994 • Offer settlements, discounts off the debt
- 3995 • Handouts:
- 3996 • Generic script for dialler
- 3997 • Home Credit Direct script

- 3998 • Henry gets the point across that they should be used as scripts, just as ideas:  
3999 *"take them away and digest"*
- 4000 • Moving on from the scripts and dialler difficulties, Henry asks:
- 4001 • *He: "How difficult is it to lose control of a call?"*
- 4002 • *Ch & Ghf: "Easy"*
- 4003 • *He: "You need to maintain rapport and stay at their level. That debtor probably*  
4004 *has more than us to pay so if we upset them then they won't pay us, they'll pay*  
4005 *somebody else"*
- 4006 • Henry recommends sharing best practice: *"so if you come off a call and think 'I*  
4007 *didn't do that so well' then ask somebody else how they would have dealt with it"*
- 4008 • *Ch: "They shouldn't have taken away the team bonus. That was good for*  
4009 *working together"*
- 4010 • Game: Yes/No
- 4011 • Ask each other a series of questions printed on cards, you can't answer Yes/No to  
4012 any of them.
- 4013 • Everybody enjoys the game, they're laughing at each other as they try to think of  
4014 alternative answers or if they fail and say yes or no
- 4015 • *He: "We know why we should not saying things with yes or no on a call. Things like*  
4016 *direct debit details and phone numbers"*
- 4017 • Collectors should turn cold calls (outbound) into warm calls.
- 4018 • Stats given for the dialler:
- 4019 • Welcome campaign
- 4020 • Dialler can be productive
- 4021 • £50,000 collected on i100's
- 4022 • £200k promised on C500's
- 4023 • Stats shown to illustrate the point that the dialler can be productive. All the collectors  
4024 say that they enjoyed the AutoCash campaign
- 4025 • Sophie has promised the collectors stats for normal dialling as they have been  
4026 promised them in the past but haven't yet recieved any.

4027  
4028

#### 4029 **Matthew**

- 4030 • Recorded post arrives. Matthew needs to sign for it. Admin bring Royal Mail book  
4031 around.
- 4032 • The recorded post is a completed CCCF. Whilst Admin find the correct page for  
4033 Matthew to sign, he checks the back of the CCCF to see what the offer of payment is
- 4034 • Clearly prioritises his collections, how much is coming in
- 4035 • Received a debtor email, he calculated an overpayment of £118.86, actually £82.86.  
4036 Matthew types a reply explaining this and email it to Emma to check and send
- 4037 • *Ma: "When does 30 days to remove the CCJ start?"*
- 4038 • *Ja: "Instalment date?"*
- 4039 • *Charlotte: "The Monday after the L03 was entered"*
- 4040 • Aaron is walking past so Matthew asks him
- 4041 • *Aar: "30 days after the judgement has been verified on F2"*

4042

#### 4043 **Dialler**

- 4044 • On it from 1-2
- 4045 • *Ke: "What do you think to the dialler?"*
- 4046 • *Sdp: "It sucks. Its a pile of crap. It doesn't generate any income"*
- 4047 • They are on it for 2hrs a day or for a whole evening on a late shift

- 4048 • Dialler call. Debtor answers, they're driving and asks for a call back in 10 minutes.
- 4049 Sandeep marks the reason code on the dialler as "busy" as the dialler will then have
- 4050 somebody else call soon
- 4051 • Answer machine - Sandeep leaves messages to call back
- 4052 • Not supposed to do this during the day, only leave messages with people
- 4053 • Sandeep has a doctors appointment at 1620 today. She is meant to leave at 1600 so
- 4054 she asks Emily if she can leave at 10 to and make the time up. Thats fine with Emily -
- 4055 nice and flexible.
- 4056 • In 29mins on the dialler Sandeep has had:
- 4057 • 14 contacts
- 4058 • 1 success
- 4059 • 13 refused
- 4060 • 11 active minutes
- 4061 • 16 idle minutes
- 4062 • Sandeep has her post to do but isn't doing it on dialler as she doesn't have much to do
- 4063 so will be bored when she comes off dialler if she finishes it whilst shes on it.
- 4064 • Sandeep aslo has 8 to do from AN's list whilst they're off
- 4065 • Dialer call. Debtor answers, asks who is calling. When Sandeep tells her that "My
- 4066 name is Sandeep, I'm calling from SDR, in relation to Home Credit Direct" the debtor
- 4067 hangs up
- 4068 • 2.00 on her phone. Sandeep has only been on dialler for 56 minutes (must have gone
- 4069 on late) so she must stay on dialler for another 4 minutes to do the full hour
- 4070 • Next debtor is called Kylie, D.O.B in 1988 - how funny

4071

#### 4072 **Tina & Matthew - Matthew's 121**

- 4073 • The meeting starts with chit chat about how his day has been going, did he enjoy the
- 4074 dialler training etc
- 4075 • *Ti: "We'll get your MI up for this month and for January... Have a look at January's*
- 4076 *QC and look at your 121. Not so long ago for January's 121, as they were so close*
- 4077 *together some of your objectives may roll over"*
- 4078 • QC
- 4079 • *Ti: "Don't need to look at every calls account on the debt system as there is a*
- 4080 *pattern. So now you need the town for employment details as well as the employers*
- 4081 *name. How are you finding that?"*
- 4082 • Ma says it is going OK and gives some examples
- 4083 • *Ti: (reading from the QC sheet) "excellent vocal and language skills. Fantastic open*
- 4084 *questions and great call control"*
- 4085 • Next call
- 4086 • *Ti: "100% compliance, well done Matthew. You did everything you should but you*
- 4087 *missed out on telling him about further action"*
- 4088 • Next call
- 4089 • *Ti: "Another Next account. Compliance OK apart from telephone numbers. You*
- 4090 *asked for a number so she gave you a mobile. If you'd been more specific then you*
- 4091 *might have got more, ask for landline and mobile. Again, you need to be delving in,*
- 4092 *what has she got, what funds are available.*
- 4093 *The body of your call is really getting there, its just tweaking it. The main thing is*
- 4094 *your compliance. If you sort that then you'll be laughing"*
- 4095 • Next call Matthew misses the employment details again. They both laugh. Tina marked
- 4096 him down for probing as Matthew didn't ask any questions about the cross referenced
- 4097 account that was linked to the one they called about. *Ti: "With more questions you*
- 4098 *might have got an increase or an Attachment of Earnings. Each time you go into the*
- 4099 *account you need to be reviewing the accounts, not just doing what they say"*

- 4100 • Next call
- 4101 • *Ti: "You only asked for a mobile"*
- 4102 • *Ma: "They must have been calling from a landline then. I only ever ask for specifics if they're calling from one and then I'll ask for the alternative"*
- 4103 • Tina agrees to check where the call was made from.
- 4104 • Matthew's account notes didn't fully reflect what he agreed with the debtor on
- 4105 the call. Tina tells her that his notes need to reflect what gets said
- 4106
- 4107 • QC - 89%
- 4108 • *Ti: "You've got 89% which is really good. The body of the call is there, all you need to make sure is you're getting your compliance and your call close. Don't keep me to it, its a rumour, if you get a chance look through the monthly MI and you'll see that there are people getting 4 or 500 a month but look at their quality. The question is now being asked. Nothing is in place, I don't want to scare you, but we might bring something in. Its coming to the point where the only way to do it is through stinging them in their wallet"*
- 4109 • Tina is talking about bonuses being paid only if quality scores are high enough.
- 4110 • *Ma: "When are you listening for calls for me?:"*
- 4111 • *Ti: "From the 3<sup>rd</sup> of February"*
- 4112 • *Ma: "It's just that I know that I'm asking for employment place but not number"*
- 4113 • *Ti: "Ok, how's this for a deal? I'll do all of your calls from today but I want 100% on them all"*
- 4114 • *Ma: "Deal"*
- 4115 • In January, Matthew got 84% of his target. Tina tells her that it needs to be 100% as
- 4116 the department needs to achieve.
- 4117 • *Ma: "So then I'd be going on a PIP?"*
- 4118 • *Ti: "Yeah. But a PIP isn't about 'do this or you'll get sacked', it's a case of 'we've asked you to do this and you can't do it so we need to put a plan in place to get you there'. It's not going from PIP to disciplinary to out of the door. We'd put it in place for three months. You might not get target in month one, you might get it in 2 + 3 and then I might extend it for another month. Don't listen to rumours about job losses.*
- 4119 *It's really difficult to say because I know you're trying your best. If you can say at the end of the month that there is absolutely nothing you could have done to increase payments then that's fine. But we need to see you meeting your target. That's what they're there for.*
- 4120 *You should be the best in the team as you're the newest, had the training most recently. Its the ones out there that have been here ages are the hardest to turn.*
- 4121 *So well done, you're mostly achieving. I want to get you up to 'Achieved All'"*
- 4122 • To construct the February 121, Tina uses the MI sheet for Month to Date and then
- 4123 writes an "Actions Planned for the month". She'll renew this in March and write "Actions Achieved"
- 4124
- 4125 • Matthew now colour codes his calendar like Chloe. Shared learning does work - he
- 4126 learnt this in the refresher training.
- 4127 • *Ti: "How do you work Matthew? Do you come in and say 'I want to collect x amount today' or do you just take or leave it?"*
- 4128 • Matthew explains that he does all of his queries and his list to get things up to date first. Sometimes he misses out on inbound calls as a result of this.
- 4129 • *Ti: "The aim of the game is to collect money. It doesn't matter if you don't finish your list in the day or if you roll your post over. Do you set yourself a daily target?"*
- 4130 • Matthew explains that he doesn't give himself a daily target. He is vigilant and
- 4131 wants to keep on track but he doesn't set himself anything rigid.
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- *Ti: "Make it into a game. Say 'by 11.00 I want £80'. Self motivate, then how good will you feel when it gets there? But keep it realistic. You won't do £500 in a morning. It's also a good way of tracking what you take."*
- *Ma: "I've been trying to be more assertive with debtors this month."*
- *Ti: "Good for you. Is it working?"*
- *Ma: "Yeah, I had one today where she wanted to decrease payments but I wouldn't let her so she just said 'oh, I'll just have to do it then'"*
- *Ti: "Good for you"*
- Tina documents this onto Matthew's 121 document to say that Matthew will be setting himself daily targets and will be more assertive. She types "Matthew will keep Tina updated on how she's getting on"
- Moving down the MI sheet...
  - *Ti: "You're direct debits are good" (73)*
  - *Ma: "Really?"*
  - *Ti: "Well, it could be better, everybody's could but you've got to start somewhere and thats really good. How are you at 5% increases for other people?"*
  - Matthew doesn't like it. He feels like he is trying it on.
  - Tina tells him not to take it personally and to ask Chloe and Catherine how they do it as they're good at it.
- To summarise...
  - *Ti: "From this month your call body is fine, you just need to remember your call close. Your objectives are to remember your compliance and to get your target."*
  - Tina documents on the 121 that by Matthew not taking telephone number this may result in a PIP
- The 121 has been an open discussion. They have a room to themselves and are sat facing each other around a PC with the MI figures on.
  - *Ti: "Ideally you need to get your target this moth. Whatever support you need just let me know. Is there anything else you want to talk to me about?"*
  - Nothing
  - *Ti: "Well done, keep up the good work"*

## Dialler

- On it again from 3-4
- Sandeep asks Gabriella where she can use her phone. Gabriella and Ellen reply saying that she can only use it outside the building and in the break room. She can't use it in the office or on the corridors.
- Dialler call. Sandeep asks for debtor, woman asks who is calling. Sandeep explains that *"it is Sandeep from SDR"*. The woman says *"you called the other day and were told not to call again"*
  - Nothing Sandeep can do about this but apologise
- Time on the dialler drags. In 17 minutes:
  - 9 calls
  - 9 refusals
  - 10 minutes idle
- Imran goes to the toilet but leaves his PC unlocked. Colin sends an email from his PC to Charlotte saying he fancies her
  - *Sdp: "They do that if you leave your PC unlocked, they'll send an email"*

4200 **Friday 19<sup>th</sup> February**

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**Ad hoc**

- Henry tells me when I get in this morning that there will be a 2 minute silence at 11 to remember a staff member that died this time last year.

**Keira FSU**

- Grace is talking to Kevin as he updated his Facebook status at 20 past 6 last night when he was at work.
- Keira tells me that they have been skitting at Kevin this week for doing pull ups in the toilets on his break.
- Keira finds a Sphere Loans account that has been held: *"Isabella's always said you can't hold them accounts so there must be a reason"*. She asks Dan who has held it, he replies: *"Logan Firth, he's an absolute twonk"*
- Account balance has been written back on following a balance request from the Royal British Legion. I didn't even know they did debt advice. No authority from the debtor for RBL to act so Keira calls them to ask for it. Keira tells me that without the authority for the RBL, the balance shouldn't have been written back on
  - Gr: *"Keira, you've left the reference number of this"* - she shows her a balance transfer form that Keira has been completed
  - Kra: *"Send it back over and I'll do it"*
  - Gr: *"No, its OK, I've done it"*
- Letter from Bye Bye Debt, Keira needs to call to get authority from them
  - Kra: *"I don't want to phone Bye Bye Debt, I can't be arsed"*
    - She calls and we're on hold for ages, listening to pop music eventually she gives up and sends a letter instead
- Ace & Paper Tree creditors don't hold original agreements so when the DMC's ask for them they can't be provided. It doesn't mean that the debt isn't real/can't be collected, it just means they can't be taken to court.
- Shifts in FSU are 9-5/5.30 and one late shift. Finish at 5 on a Friday, not 6 like Collections
  - Ty: *"Grace, if they were offered a FFS of 90% in March 2009, do I have to 5% it?"*
  - Keira laughs
  - Gr: *"No, they're only valid for 3 months"*
  - Ty: *"So I can do 85%?"*
  - Gr: *"Yeah"*
  - Connor is going to get a payment of £12535 in now.
- Call from a third party who wants to speak to Kirsty. Keira takes the reference number and reads the account notes. She thinks it looks complicated so she passes it to Kirsty. Kirsty's on the phone so she just keeps trying again and again so she doesn't have to deal with it
- A month or so ago, Grace taught the team how to remove charges from an account previously they had to email her to remove them, now they do it themselves.
- Third party call, debtor has overpaid by £140.65. Keira tells the 3P that she'll send a cheque and ends the call. Grace shouts over:
  - Gr: *"It'll take 21 days!"*
  - Kra: *"Don't care"*
  - Gr: *"Clearly"*
- Call transferred from Collections. HEPWORTH FINANCE account. Debtor says they've had a phone call from SDR but there aren't any notes on the debt system although it says that the dialler tried calling 2 days ago. Keira queries it with Grace:
  - Gr: *"It means that the dialler has called it but not connected"*

- 4252 • Connor gets his £12k payment which puts the team on target for this month. Connor's  
4253 gutted as he wanted it to go onto next months' stats. Everybody congratulates him.  
4254 • Email received from debtor. Grace forwards it to Keira as she has been dealing with  
4255 the account.  
4256 • *Kra: "I'll do it after this piece of post if you'll help me" (to me)*  
4257 • Email received from another collector in FSU advising of Brighter Day (DMC) new  
4258 address, email sent to the whole department.  
4259

### FSU Bonus structure

- 4260 • It's now been changed, it used to be a monthly bonus for the top 3 collectors, now you  
4261 get:  
4262 • £150 if you collect £15,000 and take 120 i100 DC payments  
4263 • Extra £50 if your team hits its target  
4264 • Extra £50 if the dept hits its target  
4265 • Keira has collected £10,970 with 65 i100's so now she can't be bothered because she  
4266 might get the £15k but she probably won't get the 120 i100's as she has been off sick  
4267 for a week so she'll lose 25% of any bonus she was going to get anyway.  
4268 • Motivation destroyed by a bonus structure that is there to motivate  
4269 • *Ty: "Grace, if they were offered a FFS of 90% in March 09 do I have to 5% it?"*  
4270 • *Kra: laughs*  
4271 • *Gr: "No, they're only valid for 3 months"*  
4272 • *Ty: "So I can do 85%?"*  
4273 • *Gr: "Yeah"*  
4274 • Payment will be for £12535  
4275 • Call from third party, wants to speak to Kirsty. Keira takes the customer reference  
4276 number and reads the accounts notes. This one looks complicated so she tries to  
4277 transfer to Kirsty. Kirsty is on the phone so Keira keeps trying to dial her so that she  
4278 doesn't have to deal with it herself  
4279 • A month or so ago, Grace taught the team how to remove charges from an account.  
4280 Previously the team emailed her to ask her to remove them, now they do it themselves  
4281 • Third party call, debtor has overpaid by £140.65. Keira tells the third party that she will  
4282 send a cheque and lets the call go  
4283 • *Gr: "It'll take twenty one days"*  
4284 • *Kra: "I don't care"*  
4285 • *Gr: "Clearly"*  
4286 • Call transferred from Collections, HEPWORTH FINANCE account. Debtor says they've  
4287 had a phone call from SDR but there are no account notes to say that anybody had  
4288 accessed it. System says that Melita tried to call on 17/02. Keira queries it with Grace  
4289 who explains that *"it means the dialler has called but not connected"*  
4290 • Connor gets his £12k payment which puts the team on target for this month. He's  
4291 gutted as he wanted it to go on to next months stats. Everybody congratulates him.  
4292 • Email received from debtor, Grace forwards it to Keira as she has been dealing with  
4293 the account. Keira doesn't want to do it *"I'll do it after this piece of post if you'll help me"*  
4294 (to me)  
4295 • Email received from another collector in FSU advising of "Southern Tree's" (DMC) new  
4296 address, the email was sent to the whole department for people to update their  
4297 records.  
4298

4299 **Friday 26<sup>th</sup> February**

4300

4301 **Sophie**

- 4302 • Starts today working through a training curriculum
- 4303 • All three trainers are around one PC working out what needs covering to train another
- 4304 team of staff from outside the business (AutoCash). They have been provided with a
- 4305 training curriculum that is currently used for AutoCash staff as a basis for how to
- 4306 structure their training.
- 4307 • At this stage the details are sketchy, just:
- 4308 • Title of training module
- 4309 • Training approach to be used - classroom/e-learning
- 4310 • Materials to be used
- 4311 • Sophie also has the task of ensuring that everybody in SDR completes the Money
- 4312 Laundering online training. She was given a list of who still needed to complete it.
- 4313 She's emailed them all with instructions for how to access it.
- 4314 • Now working on a user guide for the dialler. She calls the dialler manager to ask for
- 4315 one but he doesn't have one, he's lost it. Sophie is annoyed at this as she now has to
- 4316 start from scratch. I tell her that Keira in FSU has a brief guide that explains what the
- 4317 termination codes are for ending a call with. Sophie calls Keira to ask for it and she
- 4318 emails it up to her.
- 4319 • The guide that Sophie is putting together is full of screen shots of the dialler with
- 4320 explanations of what to click and when during/after the call
- 4321 • Sophie saves and prints off the guide and passes it to a collector to use when they next
- 4322 go onto the dialler this afternoon. She asks them to use it and then let her know if it is
- 4323 correct, if it makes sense, if it needs breaking down further.
- 4324 • Sophie is a trained auditor. On the 24<sup>th</sup> February she had to audit the "Control of
- 4325 incoming mail and debtor payments." This involved her following post into the post
- 4326 room and it being distributed among the admin staff. She observed the allocation of
- 4327 payments onto the system. At each stage she takes copies of everything she can as
- 4328 evidence, e.g:
- 4329 • IT email a mismatched standing order file
- 4330 • Cash office go through & check the reference numbers and allocate payments to
- 4331 the account manually
- 4332 • The three trainers are also reviewing training and system training manuals. The
- 4333 handbooks they have will be printed in colour and bound as they will be delivering the
- 4334 training off site.
- 4335 • Faye has been reviewing the dialler handbook for Sophie she tells her:
- 4336 • *Fa: "I'd put at the start that you need to be logged in to your phone and on 'not*
- 4337 *ready code 7' which is for training"*
- 4338 • Sophie uploads the dialler guide onto the SDR Info Resource. There is a page for the
- 4339 AutoCash project
- 4340 • Sophie gives me the system training manual as to look through as a fresh pair of eyes
- 4341 to make sure that it is explained well enough. Aaron & Sophie are concerned that it
- 4342 wouldn't be clear enough as they know the system inside out and so may miss things
- 4343 when explaining it to somebody seeing it for the first time.
- 4344 • Henry, Aaron & Sophie have been coaching collectors. They sit side by side with them
- 4345 and listen to calls and then swap so that the collectors can listen to them taking calls as
- 4346 a way of showing "this is how I'd do it"
- 4347 • Aaron says that he found the experience very strange as he hasn't taken calls for such
- 4348 a long time. Also, as he's used to training the material and quality checking collectors
- 4349 he is used to seeing things as 'right' and 'wrong' which is different to the experience of

doing it. He found that he was asking Eva for help with things like “what instruction code is that? What would you do next?”

- As the trainers job is different to that of the collectors they are removed from the Collections CoP and participate in their own (between the 3 of them) as well as in the management community that they are currently participating in with the AutoCash project. They are doing this so that they understand what the business needs them to do to train AutoCash staff
- As part of Sophie’s audit of the cash office she found a £300 discrepancy where SDR informed the bank that they had sent £300 more than they had. The error was just a clerical error, cash office had transposed two numbers. Sophie needs to create an audit trail between the cash office and Accounts

### **Collectors Collections**

- Dominic gets a £7500 debit card payment. Everyone congratulates him, including Tina & Amelia. This payment puts him on target:
  - *Ti: “Just think, everything this afternoon is commission, whatever you take is yours”*
- Alyssa is £20k over target this month, she is expecting a bonus of around £470.
- Imran is £8800 under target. He tells me that he is determined to achieve his target next month. I tell him that he needs to do more of what Alyssa does. He says, jokingly “I keep asking for tips and she won’t give me any” Alyssa pulls a face at him

### **Aaron**

- Aaron is working on a System presentation. He has a query over the income & expenditure screen. One option allows you to see history of the i/e details and offers. Aaron thinks it only shows two (current and last offers). He asks Shona to come round and have a look to see what she thinks. She tells him that she’s only ever seen 2 on there so she doesn’t think that there is a third.
- Aaron is preparing the powerpoint presentation for AutoCash staff to train the system to them. They will have the ppt as well as their own system manuals.
- The purpose of the AutoCash project is to put AutoCash accounts onto the SDR system and have AutoCash & SDR collectors working them to see who is most effective/efficient.
- Aaron’s concern is that the training material will tell them more than just how to use the system and process & procedures. What he doesn’t want to do is to train them to collect debt or SDR collections strategy as then they’ll know more than they need to which negates the purpose of the project. Also, as AutoCash will just be handling the accounts as normal, doing their normal job
- The powerpoint he is doing is quite impressive. It shows a main screen at first and then whites out the bits that are being ignored. It leaves, for example, debtors name address and telephone number. On the white-out squares the explanation of each part of the screen is given and a red box put around the bit in question

### **System Training Guide/Workbook**

1. Cover: SDR - Delegate Name  
To be in colour, laminated
2. System Objectives:
  - 2.1. To know how to log on to the debt system
  - 2.2. To know how to input reference numbers
    - 2.2.1. What are the two ways to input a reference number? Delegates to fill in blanks
  - 2.3. To know how to edit accounts
  - 2.4. To learn how to update an address

- 4402 2.5. To know how to search for a customer/debtor  
4403 2.6. To understand the screens available on the debt system  
4404 3. Screens  
4405 3.2. F1 - F10 & F13 - F21  
4406 3.2.1. Aaron needs to check which F screens they need for the trial, don't need to  
4407 show them what they don't need to know.  
4408 3.2.2. They're arranged in a table so the delegates can write what each screen  
4409 does  
4410 4. Payment Plans  
4411 4.2. List what the different plans mean and what you need to ensure:  
4412 4.2.1. Plan 1  
4413 4.2.2. Plan 2  
4414 4.2.3. Plan 5  
4415 4.2.4. Plan 6  
4416 4.2.5. Plan 7  
4417 5. Things to remember:  
4418 5.2. Always check security details - double check that the person you're talking to  
4419 relates to the account. Remember to confirm name and address when dealing with  
4420 post  
4421 5.3. Always establish which mode the account should be in, does it need to be  
4422 actioned to prevent it from going into the dialler?  
4423 5.4. Have you updated the account accordingly? I.e. Noted it and does it need to  
4424 be instructed?  
4425 5.5. Always put the date, time and your initials on all comments for  
4426 incoming/outgoing calls  
4427 5.6. Always put the date and initials on the account when you are dealing with  
4428 post  
4429 5.7. Always take full income and expenditure details and update the i/e screens  
4430 6. Setting up repeat card payments  
4431 6.2. If the customer agrees then instruct i116. System will ask for card details.  
4432 Input and confirm the instruction at the bottom.  
4433 7. Payment codes & write off codes  
4434 8. How to edit comments and add a diary date  
4435 8.2. Screenshot of a Posicard account, not AutoCash  
4436 8.2.1. Instructions of how to get to the screen, how to navigate and format to enter  
4437 text in.  
4438 8.3. Screen shot of a Posicard account  
4439 8.3.1. How to enter a diary date & confirm it  
4440 9. The do's and don'ts of amending comments  
4441 9.2. Do:  
4442 9.2.1. Always begin your comments with the date (e.g. DD-MM-YY)  
4443 9.2.2. Always start a new line for new comments  
4444 9.2.3. Always use abbreviations that are known to others (see next page for  
4445 suggestions)  
4446 9.2.4. Always initial your comments at the end  
4447 9.2.5. Always note the time of a telephone call you are making notes about  
4448 9.2.6. Always ensure that old, unnecessary comments are removed  
4449 9.3. Don't:  
4450 9.3.1. Include personal comments or insults (e.g. "Debtor is thick")  
4451 9.3.2. Leave records with full comment screens, you must leave the last four lines  
4452 free for important notes e.g. Melita, diary dates, supervisor comments

4453 9.3.3. Remove comments relating to disputes or complaints unless you have stored  
4454 a screen dump

4455 9.3.4. Type in upper case (always use mixed) except when used for emphasis

4456 10. Suggested abbreviations for the F3 (notes) screen

4457 11. How to preview a letter

4458 11.2. Posicard screen shot

4459 11.2.1. First you should decide which letter you want to preview, type in the  
4460 letter code, return, this will take you to the confirm prompt. Now type P and  
4461 return and the screen will show you a previous of the letter. If the letter you are  
4462 previewing is a non standard letter t will show an paragraphs that are already  
4463 included in the letter.

4464 12. How to instruct a letter

4465 12.2. Posicard screen shot

4466 12.2.1. First you must decide which letter you want to instruct. Type the code  
4467 and return. At the confirm prompt type Y and confirm. You will then be asked to  
4468 confirm the recipient, it will show the debtors/client name. Check that this is  
4469 correct and then confirm by typing Y and pressing return. The instruction is now  
4470 complete and the letter code will show on the F1 screen

4471 13. Big space for notes

4472 13.2. Remember:

4473 13.2.1. Make correct decisions

4474 13.2.2. Communicate effectively

4475 13.2.3. Treat customers fairly

4476

4477 • When confirming an instruction, if you type Y and enter it will do the instruction and kick  
4478 you out of the account. You need to type YY if you want to stay in it. This isn't covered  
4479 in the workbook

4480 • 2: Objectives:

4481 • 4x to know how

4482 • 1x to learn how

4483 • 1x to understand

4484 • How do they just "know"?

4485 • Should they all not be to learn?

4486 • Assumes tht knowledge will just be absorbed, cerebrally?

4487 • 3: Screens

4488 • Helpful page, make your own notes about the screens, what they do and what info  
4489 is on there

4490 • 4: Payment plans

4491 • Answer to put into the table are given on powerpoint by the trainer

4492 • Answers are also in the "review reason" workbook

4493 • 5: Things to remember

4494 • The people being trained work for AutoCash and use the AutoCash system, not the  
4495 SDR one. Their role won't be changing as part of the trial, they will just be using a  
4496 new system. They already follow DPA rulings

4497 • Other reminders are about the system, date, time, initials of calls on notes etc

4498 • Repeat card payments, no screen shot?

4499 • 8: Edit comments & diary dates

4500 • Scree shots are of Posicard accounts in 2001. Why not use a AutoCash account?  
4501 This would be more applicable/easily accessed by the collectors surely?

4502 • Screen shot used has legal line so the collector knows that they have been used.  
4503 AutoCash accounts never get sued so they will never see the legal line

4504 • 9: Do's and don'ts

- Do not include personal comments “Debtor is thick”
  - Unprofessional?
  - Should they be giving them ideas?
- Do not type in upper case. Except when used for emphasis
  - No explanation of what should/shouldn’t be used for emphasis

## **TV Screens**

- Last working day of the month. On the screens:
  - £3,284,802 Target
  - £2,704,964 Collected
  - £172,587 Under Target
- At 1400hrs, there have ben 1700 calls received.
  - Average answer time 11 seconds
  - Calls lost 65
- 53 collectors on legal
- 50 collectors on pre-legal

## **Henry**

- Doing a presentation for Payment Promises. There is an existing presentation that they use for SDR collectors however he is now having to design a new one as the AutoCash staff only need to know so much.
  - Henry asks Faye for an account he can use to take screen shots of a C500 for. He does this as he can’t do a C500 on the training account as you can’t change the collector number on them.
  - He goes through each step of the C500, taking a screen dump each time he enters new text
  - He now has a series of screen dumps that he copies into powerpoint in sequence. He overlays each screen on top of the other. He puts red boxes around each of the pieces where text needs entering to highlight them on the screen then the next screen dump shows the text in it.
- Sophie receives post from Belfast. Any post forwarded to Belfast from SDR in Huddersfield incorrectly gets sent to Sophie to redistribute and feedback.

4539 **Monday 1<sup>st</sup> March 2010**

4540

4541 **Henry**

- 4542 • Henry has an account that has escalated to him. AutoCash has told the debtor on a  
4543 joint loan that he only has to pay half and it will be settled. This is incorrect. Debtor is to  
4544 complain to the financial ombudsman
- 4545 • Henry has a productivity spreadsheet to complete of a morning for absence/annual  
4546 leave etc. Just an administrative task that needs completing.
- 4547 • How is this role contributing to the development of knowledge? How is this contributing  
4548 to the CoP? (Trainers/Collectors)
- 4549 • Attribute feedback
- 4550 • Henry has to fill out a performance review form and score himself on 30 statements  
4551 on the scale:
- 4552 • 1 - Not achieved
- 4553 • 2 - Mostly achieved
- 4554 • 3 - Achieved
- 4555 • 4 - Over achieved
- 4556 • Statements include:
- 4557 • I seek and take on constructive feedback
- 4558 • Henry scores it himself, as “mostly achieved” and then emails it to Gillian. She then  
4559 scores him on the same scales and they meet to talk about it in his performance  
4560 review.
- 4561 • Idea of the exercise is that they both score the same/similar. Any discrepancies  
4562 they talk about and set up a development plan for Henry to work towards.

4563

4564 **Gillian**

- 4565 • Happy for me to take copies of:
- 4566 • Colour of Money training
- 4567 • Lyrical Training
- 4568 • Jimmy’s C500 email
- 4569 • Should have gone via the trainers or at least have included them. The message  
4570 being delivered impacts training material.
- 4571 • Gillian thinks there is a breakdown in communication between the team leaders  
4572 and the trainers in knowing who should take on the development role and sort  
4573 collectors out after initial training.

4574

4575 **Imran**

- 4576 • Imran is much quicker on The Debt System now than he was a few months ago. He  
4577 works through his list very quickly now.
- 4578 • Last month Imran knew he wasn’t going to hit target so he didn’t bother chasing his  
4579 C500 payments that he had for the end of February. They were included in his target  
4580 from last month but he will chase them this week so they will be “bonus” payments this  
4581 month

4582

4583 **For February**

- 4584 • Alyssa got 145% of her target and for a £597 bonus, £25k over.
- 4585 • Colin got 102.94% of his target and got a £64 bonus

4586

4587 **Aaron**

- 4588 • In contact with the Glasgow office manager. The trainer in Glasgow is off on maternity  
4589 leave so now L&D presence there. Aaron went up in January. Need to arrange another  
4590 time for them to go up. Not a lot of time free at the moment as they’re busy with the

4591 AutoCash project but they can't tell Glasgow whats going on with AutoCash as its top  
4592 secret  
4593 • Email received from The Learning Tree. Collector has filled in feedback form for online  
4594 resource with a new phone number for Kings Lynn County Court.  
4595  
4596

4597 **Friday 5<sup>th</sup> March 2010**

4598

4599

**Natalie**

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**Nathan**

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4647

- Post she has today is just Passion Finance post. Just financial statement, payment slip requests, nice and easy. Natalie doesn't think it'll take her long to do.
- Natalie has a word document set up with all of her FFS's on it. They range from £150 to £9k. She inputs them when she offers them, dated two weeks in advance (when they are valid til). She then keeps checking them throughout the 2 weeks to see if they come in.
  - Ke: *"Do you chase the payments you have in your word document?"*
  - Nat: *"We're supposed to chase every single one but sometimes you just know that they're not going to pay"*
  - Ke: *"Sp you only chase the ones that are worth it?"*
  - Nat: *"Yeah, unless I'm scared of the debtor, haha"*
- Some people are meant to be dialling at 11 but the dialler is broken. All made up til they find out that they're going to move the dialling slot til this afternoon.
- Call from a debtor about PPI. Natalie refers them to Posicard as SDR can't deal with it. The call lasts about 5 minutes as the debtor tells Natalie a big long tale. After the call:
  - Nat: *"What a waste of my time"*
- Debtor call - called Posicard and was told to call SDR as the account has just moved to them.
- Receiving call after call, dialler is fixed so ½ of the department is now dialling. Natalie has no time in between calls to note accounts or do her post. Natalie takes a call, puts them on hold and says out loud *"Take them off Melita, I'm not gonna be able to do any fucking post"*
- Call received, debtor getting letters and has had a £12 charge for missed payments. Payment plan had been updated when CAB requested a FFS (£2233). When £2233 wasn't received then letters were sent. Madeleine in FSU got the diary date for the FFS and called CAB but didn't change the plan back to £1 a month. If the debtor hadn't called and Natalie fixed the account then it would have gone for legal action.
- Straight after this, another call. Natalie mutes it *"I hate Melita!"*
  - She hates it because it reduces the number of people available for inbound calls so she is busier, leaving less time for her other jobs - list, post, spreadsheets

his post by the time he goes back on the phones at 1. He'll be on the dialler this afternoon so will be able to get a load of post done then too.

#### Grace

- Grace tells me that they're moving the teams around. There are 3 teams, 4 staff to be leaving from one team. Gavin and Martin (who have quantity surveying degrees) have both been getting interviewed for jobs in their field so are waiting to hear from them.
- Grace is losing Kevin, Zoe, Connor and Naz. She's getting 3 back in their place.
- She is concerned that her team dynamics will change as her existing team get on very well. She says that she is concerned for Logan (other T/L) that he will be overruled by her team members. She thinks it'll be good for his development though.
- Grace's team will be moving to the other end of the office away from Isabella's desk. She finds that Isabella is too close so she helps her team a lot and joins in conversations which can be a bit distracting for her team members.

#### Timmy

- Feels like he is behind a lot because there have been a lot of calls so he hasn't done a lot of post.
- He's emailing Danielle in Admin. Each time he replies he deletes her email from his inbox, his reply from sent items and then both from deleted items and then from recover deleted items so they can't be found.
- Call after call. Its (time) between 1 and 2 so ½ the department are on their lunch so its very busy.
- Call transferred from Collections. Account has been written off and sent back to the client. Timmy tells him to contact the client. Debtor tells him that his mother has died and he is having problems which is why he hasn't paid. Timmy can't do anything about it as the debt is no longer with SDR so the debtor needs to speak to the original creditor.  
*Co: "I understand what you're saying but you need to be telling HFC"*
  - *Nat: "We're calling FSU on dialler. Its better than Sphere Loans when we call them for arrears and they're paying more than they should be. Or if we call and say 'would you like setting up on a direct debit? Oh, I can see you already have one.' Haha, it just makes us look like we don't know what we're doing"*
- Speaking to Timmy:
  - *Ke: "Have you got any interesting post?"*
  - *Ty: "No, its all shit. Just financial statements"*
  - *Ke: "No debtor letters?"*
  - *Ty: "Where they tell you theres something wrong with them so they can't pay? No"*

#### Dialler

- Timmy is on Dialler for 10 minutes. In that time he:
  - Leaves 2x voicemail messages
  - Has 1x call hung up on him
- On the dialler, Timmy is either:
  - Passion Finance
  - Sphere Loans
  - Hepworth Finance
- Then he has to work out the reason for the call. It isn't as clear as Collections, it tends to be:
  - Missed payment
  - Review, increase payments
  - Check still dealing with the third party
- In between calls, Timmy sits and cuts his nails with the office scissors

4700 • As soon as Timmy comes off the dialler he gets an inbound call through (It's 1500hrs).  
4701 Debtor is using Great Gains, they haven't sent a February payment so hes been sent a  
4702 letter. Timmy tells him that he needs to contact Great Gains to find out why and ask  
4703 them to send it on.  
4704 • Debtor: *"Do you contact Great Gains?"*  
4705 • Ty: *"No, we don't" (ends call)*  
4706 • (To me) Ty: *"We do, I just can't be arsed"*  
4707 • Connor has a call. Debtor is paying Posicard rather than SDR. Connor needs to give  
4708 bank details for them to amend their standing order. He rolls his eyes.  
4709 • Ke: *"How many have you had today?"*  
4710 • Ty: *"Four in a row"*  
4711 • Asking for help  
4712 • Na: *"Whats write off code 4?"*  
4713 • Nat & Ty: *"Repurchase"*

## **APPENDIX C: INTERVIEW TRANSCRIPTS**

1 **Imran**  
2 Im: About 93 grand now  
3 K: Really? 93? They were about 60 when I was here last  
4 Im: Yeah, they're round about 50-60 normally, yeah, or 65 even, but theres only two  
5 departments working now instead of three departments so they've split the whole of  
6 the debt over the two departments  
7 K: Why? What do you mean?  
8 Im: One of the departments are doing AutoCash. They're doing the AutoCash thingy  
9 now, the AutoCash campaign (K: Right) and they've been moved onto that, so thats  
10 gonna finish in like a couple of months all their debt (K: Has gone onto your list?). All  
11 their lists, all their everything, post, their, its fucking hectic now mate, I'm telling ya.  
12 The good thing is, if they've got good paying accounts, you know, in the background  
13 then the accounts are paying so its not that bad. I'm over target now at the moment,  
14 (K: Really?) yeah, I'm over target by about five grand so its not too bad. (K: So how  
15 much is your list paying each day then?) On an average, now, about a grand, a  
16 grand and a half, a grand (K: Is that good?) yeah, its good. At the end of the day. On  
17 an average now you've got to collect about three grand (K: A day?) on a daily basis,  
18 over thirty days so it works out like three grand, just over three grand (K: Yeah) and if  
19 you get a good payment, I've got five grand lined up so if that comes in then I'll be a  
20 little bit more over so. So, yeah, as long as you're hitting, doing the three grand it's  
21 fine (K: Cool). Then again, the weekends come in and they drag you down a bit, cos  
22 obviously (K: Bank holiday last weekend as well). Yeah, the good thing about the  
23 bank holiday as well that wasn't a good thing as well because we wish we hadn't had  
24 that bank holiday now, we wish we were working because that would've been in  
25 May, it was the 31<sup>st</sup> wasn't it? (K: Oh, of course it was yeah) so we would have had  
26 more time because all of the direct debits that happen on a weekend that went  
27 through should've come through on Monday, if they went onto the figures for last  
28 Monday then I would've got a bigger bonus more than, obviously. Because we had  
29 28 days to collect, I got that bonus over 28 days. So all the direct debits that go  
30 through on Saturday and Sunday and that were supposed to come out on Monday  
31 came out on Tuesday and they went onto this months figures. Which is the reason  
32 we're over *laughs* if that hadn't happened we'd've been screwed man, I'm telling you,  
33 with a target like that, its hectic man, you can't do it. (K: Ninety grand is a lot) It's  
34 possible but you have to really put your hours in, they're giving overtime, I might, I

35 might just put err some overtime in and get paid for that and it gives me more time to  
36 collect dunnit? (K: Yeah) But most of the time on the line is disputes, fuckin come on  
37 the phone and its like disputin (K: Hard work?). It's not, it's not hard, its just a  
38 headache man because they come on with a dispute you've gotta listen to them and  
39 it's just. 'What do you want me to do? Please? No, I don't wanna listen to you'. It's  
40 one of those, you're in, you're not in the mood for a dispute, anyway, as soon as you  
41 get a dispute after dispute after dispute. They're mostly from AutoCash, what  
42 happens with AutoCash is, back in February, they've been receiving, this is what  
43 most debtors are saying, they've been receiving letters for about, for example  
44 someones balance was about £800 they've got a letter from AutoCash saying 'your  
45 balance is £1000' and then now they're getting a letter from us saying they owe  
46 £2000. So in just two months they've added a hundred, a thousand pounds interest  
47 d'ya know what I mean? Because they've got, the interest rates, they've put loads of  
48 interest on and then passed it on to us. So we're getting all the shit now. Cos they're  
49 saying 'fuck that, we're not paying' and we're saying 'look, we'll do you a fifty pound  
50 discount, fifty percent' 'well, fifty percent is still what I should normally be paying so  
51 you're not giving me a fucking discount at all are you?' *laughs* you can't win with  
52 them! Y'know what I mean? I was talking to this woman a bit ago and she said 'I  
53 only owe that anyway so you're not giving me a discount anyway are you?' (K: Yeah)  
54 so I'm like 'shit, yeah, I'm stuck there.' Yeah, so most of the shit is like that. Anyway,  
55 how have you been mate?

56 K: Yeah, sound, sound, just busy with this

57 Im: What's this interview then, is it just?

58 K: Today, what I wanted to talk about, are you happy to be recorded? (Im: Yeah,  
59 fine) And its the same as when I did my observation notes, like your name won't be  
60 in it, nobody'll get to see them (Im: Yeah, yeah). Ok, so what I want to talk about is  
61 just about your job, what you do, how you do it, who you do it with, where you were  
62 before and any plans you've got

63 Im: Where I was before as in where I worked before? (K: Yeah) In the company?

64 K: No, erm, before you came in here, so, can you start with that?

65 Im: Fire away, you ask the question and I'll go

66 K: OK, education-wise, how far did you get, like after school, what happened then?

67 Im: Education-wise, I got, err, I went to sixth form and did IT erm, business and IT  
68 and erm obviously, I dropped out because I had to go to Pakistan because I had an

69 emergency (K: Right) and then I came back and obviously I fell behind. Obviously I  
70 couldn't carry on in that same year (K: Yeah) so I had to do that year again (K: How  
71 long were you out there [Pakistan] for?) err, I went for two months (K: So thats a big  
72 chunk out of your year) yeah, its a big chunk out of my education, yeah, so when I  
73 came back they wouldn't allow me to stay in the same year (K: Yeah) they said  
74 'listen, you'll have to do the year again' so I said 'alright, fine, fair enough' and I did it  
75 but I wasn't too happy because, y'know, I was with other kids, all my, all my mates  
76 had moved up n stuff and I was, y'know, started that year again so I wasn't too  
77 happy. Y'know, my heart wasn't there. D'ya know what I mean? I was with people  
78 that I, I, I didn't wanna be with (K: You were the year above them?) yeah, I was the  
79 year above them, but I had to be with them because, but it wasn't, my heart wasn't in  
80 it, it didn't feel right, so I left and I then went erm... So that was my education really,  
81 and then the teachers obviously came to my house and said 'listen, you're quite  
82 good, you know it, you know what you're talking about, you can get a good  
83 education, so why are you dropping out and stuff?' and I just told 'em I wasn't, my  
84 heart wasn't there and everything and they went 'well, fair enough just try this' and  
85 they give me a card for this training centre called Christopher Paul (K: I've not heard  
86 of them). Have you not? It's in Bradford, its in Bradford centre, it's quite, its a good  
87 training centre, standards-wise its one of the best ones in Bradford. They give me a  
88 card for them and said to check it out so I decided to do that and I joined them, I  
89 joined that training centre and then I got my NVQ's, level 1 and level 2 and stuff and  
90 erm, thats, thats when I started at Experian that time. So, I had a job and I was, I  
91 was doing my education at the same time. (K: And how did that work?). That was  
92 good, it wasnt good at the start because obviously they wouldn't pay me a good  
93 wage, it was only something like £50 a week (K: God) that was fucking crap that, I'm  
94 telling you, it was crap. I, I didn't wanna do it, I was like c'mon, its not, even if I get  
95 any job out there its gonna pay me more than fifty quid a week whatever it is. They  
96 said 'look at it this way, if you do this job then you're getting educated at the same  
97 time y'know, you're getting your education and stuff (K: Yeah) in a few months time  
98 you'll be (K: You'll have a real job) yeah, you'll have a real job and earn a good wage  
99 so its a good start' so I stuck to it and, and, they were right. I started moving up and  
100 finally, when I left Experian I was on something like nineteen and a half grand,  
101 twenty grand when I left. I stayed at that company for seven years. (K: Did you? How  
102 old are you?) Yeah, I'm 26, I started there when I was 18 so, er, yeah, I started

103 moving up bit by bit, I got to know everybody, started playing football with all the  
104 managers, I just really felt, it wasn't even like a job, y'know when you go to work, it  
105 was so comfortable, it was like a second home, you just go and proper enjoy  
106 yourself. Fair enough, I did my work when I had to but y'know chilling wise it was  
107 there, all the people, my boss was proper sound y'know what I mean? (K: Yeah)  
108 Everyone there was down to earth, proper sound. I just felt at home, I didn't ever  
109 look for another job when I was there y'know like sometimes you feel like leaving and  
110 stuff. I never ever felt like that when I was at Experian (K: Why? Just because it was  
111 so comfortable at work?). Just so comfortable, I didn't mind. Fair enough, y'know a  
112 person wants a go further and get more money but then again if you go further and  
113 get more money the jobs gonna be harder as well. I mean, if you're in a comfortable  
114 position and you're getting a decent wage and you know you can do your job, say  
115 my job, in 7 hours a day, I used to do my job, I knew I could do the work in 3 or 4 and  
116 then I'd have 3 hours were just (K: to chill) well, obviously I'd just spread it out over  
117 the 7hours. It wasn't hectic, I could do it, I could go and talk to people and do that at  
118 the same time. So it was really, good. So thats, I really enjoyed it. Plus it was 2  
119 minutes from my house, get in my car and its just two minutes away. (K: Why did you  
120 leave?) the reason I left, like I say, one of my cousins asked me to come and work  
121 for him, erm, he's, basically he's got a franchise company called Mahmoods, erm, so  
122 I went and worked for him. But me dad wasn't too happy, because the idea that my  
123 dad had in his head was that 'fair enough, you're on good terms with him but if  
124 something happens with you two in work then its not gonna be just with you and him'  
125 (K: It's a family thing then) yeah, 'it's gonna be just with you and him', cos his mum  
126 and my dad are brother and sister, he said 'its not gonna be just between you and  
127 him but its gonna be between me and basically my sister, she's gonna stick up for  
128 him and I'm gonna stick up for you' and then it's gonna be a family sort of... so I, I  
129 told my cousin 'this is what my dad's saying' and he said 'I understand where your  
130 dad's coming from, it'll never get to that stage' he spoke to my dad and he said 'it'll  
131 never get to that stage because y'know, I know he works, he's a good lad' and  
132 y'know, he was giving me all the luxuries, y'know, letting me take his car and giving  
133 me loads of money for something so less err... I just felt like it was heaven for me, it  
134 was proper heaven for me but for my dad, the way my dad were looking at he was  
135 like business is business, he said 'fair enough, you're happy now but you never know  
136 what the future holds y'know what I mean, a year down the line anything could

137 happen' d'ya know what I mean, and it wouldn't be the same and fair enough if  
138 you're working in another company and somet happens, they sack you or you leave  
139 you're never gonna see them again so it doesn't really matter, it doesn't get to me,  
140 they're not going to come to me, thats between you and them. But if this, in this  
141 company because you're working for him, if somet happens then obviously I'll get  
142 involved and then his family'll get involved and then it'll be a big thing' so he said he  
143 wasn't too happy, he said it was down to me, he said if you wanna carry on working  
144 thats fine. I was just respecting my dad's decision and said fair enough, if you're not  
145 happy then I'll just quit it and I quit. And then I was out for three months, once I quit  
146 that jobs, I was out, I was still going to one of the restaurants he owns and just doing  
147 weekends and stuff and then err, thats when I started here.

148 K: Oh, OK, so why did you apply to here?

149 Im: I, err, applied, the reason I applied to here is it was basically, I was just looking  
150 on the internet for jobs and it was one of these jobs going so I just thought I'd give it  
151 a go, the way they described it on there, good commission and this and that that,  
152 and I thought at the end of the day if I put my head down I could come out with some  
153 decent money. So I applied, on there it did say that it was a pressurised job and all  
154 this and theres loads to it and its hectic, then again which job isn't y'know? (K: Yeah)  
155 all jobs are gonna be the same, wherever I went y'know the first few months are  
156 gonna be hard. So, I ended up going for it and I joined errr, I joined err one of the  
157 agencies, its called The Agency as well, just in Huddersfield, yeah, cause this job  
158 was through them so they called me up and everything and said 'come for an  
159 interview' so I went for an interview and they said 'yeah we'll take you on' so thats  
160 when they called me back after a few weeks and said 'we've found a job for you' and  
161 it was this place so thats how, I cam here, give it a go, got the job and erm, the rest  
162 of its history (K: You've never looked back!). I've never looked back *laughs*. Its been,  
163 its been eight months now, nine months and err, I'm proper settled in now (K: Yeah),  
164 I'm sure another coupla, another three or four months and I'll be properly settled in.  
165 There are, the thing with this job is that there are always things coming up that you  
166 think 'what the hell do I do with this?' because you've never seen it before. Thats the  
167 thing about this job. Most of the thing is standard, its your everyday thing but you  
168 might be a few things that you go through in the day where you think 'what the hell?'  
169 or 'I have seen it about six months ago but I just don't know what to do with it  
170 because its been so long since I've done it' you might come along something like

171 that but other than that it's easy, its busy, d'ya know what I mean, you've gotta be on  
172 the ball all the time, especially if you wanna get a bonus at the end of the month,  
173 you've gotta be on the ball, gotta like take calls, cos sometimes if you've taken like  
174 two or three hours of calls you just, y'know wanna bang your head against a wall or  
175 just go home. But if you do that then basically you've gave up haven't you so you  
176 can't do that, you've gotta constantly be on the ball, and start talking payments and.  
177 But that has happened though, sometimes I'm talking on the phone and I don't know  
178 what I'm talking about when its got to a stage so like, not today, but some days at  
179 this time, they call up and you just y'know, most of the stuff just reels off your mouth  
180 now because its just standard stuff but sometimes, y'know, when they don't know  
181 what they're talking about you just switch off d'ya know what I mean? And then you  
182 don't know what they've said and its like 'shit!' so then you just advise them somet  
183 just to get em off line *laughs*. I don't know what they've fucking said but I'll think of  
184 something you've said and advise em something to get em off. Because at the end  
185 of the day, they're already pissed off, you don't want to ask them again, you don't  
186 want them to repeat themselves because thats gonna get them even more wound up  
187 (K: Yeah) you just try. But sometimes, I swear to god, some disputes you just switch  
188 off, I just switch off me sometimes. I know its not a good thing but, I'll tell you. This  
189 job, when you've got so many calls and so many, when you're dealing with, you're  
190 on the phone all the time, there are some calls, some times of the day, like now,  
191 when you just switch off, naah, I can't do any more. I love payments! *Laughs* y'know,  
192 at this time, I love payments. Come in, take a payment and get off the line, that,  
193 they're easy. You can just, you can switch off when you do something like that, the  
194 payment stuff (K: Because you know what they're going to be saying as you go  
195 through the call), it just reels off your tongue. Sometimes you say it even if you're not  
196 at the right stage to say it, you know if you're in a call and you're not supposed to say  
197 it and you just say it, its like erm, you know, because you're so used it, its like, if  
198 someones making a payment but they've told you something else as well and y'know  
199 you're saying 'whats your long card number' and everything and they wanna tell you  
200 something else whilst they're making the payment, (K: but you can't?) but you can't  
201 because you're just used to talking about the payment and stuff and saying 'theres  
202 the authorisation code and this and that' and they wanna tell you something else and  
203 I end up saying something like 'yeah, ok, well, next months payment is this time and  
204 I'll talk to you next month' or something. And they're like "what thef- we haven't even

205 finished yet'. And they go on about it, but because you're used to it, it just reels off  
206 your tongue (K: second nature). Yeah. Its just, its a bit hard to explain but you've  
207 gotta be in the job to flippin, to know what someones talking about. Its just one of  
208 those. Its hectic though, proper hectic, its good though, I enjoy it. The bonus is good  
209 (K: Well, yeah, when you get them, definitely). Yeah, like I say, April's month was  
210 really good because the department target doubled and I got £628 and I was chuffed  
211 because adding that to my wage I came out with about £1800 in like one month its  
212 like 'woah', if you really put your head down then theres somet at the end of it, theres  
213 a reward. Some jobs out there you're in the job but whether you work hard or not  
214 you're still getting the same wage, d'ya know what I mean? (K: Yeah, there's no  
215 incentive) theres no incentive, here theres something at the end of it so you know the  
216 more harder you work the bigger, the more money you're gonna get so its somet to  
217 work towards, know what I mean? If it was just standard wage, no bonus, I think  
218 everybody here would just slack, d'ya know what I mean? (K: Yeah) They'd all be in  
219 not ready and flippin, everyones available only because theres a bonus at the end of  
220 the month, d'ya know what I mean? (K: Yeah, so thats the only thing that keeps  
221 people going?) Yeah, its the only thing that keeps you going the bonus, you think  
222 'ah, I've collected this much if I collect this much more I'll do this y'know' you have  
223 things in your head like that, you work it out. It is good. Like Ellen today has collected  
224 something like eleven grand (K: In a day?). Yeah, she got one payment for five  
225 thousand and somet and another one for three thousand and I'm like what thef? 'Are  
226 you on payment line or somet? And I'm on dispute line? You're on payment line and  
227 I'm on dispute line.' Yeah so she's got something like ten, eleven grand all together  
228 and her list is gonna pay on top so all together, just today, she'll have about fifteen  
229 grand paid which is good, if you need to get in like three grand a day you've got five  
230 days all together haven't you there? (K: Especially if you've got all last months direct  
231 debits rolled over as well) Rolled over last month, thats, thats why we're ahead  
232 because 29<sup>th</sup>, 30<sup>th</sup>, 31's payments have all gone onto this month so thats why we're  
233 ahead. But, I'm a little bit disappointed because obviously, if we did have the 31<sup>st</sup> I  
234 would've got a bigger bonus last month because obviously them's would have gone  
235 on the 31<sup>st</sup> and all the payments I'd've collected on the 31<sup>st</sup> it'd gone onto last  
236 months so we probably would have hit department target as well. (K: What are you  
237 gonna get for this, last month then? Do you know yet?) two hundred an... two  
238 hundred and thirty eight quid I think it is (K: Right, OK) but if the department had hit

239 target then that'd've doubled and it would've been more because I obviously would  
240 have collected more so I would have been looking at something like £700 again. So  
241 do'ya know what I mean? Its like, I wasn't too happy with the bank holiday coming at  
242 the flippin wrong time (K: Throwing things out) yeah, throwing things fuckin out of  
243 proportion.

244 K: So, before you were talking about when you were at Experian and it was like a  
245 second home and all that kinda stuff and then you've come here and you're kinda  
246 getting there now with feeling comfortable. How have you done that? Where has that  
247 come from? What is it that makes you feel comfortable about being here?

248 Im: I think its just the people around me. Because obviously when you're starting a  
249 new job you don't know anyone and you're not too comfortable are you, you just  
250 don't, its not the same thing. Because people don't tend to talk to you, its your true  
251 self comes out after three or four months d'ya know what I mean? The first couple of  
252 months you're trying to hide yourself aren't you basically, you don't want people to  
253 know who you really are, what you really are, they don't want you to know who they  
254 really are, what they really are but then around about three or four months you get to  
255 know who's, who's who and who's really like what so. Thats whats made feel  
256 comfortable because I know, Colin's a good guy, hes a proper chiller, me and him  
257 get on proper ni-well. Ellen's alright. Ev-everyone's good but you know who to keep  
258 away from, who to who to speak to, who you can speak to on a certain level, who  
259 you can't speak to on that level, d'ya know what I mean? Once you get over that you  
260 get comfortable, settle in settle in settle in, slowly slowly slowly, and everyone opens  
261 up, d'ya know what I mean, slowly slowly. But if you're on, on your first day at a job  
262 you're never gonna get to know the next person or they're never going to get to know  
263 you (K: No). It takes at least two months, dunnit (K: Yeah) to get to know someone  
264 properly, what they are, what they do, y'know, how they are at home, y'know,  
265 everything (K: You just pick that up as you go along) as you go along, and once you  
266 pick it up you know who to hang around with, who to avoid, who to speak to, who not  
267 to speak to, and once you get that in your head and. And, also, the job, once you get  
268 the job like, once you figure out the job it, you just get comfortable, its easy. Because  
269 at the end of the day, in the first couple of months you're still thinking you're still in  
270 two minds thinking 'can I do this, can't I?' D'ya know what I mean? Whereas after  
271 about two or three months you know 'course I can do this.' Now I'm at a stage where  
272 I, I whizz through my list and I whizz through my post, know what I mean? And

273 nothings a problem, I can take calls, I can be available twenty, no, I can take calls  
274 without going not ready y'know call after call after call. Where at first I used to go not  
275 ready (K: Yeah) and (inaudible) go not ready, note it up and go ready again. Now I  
276 can just take call after call after call, like take four accounts in one go. Y'know, you,  
277 you get to that stage, you get used to it, know what I mean? I've got to that stage  
278 now. Where at first I thought I would never get here but because you do it every day,  
279 and like I say, it just automatically happens even if you switch off you just,  
280 automatically happens (K: Yeah) thats how it is, thats the stage I've got to now. And  
281 I'm sure in another couple of months or three or four months... I'll be a bit better, the  
282 more time goes by, the better I'll get, the more comfortable I'll get because I know  
283 I'm getting a bonus every month and I won't want to leave (K: Yeah). Do you know  
284 what I mean?

285 K: Yeah, definitely. So, in terms of how it fits in with your life, what does the job mean  
286 to you? You haven't got wife and kids and mortgage and stuff

287 Im: No, I haven't got wife and kids, I live with my parents. For me, at the end of the  
288 day, whether I'm working here or whether I'm working somewhere else, a job is a  
289 job, I have to have a job. Thats part of life, you can't just sit at home and not work  
290 'cos at the end of the day your family's not gonna support you forever d'ya know  
291 what I mean, so you have to have a job erm. Now, I'm living with my dad and he's  
292 basically paid off his mortgage and that, house is cash and everything so he's not,  
293 he's not paying anything out, I don't have to pay towards anything. He pays the bills  
294 and I help out sometimes but thats about it. I can save erm, easily over a thousand  
295 pound every month because the only bills that I've got are basically me internet bill,  
296 me mobile contract, them two direct debits there, and just me food n stuff and me  
297 petrol for me car (K: Yeah). Thats all I pay because I pay my insurance off all in one  
298 go when it comes round every year erm, so on a monthly basis those are the only  
299 things, and if you add them up out of me account, all together I'll say I spend about  
300 two to three hundred pound on a monthly basis, basically just (K: just for you) yeah,  
301 just for me. Y'know, and when I go out on a shopping spree or somet and wanna get  
302 some clothes or somet which I don't every month, I do that, I tend to do that once  
303 every four months or somet. And if I really need somet then I'll go out, but the thing is  
304 when I go shopping then I'll tend to go all together (K: and go mad) just go mad,  
305 yeah, spend a good six or seven hundred pound all together on tops and jumpers,  
306 jackets and all that. So thats, I only do that once, someone'd have to drag me out for

307 me to go shopping, d'ya know what I mean. I don't go out every day like or every  
308 week or weekend or somet so thats where I save a lot of money. Yeah, at the end of  
309 the day, the way I look at it Keith is if I'm earning now, in a few years now I'll be  
310 successful. I will. The thing is, the way I look at it is, you never know when you're  
311 gonna need money, anything can happen in the family, anything can happen to me  
312 where I might need four, five thousand pounds, six thousand pounds all together and  
313 I might need to pay somet. And at that stage if you pick up a loan or if you go and  
314 borrow money thats when you get into trouble don't you, and obviously I learnt that  
315 at Experian and I'm learning it here, all these people ringing up and they're in debt.  
316 Know what I mean? I just don't wanna go down that road so, for me, its like, if I save  
317 up, at any time I need that kind of money or if anything happens to my family or  
318 myself or you know, one of my friends or somet I can be there to just pop up with the  
319 money and say 'listen here it is' and just deal with it. You don't want to be borrowing  
320 money, thats the one thing I don't do, I don't borrow money off people, I've never had  
321 a loan, never had a credit card or anything like that. I'm in no credit, I'm in no debt to  
322 anyone (K: Yeah) d'ya know what I mean, so I'm happy

323 K: Do you think that's maybe something to do with like working at Experian and  
324 working here, has that helped?

325 Im: Err, it has yeah, but I think its just the way erm, it runs in the family because my  
326 brothers' been like that as well, he e, fair enough he used to go on a lot, he goes on  
327 a lot of holidays, used to go on a *lot* of holidays when he was in his younger days,  
328 every other week he used to be out in a different country (K: If only eh) yeah, he  
329 used to do that a lot when he was younger erm, he is quite older than me but back  
330 in, I mean, he's settled down now and got kids and everything and he's saving  
331 money as well now, y'know got into that vibe. But I'm, I've never been a person  
332 where, how I look at it is, if I need to pay something I'll pay, but like, only for the  
333 things that are compulsory. Like, if I had to pay, like your food is compulsory, you've  
334 got to eat, like a mobile phone is compulsory, you've gotta have a mobile phone  
335 nowadays, y'know like, fair enough, like internet I don't really need it (K: But you do)  
336 but you do, don't ya *laughs* which house doesn't have internet? I mean, my nephews  
337 go on it and family goes on it as well, I pay for that, y'know, internet. But other stuff  
338 like, if I don't, like a holiday, I know some people say you *need* a holiday but you  
339 don't really do you? (K: No, its just just nice) Yeah, its nice, its a luxury innit. If you  
340 really wanna avoid it, you can avoid it (K: Yeah). Its nice though, don't get me wrong,

341 I, I, I'd like to go on holiday and everything, to me, its like, its not really, I could do  
342 without it, I don't really need it. Thats the way I think, which is thats just the way I  
343 think. Its like, anything really, if I, fair enough if I like something and I've seen a  
344 jacket or somet or any type of clothing and I like it I'll buy it. (K: Yeah). But, if I, I like  
345 it and I look and 'do I really need it' then I won't buy it because if I don't need it then I  
346 won't buy it, if I've got other jackets then I won't, if I don't need one. Thats how I  
347 think, and thats, I think a lot of people need to think like that so then they can stay  
348 away from debt and stuff

349 K: So with your view on life like that then, how do you find doing this job, talking to  
350 people that don't view life that way?

351 Im: It annoys me, sometimes it annoys me, you know, you just think to yourself 'how  
352 the hell have you got yourself into the situation what you're in? What the hell have  
353 you been doing?' D'ya know what I mean, because obviously I've never been in that  
354 situation and y'know, I wouldn't like to be there, I'm sure its not a nice position to be  
355 in but its like 'what?!' I could understand some of the people who have lost their jobs  
356 and they have a mortgage to pay and they've got a car on finance or whatever, fair  
357 enough but y'know there are some silly people on the line who just miss payments  
358 just because it slipped out of their head and then they get charged and then they  
359 complain about it. Its like 'it's your own fault', flippin heck, d'ya know what I mean? Its  
360 like a credit card innit, dya know what I mean? If you get a credit card and you forget  
361 to pay and then you start whinging that so much interest has gone on, first of all, why  
362 have you got a credit card if you can't handle it? Secondly, its your own fault, don't  
363 whinge, pay it off, what the hells your problem, know what I mean? (K: End of) Yeah,  
364 don't whinge about it, its your own fault. You feel like saying it to them straight but  
365 obviously you can't say it, you know, in that manner. But you just feel like telling em,  
366 you do tell em obviously, 'it is your fault' but thats, thats, you have a credit card and  
367 thats what happens or you have a storecard, thats the situation you get in, you  
368 should know that before you sign on the flippin agreement terms and conditions, do  
369 you know what I mean? (K: Yeah). Don't blame anybody else cos you're, don't  
370 whinge at me because you're in this situation. (K: Is that frustrating then?) It is, it  
371 does get kinda frustrating, but, its not too bad, its a job at the end of the day, thats  
372 how I look at it, if they pay me then I get a bonus at the end of the month then I'm  
373 happy with it.

374 K: OK. So, what parts of the job do you like? So you've got your phone calls, post,  
375 your list, the dialler...

376 Im: the dialler's not, I think you know, the dialler's not the best of times, when you go  
377 on dialler thats pretty much the worst out of all of them. Basically its because you  
378 don't get anywhere. When you call erm, you call someone on dialler you know theres  
379 very less chance of getting a payment. In my point of view, fair enough to the  
380 company it might be productive but in my point of view its a waste of time because  
381 rather than us dialling, I think we should do it manually because y'know, you'd ring  
382 accounts that you know are gonna pay or what you should pay because with dialler  
383 you just, most of the time wasting your time. If you're on dialler for an hour, forty  
384 minutes of that's probably gonna be messages, leaving messages with other people  
385 or answer machines and then only twenty minutes of that, well, ok, thirty minutes is  
386 going to be messages, ten, fifteen minutes you're going to be waiting for a call and  
387 then fifteen minutes you're talking to someone so (K: you're just not getting  
388 anywhere) its not productive, not for me, its not, I don't think its productive, I think its  
389 just a waste of time.

390 K: So why do you think they think it's productive? What makes it productive?

391 Im: I think they, the reason they think its productive because every account gets  
392 dealt with (K: tried) yeah because you've tried, you've just rang that erm, you never  
393 know. From their point of view you never know, if you had to manually dial, they  
394 know that we'll skip out the shit accounts and we won't ring them. Whereas in dialler  
395 you can't do that because that system dials them itself (K: It just arrives in your ear)  
396 in that way its productive for them, you don't miss out any accounts, you have called,  
397 fair enough even if its only through a message machine, you know its been called.  
398 Whereas if we manually had to do it then they'd know that you probably wouldn't do  
399 it and that you'd put it straight to doorstep without ringing any numbers. Thats why I  
400 think. You do get payments, don't get me wrong, you get in touch with people and  
401 you get payments as well but, you know, most of the time I think its just not (K: its a  
402 waste of time) its a waste of time, yeah. And then you've got your list and your post, I  
403 think post is, I hate post (K: why?) post is just, because, you have to read through it,  
404 I like, I don't mind doing my list. At least you can, I mean, when you're new obviously  
405 you can spend time looking at it thinking 'what the hell do I do now?' but now you  
406 look at the account and its like three seconds (K: to work out what to do) on average,  
407 yeah, on average. If I sat down, without any phone calls or anything, if I sat down

408 with my list if I had a hundred on my account I'd get through it in one and a half hour.  
409 A good one and a half hour. You know, just whizz through it. Because you know  
410 straight away, as soon as you look at the account, bang bang, you know, its just  
411 getting my list done. But with your post when you've gotta read stuff and its like,  
412 you've gotta, because post takes longer because theres more, theres more things to  
413 it, its like, in your post, you've got more st, you've got bankruptcy and stuff and  
414 you've got to fill out more screens, you've gotta write it off and file it away and all this  
415 shit and you've got your County Court Claim Forms you know you've got to go all  
416 through the income and expenditure, write it all down, jot it all down, y'know accept  
417 it. If you're not accepting it you're screwed because if you're not accepting then you  
418 have to go through all this, they've created a new form now, it used to be an L18  
419 used to be a form that we'd send to the court saying that we won't accept it because  
420 they've got this much disposable. But now they've got the courts have, have created  
421 their own forms (K: So you've got to fill out their forms?) you've got to fill out their  
422 form and their form is a pain in the arse because what the courts are saying is on an  
423 average if this person is unemployed on average they should be getting this much  
424 and this much and if they've got this much disposable then still accept the offer. So,  
425 you've just gotta sit there, I've not done it yet, obviously, but you've gotta sit there  
426 and start working it out on what because most of the time its a faff, the fucking form  
427 from the court is a pain in the arse, I'm telling you. (K: So they tell you the minimum  
428 amount that you can accept?) Yeah, they just tell you on an average what they  
429 should be paying for mortgage, what they should be paying for y'know, if an average  
430 person is getting this much what their mortgage will be err, y'know, what their bills  
431 will be, what their child benefit should be, y'know working tax credits, stuff like that,  
432 they write it down on average on that spreadsheet and from that you've got to  
433 compare it with what the debtor's wrote down and everything and then you've gotta,  
434 then you've gotta decide whether you accept the offer or not. Sometimes that  
435 spreadsheet, what it does is, it automatically thingies it for you, you put all the details  
436 in and then it'll tell you at the bottom 'no, you'll have to accept it because this person  
437 is in financial difficulty and stuff'

438 K: So are you accepting lower payments now because of it?

439 Im: It sort of pushes you to do, doesn't it? I mean, you don't want to do, because you  
440 know if they go through that way they're probably going to accept it anyway, the  
441 forms probably gonna reject it but then why waste your time, why waste 5 10

442 minutes when you can just accept it and just L4 and let it go through. (K: Right) Cos I  
443 had one where, I think, the disposable was two hundred, two hundred and somet  
444 pound and they were offering somet like forty or fifty pound or somet where on a  
445 normal basis I wouldn't accept that, that flippin spreadsheet says 'no you have to  
446 accept it' and its like 'what the hell?' (K: Its a lot of money to have disposable isn't  
447 it?) Thats what I'm saying, to have that disposable and the spreadsheet says you  
448 have to accept it so... what can you do? You have to accept it? D'ya know what I  
449 mean, so if there is disposable and they're offering somet and I think the  
450 spreadsheet will say you know, you have to accept it then I won't bother putting it  
451 through the spreadsheet, I just accept it. Unless its a really big amount like they've  
452 got five hundred pound disposable and they're offering ten pound then obviously the  
453 spreadsheet would even say 'oh, well' but other than that, if its two hundred pound or  
454 something and its fifty pound offering then you'd definitely accept it. (K: How longs  
455 that been out for then?) It's been a couple of months now, not a couple of, about a  
456 month or so. 'cos we've basically sent some of our, we sent some of the forms to  
457 them and they sent them back saying 'we're not accepting this any more' and they  
458 sent the form on an email saying 'everyone has to use this going forward' (K: Right)  
459 so we had to redo some, but we didn't end up redoing them we just flippin accepted  
460 them and put accept. Sack redoing it, not going through all that crap! (K: I don't  
461 suppose you've got time to just keep going back to) Yeah, its just, like I say, this,  
462 when you're working out there Keith you just want, you want to be on the phone  
463 incoming and you want to be taking payments. All you're worried about is a bonus at  
464 the end of the month, if someones got a dispute you really don't want to be dealing  
465 with a dispute or you don't want to be wasting your time on somet that could take  
466 you two minutes and you know instead of spending ten, fifteen on it d'ya know what I  
467 mean? You don't want to be in that boat, you just wanna, I know, one thing I've  
468 noticed Keith is everything is so busy, sometimes you can get away with stuff you  
469 know, even if you do instead of an L18 you do an L4 no-one'll pull you up its like 'fine  
470 if you've accepted it, its your list, if you're happy with someone paying a pound on a  
471 flippin ten grand balance then its on your list' know what I mean? You shouldn't be  
472 doing that though, you should be obviously doing it the right way by, if its got  
473 disposable make sure you get every penny (K: as much as you can) yeah, as much  
474 as you can erm, thats what I was told in my last one to one before my PDP basically,  
475 my one to one they said 'your average payment amount' you know my average

476 instalment 'is something like twenty somet pound' twenty five pound or somet, and  
477 the following month it increased to forty somet so, which was (K: thats good) yeah  
478 because, obviously, what they mean by average is y'know, when I accept everything  
479 in that much and the average is about twenty, twenty five pound (K: Yeah) so if I  
480 accepted a fifty pound payment and I accepted a five pound payment on an average  
481 it comes to about twenty five pound. So my average went up to about forty somet  
482 which means I was declining offers from debtors (K: lower offers) lower offers and  
483 saying 'no, you've gotta pay this much'. Cos sometimes, even on the phone they'll  
484 say 'I can't pay that, I need to pay this much' at first I used to accept it and say 'fair  
485 enough' y'know, but now I say 'no, I'm not accepting that, I'm gonna need this from  
486 ya and if you can't pay we're gonna have to take further action and stuff' and most of  
487 the time I've noticed that they say 'yeah, fair enough'

488 K: So did you just start doing that yourself?

489 Im: Well once I was told in the one to one by Emily she said 'well basically you need  
490 to tell em more, at the end of the day don't let em walk all, you're in control not them  
491 so whatever you want you get that because at the end of the day the ball is in your  
492 court then you can send it over to them if they accept it or not so you take the lead,  
493 don't let them walk over you and tell you what they wanna pay, you tell them what  
494 they need to pay' more or less (K: Oh right, OK) and it has, it has worked. Obviously  
495 debtors are offering me ten, fifteen pound, twenty pound and you just say 'no, I want  
496 fifty pound, I wand sixty pound' and its working (K: Oh good). And its alright, higher  
497 instalment amount the better (K: cos it all benefits you) yeah, benefits you every  
498 month because at the end of the day you've got that fifty pound every month coming  
499 in rather than twenty pound every month.

500 K: Sound. So whats your plan, whats next? Are you happy here? Do you wanna stay  
501 here forever?

502 Im: I'm happy here, I don't mind staying here. Like I say, in a few months I'll be  
503 hopefully I'll be better than I am now and like I say, if I keep getting a bonus then why  
504 would I wanna leave? Dya know what I mean, if I'm... its not the hardest job in the  
505 world, its easy, once you get used to it. It was hard when I started, its got to the  
506 stage when its, its easy now. Y'know, it doesn't, like I say, most of the things, just,  
507 just automatically happen, just come off your, y'know the words n stuff like that and  
508 the actions you know straight away so its not hard but no, I, I don't want to leave, I  
509 erm, I'm happy to stay here for as long as they keep me because at the end of the

510 day, if I'm getting a bonus... fair enough if I'm not getting a bonus every month I'm  
511 still getting a wage (K: Yeah) and I, this climate out there, I'm just lucky to be in a job  
512 really, do you know what I mean? I'm in a job, its permanent, I don't mind  
513 K: Yeah, good, erm, what do you think, whats your opinion of the debtors? Do you  
514 have a different one depending on who they are, like different clients?  
515 Im: It depends who it is, like, all debtors are different, all debtors are different. Some,  
516 some debtors have got in debt and you can tell some debtors have got in debt  
517 because, and they didn't really wanna be there, its a big mistake, you can tell that  
518 straightaway when they're on the phone as they're willing to pay it off as fast as  
519 possible, they're willing to pay the balance. Sometimes you send the first time you  
520 send a letter out, the first letter, they ring up and say 'look, I wanna pay the balance'.  
521 They're the good debtors, know what I mean? You know straight away they're,  
522 they're not debtors, they don't wanna be in that position, know what I mean? Then  
523 you get the crap like Home Credit Direct and stuff and its like the people who flippin,  
524 who are just a waste of space basically, you just, they just call up and you just know  
525 straight away this is gonna be one of those, gonna get nowhere with it. So you try  
526 and fob em off as fast as possible really. Cos you know they're not gonna pay you  
527 anything and if they're not gonna pay you anything why are you talking to me? (K: So  
528 you just wanna get rid of them?) You just wanna get rid of them and get onto the  
529 next call, because, thats the thing about being available, you don't know whats  
530 gonna come through next. Like Ellen he didn't know five grand was gonna come  
531 through, when the next phone call came to him that guy just said 'listen, I wanna pay  
532 the balance' (K: Yeah) and thats five thousand and somet. Its pure luck isn't it? At  
533 the end of the day, the only way for something like that to happen is to be available,  
534 if you're not available then its not gonna happen to you is it? (K: No) So thats what  
535 I'm saying, you're available, but the only thing is thats like one in like five or somet  
536 you'll get something like that whereas the rest of the four will be shit. Might be a  
537 payment, but, but another rule what they've took out now is if a payment is in a  
538 certain plan, for example someone calls up today and erm, wants to make a  
539 payment, their monthly installment £150 and it was due yesterday in the plan I can  
540 nick that straightaway (K: because the plans ended) because the plans ended. So, if  
541 they were supposed to pay it on the third and they call up today, straightaway I can  
542 S25 it, normally it would've been 7 days after (K: Ah right). Yeah, first it was 7 days  
543 after so if their plan was for the 1<sup>st</sup> and they called up on the 6<sup>th</sup> I couldn't nick it, I'd

544 just have to take the payment under whoever's (K: £300?) yeah, £300. But now, if it's  
545 one day over the plan, anything, even if it's a £500, not even a big arrangement if  
546 they've got a thousand pound coming in, if that doesn't come in on the day, as soon  
547 as it defaults on the next day if they call up (K: It's yours) it's yours, you can nick it.  
548 That's the good thing about this, erm, so in that sense, it works out for everyone  
549 because you're getting robbed from one end but you're making from the other end.  
550 Because I know at the end of the day if I'm robbing people, if I'm taking accounts off  
551 them then I know I'm being jacked as well. Because I know (K: Do you like that  
552 competitive part of it) Well, it's quite, the thing is, the only thing about that is you've  
553 got to be here to do that, you've got to be in the office where if you're on holiday then  
554 you're not gonna do that you're gonna be getting jacked left right and centre (K:  
555 Right) d'ya know what I mean, even if you're on holiday with that other rule it doesn't  
556 really matter cos they've got seven days, it's sort of safer isn't it? Now it's not  
557 safe, it's like, if they don't pay on that day, if you've got a good... for example, if  
558 someone's paying a monthly payment of £200, stuff like that you don't, you'd want to  
559 make sure they'd pay on time because if they default straightaway they go onto,  
560 with, that's why they say set up a direct debit, it's the best way. But if they don't set up  
561 a direct debit and they're paying a high installment amount, I'm not too bothered  
562 about five pound, ten pound a month, I'm not too bothered about those, you can  
563 make that up, but if you lose something like a hundred and fifty pound, two hundred  
564 pound, three hundred pound payments y'know, they're the ones that cost you (K:  
565 Yeah). So if they get robbed off you on a monthly basis, y'know, 'cos at the end of  
566 the day, how many five pound payments do you have to take to make up for that one  
567 three hundred pound payment, (K: Yeah, exactly) you know what I mean? So you  
568 don't want to lose those, you want to make sure they come in on time. You're not too  
569 bothered about the pounds and five pounds and up to ten pounds, I'm not too  
570 bothered, but anything above that, it's a bit errr, even up to twenty pounds I'm not  
571 bothered, up to fifty fair enough, fifty pound, fifty pound payment you don't want to  
572 lose every month, it's a good payment, so up to like fifty pound, anything over fifty  
573 pound you want to make sure comes in on time. But then it's hard to keep on top of  
574 things Keith because at the end of the day, you might, you might on your list you  
575 might have about five hundred accounts that are paying fifty pound and over, (K: So  
576 you don't know) so you know, which one are you gonna call or which one are you  
577 gonna keep? You know, you've got your list to do, your post to do, even now it's

578 more hectic, you've got more post to do, more list to do yeah? Higher lists. And its,  
579 you've got calls coming in, you've got dialler so, you're really not gonna get time to  
580 call and chase them are ya? You just hope that they pay on time (K: Yeah) so thats,  
581 like now, when I take a payment, if I've nicked a payment. For example yesterday I  
582 nicked a payment for a hundred pound or fifty pound or somet pound, I make sure, I  
583 say 'listen, when do you get paid? When are you gonna make the payment, 'cos  
584 obviously it was due yesterday and you've called today' which was the fourth, ' do  
585 you want me to set it for the fourth every month? What you need to do is on the  
586 fourth or before the fourth, any one day over or past the fourth then you go for further  
587 action'. I tell 'em like that now. Y'know for payments like that, I make sure that they  
588 pay on the day or before. Obviously you can only tell em can't you, you can't (K:  
589 Yeah, you can't control what they do) no, you can't control what they do, they could  
590 do it again next month but at the end of the day you just really want big payments  
591 like that, you don't want them to slip out of your hands.

592 K: Erm, one thing I wondered about was, you know with it all being credit with the  
593 consumer credit act and credit agreements and stuff, where do you stand, how do  
594 you know all the legal language and all what people can and can't do?

595 Im: The legal part of, well, because of working at Experian theres a bit of an  
596 advantage there (K: Yeah). But, the legal side here is quite straightforward, theres,  
597 its like, there are certain accounts you can do legal action and there are certain  
598 accounts you don't. I don't understand why we can't, they don't do legal action why  
599 they don't do legal action. Like AutoCash accounts we don't do legal action on and I  
600 don't know why. Fair enough, if I owned AutoCash the company then I'd be sending  
601 everything for legal because they owe you money don't they? Why not go legal? I  
602 don't understand why they don't do it. But, y'know, thats one thing thats obviously  
603 gone over me head. But apart from that legal action is quite straight forward, I  
604 understand most of it yeah, like CCJ's and bankruptcies, IVA's, y'know, vary orders,  
605 suspension of warrants and stuff, thats straightforward now. Certain fees that I've got  
606 to make.

607 K: So how have you got to know that? Were you told that all at the start?

608 Im: This, yeah, we, obviously we were in training for the first three weeks, two or  
609 three weeks, erm, just sat upstairs in the training room and thats where we were told  
610 all this stuff. But then again, we got told so much that theres only so much you can  
611 keep in your head and the rest of it'll just slip, like we makes notes and everything

612 but theres only cert, until you actually went through the process yourself, y'know like  
613 sometimes its different from when somebody tells you somet and actually doing it  
614 yourself are two different things. You mightnt understand it when somebody tells  
615 you, you think you've understood it but you, when you totally, when you do it (K:  
616 When you've got somebody on the other end of the phone) yeah, then its a totally  
617 different matter 'cos obviously you are in that situation and they could be telling you  
618 all sorts of stuff that you didn't know about. Fair enough, if the debtors called you and  
619 they're telling you somet and you're in your head thinking 'is that right, is that wrong,  
620 I don't know'. Cos you might think you know the legal process but they've just told  
621 you somet that you think 'what does that mean' or 'is it right' cos at the end of the  
622 day you don't want to be arguing with somebody thats right and look an idiot  
623 yourself. If you don't know what you're talking about you're screwed basically. You  
624 can, there are certain accounts where you can just fob em off and get away with it  
625 (K: Which ones are they?) well, just like the Home Credit Direct ones, they don't  
626 really give a shit, you just tell 'em all sorts and they're just like 'yeah, yeah' and put  
627 the phone down *laughs*. But its like, like accounts what are like gold eagle because  
628 people really care, because a lot of people out there don't know the process, they  
629 don't know (K: Whats that? Gold eagle?) yeah, legal, yknow, go legal (K: Ah, sorry,  
630 yeah, go legal), sorry, on legal accounts, probably 2% of the people on legal  
631 accounts that really, that will have knowledge of what legal is, most of the time  
632 people won't even know what a CCJ is or what a County Court Judgement is, if you  
633 don't know what County Court Judgement is then you're not gonna know anything  
634 about what the courts do and what the, y'know, you're not gonna know much are ya,  
635 legal stuff, if you don't know what a County Court Judgement is, thats basically the  
636 basics of legal, CCJ, know what I mean? Everybody needs to know what a CCJ is,  
637 so if they don't know what, and most of them don't

638 K: So do you get people calling up and arguing the toss and throwing in legal words  
639 and trying to...

640 Im: They do, yeah, of course, you get it all the time, they throw like stuff in like  
641 'nineteen seventy four act this that bullshit, y'know point two point one in the flippin  
642 act says this' and I'm like 'it doesn't mean anything to me mate, theres a flippin big  
643 book of rules, it doesn't mean that, what what are you trying to tell me?' But then  
644 again, in those situations sometimes you do think 'shit, are they right what they're  
645 telling me?' Cos obviously you don't know it, I don't know what act and what act, you

646 hear about it every now and then but you don't know what act is what and what  
647 rights the debtor has and what he can do and how he can screw the company over  
648 and stuff y'know. And they give you all this bullshit and you think 'flippin eck, I don't  
649 know if he's just lied to me or if that is actually true' because you just don't know, you  
650 don't know cos obviously he's just read the book, or he hasn't read the book and  
651 he's just making up but theres no way to find out, yeah. In those cases you just think  
652 'fair enough we'll just take normal process what I know and this is whats gonna  
653 happen next' (K: Yeah, and just leave it at that) yeah, just leave it at that because at  
654 the end of the day theres no point explaining to them something you really don't  
655 understand or you know you don't want to get into something where you advise em  
656 wrong because the phone calls are recorded and at the end of the day if they come  
657 back and say 'look, I was advised this by Imran' and then you're screwed basically  
658 because that, just that one conversation could y'know, have us write the debt off (K:  
659 Yeah) because we've screwed up (K: Cos you made a little mistake). Know what I  
660 mean, cos we made a little mistake, and they, thats what the debtors need, they just  
661 need a little excuse to flippin hold against ya, to stop paying and not pay. And if they,  
662 y'know, if theres something like that then they're gonna use anything to get it (K: To  
663 get out of it) to get out of it, yeah, honestly, if you owe like three or four thousand  
664 pound you'd do anything to get away with it, you'd hold any one responsible. (K:  
665 Anyone but yourself) Anyone but yourself, yeah you just like trying pinning it on...  
666 like I had this woman today she said 'I'm not paying' I said 'why' she said 'oh, Home  
667 Credit Direct, we had an agreement, Home Credit Direct said they were gonna come  
668 round and collect the money.' I said 'well, its no longer with them, its with ourselves'  
669 she says 'no, they had agreement, they were gonna come round, I'm not paying  
670 anything now, they've broke the agreement, no-ones come round. I rang Home  
671 Credit Direct and the woman doesn't work there any more and its not my fault, I'm  
672 not paying'. I said 'fair enough well obviously we'll just have to go further with it and  
673 take legal action' and started giving her that and she says 'do whatever you like, we  
674 had an agreement with Home Credit Direct, we've got it in writing here, they've  
675 stopped, its not my fault, they've stopped coming round, not me, I haven't stopped  
676 paying them, they've stopped coming round so at the end of the day the agreements  
677 broken so you can't' (K: So what do you do?) in a way I was thinking 'she is, she has  
678 got a point' know what I mean? (K: What did you say?) I just told her we'd take  
679 further action because obviously its no longer with them its with ourselves, thats why

680 they've stopped going round. She said 'oh, yeah, well see about it' give me all that  
681 bullshit and then put the phone down on me. D'ya know what really annoys me,  
682 Keith, is these flipping third parties like Citizens Advice Bureau and flippin the couns-  
683 the counselling service and the CCCS, they advise them of things like 'stop paying,  
684 no you don't have to make payments if you don't wanna' thats why they get this oomf  
685 from, you know like to battle with you because of these flippin companies out there,  
686 these debt management companies and third parties and, they give them this  
687 excuse to not make payments. Its like our rule is 'if you're not bankrupt, until you  
688 actually go bankrupt you're still liable and need to make payments' but these flippin  
689 bankrupt companies and y'know other companies that are dealing with it on IVA's  
690 and stuff they tell the debtors that they don't need to pay even from when the thingy  
691 started. Now, a bankruptcy process can take three months, it can take four months,  
692 d'ya know what I mean? That doesn't mean you don't pay for four months. But thats  
693 what they advise 'em they say 'you don't have to pay now, you're in, you're gonna go  
694 bankrupt'. We tell them 'you're gonna go bankrupt but you're not bankrupt, fuckin  
695 make the payment'. D'ya know what I mean? (K: Yeah) At the end of the day, you're  
696 gonna go bankrupt, fair enough you're gonna go bankrupt, its still a normal process  
697 'why're you not paying'. But then they tell 'em 'no, you don't need to make  
698 payments', so its the battles not between us and the debtors its between us and the  
699 third parties that advise of this stuff. Obviously an individual doesn't have much  
700 power to do things but once these third parties get behind them 'cos they have like,  
701 they have at the end of the day, they have, the government has put them there so  
702 they have rights as well, know what I mean? And if they advise them of somet like  
703 that then theres nothing we can do about it (K: Yeah, you can't tell them not to  
704 believe them) yeah, you can't tell em to believe the county, the CCCS or the CAB,  
705 you can't tell em that because they're y'know, they wouldn't lie to them (K: Yeah, so  
706 that must be hard) it is hard sometimes and then you get debtors going 'I'm going  
707 bankrupt, I'm not paying' I'm like 'fair enough, I don't care, you're just another caller  
708 to me' *laughs*. Thats how you look at it some times, y'know, in the back of your head,  
709 you just know they're fucking just the next number to me. Y'know, you're gonna go  
710 and the next ones gonna come on the line so I'm not really bothered, I'll just note the  
711 account d'ya know what I mean? Thats how I look at it now. Where at first I used,  
712 sometimes I used to take it personal (K: What, that they didn't want to pay you?)  
713 well, no, no, when they call and say 'I'm calling to make a payment for a pound' or

714 something 'well why are they not paying?' it used to really annoy you, but now you  
715 just look at it like they're another number.

716 K: Did you ever like feel sorry for them or anything?

717 Im: There are some people you feel sorry for. Yeah, there are. You sometimes do  
718 feel sorry for people out there because you know who the genuines are and who the  
719 ones you know are proper bullshitting you. The genuine ones, y'know, 'cos they send  
720 proof in and stuff about whats happened to them and why they got into that situation  
721 and sometimes some of the stories you hear you think 'ah, I feel for you but at the  
722 end of the day theres not much we can do about it'. But you do feel for em, you think  
723 'fuckin ell' or 'thats disgusting' or y'know 'damn, you know, both their parents have  
724 passed away' or something like, its sad, but, we've got a job to do. If you start feeling  
725 sorry for people *laughs* (K: You'd be out of a job wouldn't you?) you'd be out of a job  
726 so you can't like, y'know. You can feel sorry for them but, you can show empathy  
727 over the phone and say 'I understand and I'm sorry to hear stuff like that but at the  
728 end of the day this is the situation I'm in and this is whats gonna happen'. You can  
729 sort've vary the contract a bit and say 'listen, if you can't pay that, pay this, you  
730 know, I'll sort of rearrange it for you' or I might say 'listen, OK, fair enough' if they call  
731 up and say 'I can't do the payment, this has happened, that has happened' I'll say  
732 'OK, don't pay this months but you'll have to carry on paying next month or pay  
733 double next month, I can do that for you' but not paying for six months because so  
734 and so's happened, at the end of the day thats like (K: too much) too much, yeah.  
735 What we do is, what I was told was: payment payment payment. Whatever the  
736 debtor says to you just make sure they pay. Y'know, never ever give them 'cos what  
737 I did, what I used to do when I first started, I used to give em, when they used to call  
738 up to make an arrangement, if we'd come to an arrangement I'd say at the end of the  
739 call 'listen, if you can't keep up with it call back and we can rearrange' which gives  
740 the debtor. Obviously the debtors gonna think 'fuckin ell, thats alright' then they can  
741 call to make the payment and say 'I can't make the payment, I need to rearrange'  
742 because I've said that to them (K: You've given them the idea) I've given them the  
743 idea, or I've given them that bit've oomf thinking 'oh yeah, they're soft' whereas if I  
744 said 'no, you need to make this payment every month, if you miss a payment you're  
745 gonna be further action' wherever they scrape, however they scrape that together is  
746 up to them, they will make that payment. But if I say something like 'ah, if you can't,  
747 y'know, if you think you're struggling, call back and we'll y'know sort somet out' they

748 won't even make the first payment, even on the first payment they fall over and fall  
749 back and say 'listen, I can't make the payment' *laughs* know what I mean? (K: So  
750 you've gotta be hardfaced with them?) you've gotta be hard with them, yeah, y'know,  
751 you've gotta be a bit harsh with them. At the end of the day thats my job (K: What  
752 you get paid to do) thats what you get paid to do, yeah.

753 K: Do you tell, like, when I've been telling people that I've been doing this research in  
754 a debt collection agency they're like 'ah, debt collectors, what are they like? Are they  
755 all really hardfaced?' and stuff like this. What are you like, telling your friends and  
756 family and stuff, do you tell them that you're a debt collector?

757 Im: I tell my friends and my family, obviously my family knows. I tell my mates as well  
758 (K: is it like aah?). Yeah, it is a bit of a aah. Most of them say 'ah, so you go round  
759 knocking on peoples doors?' 'No' thats what they think straightaway for debt  
760 collection that you go round on peoples doors, knocking on peoples doors.  
761 Obviously, in their heads they don't have the idea of sitting on the phone and  
762 collecting money. Cos at the end of the day you say 'ah, I'm working in debt  
763 collection' they think you go around and start making, knocking on doors, thats the  
764 first impression people get (K: Taking TV's out) cos I'm a debt collector, you're a  
765 debt collector. But, then when you tell em you know, you're a telephone debt  
766 collector they say 'how does that work' and then you obviously go into detail about  
767 how it works y'know. Then, afterwards, we send out the bailiffs and pre-bailiffs and  
768 stuff to do the job. But no, most of the, obviously the people I've told, I haven't told  
769 many, but some of my mates are like 'ah yeah, is it good and this n that' and I'm like  
770 'I enjoy it, yeah'. Erm, if I tell em about the bonuses and stuff they'd be like 'woah, its  
771 wicked that'. Cos at the end of the day, I don't think you get a bonus anywhere like  
772 you get here or like any debt collection place because... any other company you're  
773 gonna be on a basic wage aren't ya? You're gonna be just gettin your normal wage.  
774 You get the pay rise every year, but if you're on't ball and you're getting a bonus, a  
775 six seven hundred pound bonus every month, sack the payrise I don't give a shit if  
776 they don't give me a payrise, I'm coming out with a bonus. Like Alyssa, she comes  
777 out with a bonus of like five or six hundred pound every month.

778 K: She's good Alyssa isn't she?

779 Im: She's flippin good, I tell you. Flippin eck, shes not even here and shes probably  
780 on target or somet *laughs*. Its like 'what the hell?!' Debtors are so scared, when she  
781 tells them the first time 'this is what you need to do' they do it. They don't default

782 after that, all the way to the last payment they pay, they pay like shes advised em.  
783 (K: So what is it about Alyssa do you think?) I don't know what it is about Alyssa, I  
784 guess, shes just, err. She's been here seven years, thats obviously, nearly eight  
785 now. That works to her advantage, obviously she knows the company in and out.  
786 She knows the shortcuts, she knows, shes quicker, she can find time to chase  
787 payments. When sometimes I can't find time to chase payments you know like if lists  
788 are higher and post is busy and you're on dialler and stuff you don't find time. I  
789 haven't been chasing payments for a good two or three weeks now well, no, I, I  
790 chased them obviously last, errrm, Friday (K: Because it was the end of the month)  
791 because it was the end of the month, yeah. But this, this month so far I've not  
792 chased any payments. And like I say, with that new rule because I'm not chasing my  
793 payments and they call up the next day and I've got two or three thousand pound  
794 paying they pays, someone else gets it, know what I mean? Thats what I see most of  
795 the time, you go into most of them accounts and they fuckin, they've been jacked,  
796 someone elses collector number, someones else has taken it, its like 'what the hell?!'  
797 And thats what it is now, thats what you see. So now its important to chase  
798 payments but you can't. (K: Yeah, theres no time because its that busy) Yeah, its  
799 just like y'know, its hectic. Because three teams are doing five teams work (K:  
800 mmm), two teams have been taken out of it totally. Its like 'what the hell, what are  
801 you doing?' d'ya know what I mean? How've like (K: It can't be that bad if you got a  
802 bonus last month? You're still doing it...) the only thing is, last month, last month my  
803 target was seventy three thousand, the only reason it is good is because when you  
804 get more on your list obviously more pay (K: Yeah, you've got more people) yeah,  
805 you've got more people paying so, like I say, my target was fifty seven thousand in  
806 April, last month it was seventy three, it went up by about fifteen but, maybe them  
807 accounts that went onto my list more, they've probably paid that off. They've  
808 probably paid more than that (K: So the difference) on average so the difference is  
809 there. But now, with more accounts going on and I'm at ninety three thousand, its  
810 gonna be hard. Ellen's is a hundred and five thousand he has to collect (K: God) the  
811 lowest, the lowest in the department is eighty six thousand, or eighty seven. And the  
812 highest is a hundred and eight (K: that's, that's a lot bigger than when I was last  
813 here) Yeah, a lot bigger. Like I say, its because them other two teams (K: Are doing  
814 something else) everything's going on and its been split out. The department target's  
815 still the same. At the end of the day we've still got to collect as much as we were

816 collecting as a department back, whenever. (K: It's just the departments smaller).  
817 Plus the ones, all the department targets are the same but the individual, obviously  
818 individual targets have gone higher cos two teams are not doing. Obviously, they're  
819 doing AutoCash stuff so they can't. They help out and stuff, they do post and stuff  
820 but its like, its hectic, you can't chase payments and it pisses me off sometimes. But  
821 today I'm up to date so, well, I'm not, I've got post to do, but I've done my list. I've got  
822 post to do, I'm probably gonna get that done, I might stay back and chase some  
823 payments (K: What time are you here til?) I'm in tomorrow as well (K: Oh, are you?)  
824 the good thing about working on Saturdays now is that a lot of payments that didn't  
825 come in on Friday tend to come in on Saturday (K: Saying 'oh, I forgot to call you  
826 yesterday') 'Oh, I forgot to call you yesterday' yeah, so you can jack some good  
827 payments on Saturday, yeah. Them people who worked on Saturday after the err,  
828 28<sup>th</sup> (K: Last Saturday?) last Saturday, yeah, they were buzzin 'cos obviously all  
829 them people (K: It was end of the month) I had about nine to ten agreements that  
830 didn't pay so I know for sure that at least three or four of those would have called on  
831 Saturday 'oh, I forgot, so can I make a payment now?' So if you're in on a Saturday  
832 (K: luck of the draw isn't it?) I know its shit to work on a Saturday but, when you look  
833 at it that way its kind've good to come in because y'know. But, at the end of the day,  
834 its all about the beginning, its all about the start. I'm over target now so its all about  
835 that oomf to get a bonus. D'ya know what I mean? If you have a shit start you just  
836 don't look forward to it, you slack then through the whole month because you think  
837 'its gonna be hard now' (K: I'm not gonna get it) yeah, thats the way you think. But at  
838 the end of the day, if like, you've got, you're over target by five or six thousand pound  
839 you think 'I could get a really good bonus now' so you try your best every day (K:  
840 because its all about the bonus) and you'll stay a few minutes over as well, ten,  
841 fifteen, twenty minutes, whatever. But, you just do that, but if you're below target and  
842 you're probably not gonna hit then you just go home as soon as time is up, bang, go  
843 home, shut the computer down and go home. I don't wanna stay back, what for? If  
844 you know you're not gonna be on target, yah so, thats the good thing about getting a  
845 good start at the beginning of the month. All payments are at the beginning of the  
846 month or the end of the month, y'know like direct debits and stuff and good  
847 payments, big payments. In the middle you don't get much, but beginning of the  
848 month first to like fifth (K: yeah) and then from the twenty fifth to like the end of the  
849 month, fuckin, especially from twenty fifth to the end of the month, they're just reeling

850 in man. You can easily make in that, like, this month up to the twenty fifth if I've  
851 collected about, I've collected sixty five thousand yeah, in the last five days I still  
852 have hope. (K: That you'll get that thirty?) That I'll get that other thirty grand, its  
853 possible, because them last days of the month... because I was behind on Friday,  
854 y'know on Friday, I was behind on target (K: Really?) Yeah, I was four hundred  
855 pound behind target. That Friday I collected twelve thousand pounds (K: Just  
856 because its the end of the month) I collected twelve thousand on my own, my list  
857 collected, all together I collected eighteen thousand pound that Friday. And I went  
858 over twelve thousand pound and I got a bonus for two hundred and, I didn't even  
859 know, last month I was expecting about seventy, eighty pound, a hundred at most I  
860 came in and I was surprised it was two hundred and thirty I'm thinking 'fuck!' I was  
861 proper shocked, I was proper happy. Y'know, because, my list would've paid well  
862 d'ya know what I mean? Cos at the end of the day, I only collected twelve grand that  
863 day, eleven, twelve, and my list collected something like six so its (K: thats good  
864 going that) it is, its the end of the month theres still hope. If you're too far behind, if  
865 you've got ninety no, a hundred grand and you've got fifty grand and you've got five  
866 days to go no way, unless you've got one massive payment lined up yeah. You're  
867 probably not going to hit target. So thats when you give up. But you know, if you're  
868 still in the last five, last week and you're twenty grand behind or somet its not  
869 impossible. You know you can do it because thats when your list starts collecting  
870 because all your direct debits are set to come out at the end of the month (K: cos  
871 thats when everyone gets paid) or everyone calls up at the end of the month to make  
872 payments, plus you have the big agreements. When you make an agreement, erm,  
873 you say 'listen, I'll give you a settlement figure' say they owe three thousand and you  
874 give them a two thousand pound settlement figure more, most likely everyone gets  
875 paid at the end of the month so they're most likely to say 'I'll pay it on the twenty  
876 eighth or the twenty ninth or thirtieth' (K: yeah). I don't get anyone hardly saying 'I'll  
877 pay on the fifteenth' or y'know the twentieth or something, you get like, between the  
878 twenty fifth and the... because thats when they get paid from work you see, so they  
879 can do it. So payments like that come in a lot as well at the end of the month which is  
880 really good. So thats when you can, thats when you still have hope and think 'course  
881 you can do it'. Like I, cos I had two days off last, not last week but the week before  
882 (K: yeah) and I was about six grand over and I came back I was erm, I was just on  
883 target so I'd lost that lead d'ya know what I mean (K: Yeah) and then I gave up a little

884 bit y'know thinking 'shit man, I had that fucking' you know, I thought I wouldn't do it  
885 then. But come the twenty eighth I was about four hundred quid behind, I needed  
886 somet like six grand to get on target, to hit my target. And then after that it was just  
887 bonus. So I thought, I don't think I'll get the six grand today, one guy called up and  
888 paid six thousand seven hundred, I had an arrangement with him so I kept calling  
889 him, I didn't care about anybody else, I kept calling him, thinking 'if he pays, the rest  
890 is just a bonus'. So I called him and he paid six thousand seven hundred and then  
891 after that, obviously I called a few more, they paid and then my list collected and  
892 after that I just chilled out y'know, Friday, he paid at eleven o'clock in the morning so  
893 all the way til six o'clock I was just chilling I knew I've hit my target now whatever the  
894 bonus is its gonna be over fifty pound, whatever it is. But then I was quite chuffed  
895 when I came in with two hundred and thirty eight pounds, I was over the moon. I was  
896 like woah. I was just hoping the department hit target, but again, like I say Keith, if  
897 this Monday, if we'd had this Monday then honest-a-God the department would've hit  
898 target and I'd've had about an eight hundred pound bonus. Seven or eight hundred,  
899 easy. Cos I hit a hundred and sixteen percent, right (K: Yeah) and if you get 120%  
900 the payment y'know, the percentage of what you get increases after 120%. So as  
901 soon as you hit 120 all that from 100 to 120 all that what you've got, all that  
902 increases as well automatically. So you might be getting 1% of the commission from  
903 whatever you're getting but once it gets to 120 you might get 2% whatever of what  
904 you've collected. I was 116 (K: they're just wanting you to get more and more and  
905 more all the time). Thats what I'm saying, the higher you go, the bigger the bonus  
906 gets and it increases massively. Thats the good thing, so from 100 to 105% is a  
907 certain amount you get 0.5 or somet and then from 105 to 110 is 1% and from 110 to  
908 115, no from 110 to 120 I think you get 2% or 3% or somet like that, two and half, I  
909 can't remember what it is but of whatever percent you've got. So once you hit that  
910 120% mark you're flippin buzzin. (K: nice) Yeah, and the only reason I know that is  
911 because me and Alyssa, I got 116% and she got a hundred and somet like 22  
912 percent or somet and er, I got 238 and she got four hundred and somet pound. Just  
913 for collecting a few percent more than me. Can you see the difference? (K: Yeah).  
914 So yeah, as soon as you hit 120% it just goes (K: out through the roof). And if the  
915 department hits target it doubles, you're flippin laughin because on April it doubled.  
916 Like Ghfoor, who sits over there, Ghfoor Shah he got and Chloe got eighteen  
917 hundred pound (K: In bonus?) in bonus. No fucking joke. One thousand, eight

918 hundred and something pound, both of them got *laughs*. Can you imagine that on  
919 top of your wage? They came out with three thousand pounds in a month. (K: That's  
920 ridiculous). Cos he was something like forty six thousand pound over target when he  
921 finished at the end of the month and his normal bonus would've been like nine  
922 hundred pound or somet (K: Yeah, and then the department got it) and then the  
923 department hit target and it doubled. And even this month that Ghfoor Shah got five  
924 hundred and somet, and if the department had've got it he'd've got another flippin  
925 thousand one hundred or somet.

926 K: So what are they doin that you're not?

927 Im: Its not what they're doing. I don't know, it seems to be how you work your thingy.  
928 It, I mean, I don't know, it could be just luck. Like I say, Ellen got ten grand today.  
929 Ellen's never had a bonus in her life (K: Has she not?) Last month she got a bonus,  
930 this past month that shes gone, this is her first bonus since bonuses have been  
931 going. Or since she's been working in some different department or somet. Its sad  
932 really she's not got a bonus and last month she got a bonus and that was only two  
933 hundred an, well the same as, just behind me, two hundred and sixteen somet  
934 pound and this month look, its luck at the end of the day. If it comes to you, it comes  
935 to you. At the end of the day though I'm not saying that, its not all down to luck, look  
936 at Alyssa she gets a bonus every month, its not that shes lucky, she just does it well,  
937 you've got to do it well, you've got to tell em straight. What time is it?

938 K: Well, we've been going an hour an eight minutes so I think you need to get back.

939 Im:

940

941

942 57:51

943

944

945 **Keira**

946 K: Thank you for taking the time to come and talk to me.

947 Kra: You're welcome

948 K: It's not going to be anything difficult, nothing hard or anything like that. Like with  
949 my observation notes, its all gonna be anonymised so no-one will know who you are

950 Kra: Yeah

951 K: So, all I want to talk about, talk as much as possible, as much as you like, about  
952 your job, how you got here (Kra: Yeah), where you were beforehand, erm, what you  
953 do at the moment, what you think to what you do, the people you work with and then  
954 any plans you've got for future.

955 Kra: Alright. Erm, well before I started here, erm, I was in college doing my A Levels  
956 but I quit that in the December, I just dropped out because I just... I never wanted to  
957 go to uni anyway, so I didn't see the point in doing A Levels if they werent gonna go  
958 towards uni (K: OK). So I just, I dropped out because I wasn't going to lessons or ewt  
959 and then

960 K: So was that the December of your first year? [at college]

961 Kra: No, that was the second year, I'd done the first year, erm, and then I told my  
962 mum and dad and they went a bit mental. Erm, but I were job hunting and I erm  
963 applied for a job at NHS Direct and I got an interview but it was with Kim who owns  
964 the agency, recruitment thing, and then she got me an interview here in Admin.

965 K: Right

966 Kra: So, then I got the interview, got the job and then about 6/7 months later I just  
967 applied for one in FSU.

968 K: OK

969 Kra: Erm, I got that one there and I've been there for about over a year now, it'll have  
970 been a year in January

971 K: Ah right, January just gone so it'll be 18 months nearly yeah?

972 Kra: Yeah, erm, it's alri- it's not like the best job in the entire world, its just people  
973 that are generally round about the same age so we kinda wind each other up a little  
974 bit.

975 K: Right

976 Kra: I think if there were more people that were... like we've just got a new starter  
 977 called Kirstie, I think she's about 40 (K: yeah) If we had more people around about  
 978 her age it'd separate us up a little bit. When I first started it was just, I think there was 2 males  
 979 K: Oh right, OK, just girls everywhere

980 Kra: And then it was just full of girls so everyone'd just be at each others throats, and  
 981 it was horrible. So they hired in more males and erm it really separated everyone up  
 982 a bit, like theres Martin and Gavin that came in and Henry and things like that. It  
 983 really, it really really helped but theres still the majority of girls there who are all  
 984 about 19, 20 and we just, we do get on each others nerves. Things like, just wind  
 985 each other, its all up all'time. It is good, we can have like a laugh because we are  
 986 that age range erm, like with Grace the supervisor, she's she has a laugh with us all  
 987 as well erm... but, I think the biggest downside is that we are all the same age so we  
 988 get on each others nerves a lot (K: mmm) and I would bring in other people. Erm,  
 989 but I do enjoy it (K: OK) to say its an office job. I mean, sometimes I do turn around  
 990 and say 'can we not take the computers outside and sunbathe?'

991 K: Especially on days like this!

992 Kra: Laughs... Yeah, but its not too bad like the shifts, I really really like the shifts.  
 993 But they've changed up here [Collections] and I was scared that our shifts were  
 994 gonna go from 9-5 and one late to a 9-5, 8-4, 10-6 and two lates a week so I were  
 995 asking if that were gonna change. But they said that we're not that busy theres no  
 996 need to so I'm just really glad about that. And, it can't be that bad of a job, I've been  
 997 working here like two years (K: Yeah) so if it were really bad I'd've just gone, got  
 998 something else but I don't know what I want to do f't'future yet, thats why I'm still  
 999 here (K: Right, OK) erm,

1000 K: So, when you come in of a morning, I know kinda what you do, but in your words

1001 Kra: What? Like the routiney kind of things?

1002 K: Yeah, your day to day

1003 Kra: Well, I come in, erm, we'll get sent the lists which is diary dates but for pre-legal  
 1004 and legal third parties (K: mmhmm) and we have to, obviously get so many of them  
 1005 to do, we also get a list for admin orders that we have to do and a list for charging  
 1006 orders that we're *allowed* to do

1007 K: Oh? Were you doing them when I was here last, or?

1008 Kra: Erm, I think we were but we weren't really that much into it, at the moment its  
 1009 kind've increased a bit as we've taken on some more debt erm... but we can only do

1010 certain ones where they'll only get put into our list where we've definitely got a  
1011 charge on their house (K: OK) where as anything else we're not allowed to touch, not  
1012 allowed to do anything otherwise we get really told off. Erm, but yeah, we get all  
1013 those lists done, which usually, depending on whose in, can take up to about two  
1014 o'clock, three o'clock in the afternoon to do depending on how bad it is. And then  
1015 we'll do diary dates, we'll do, which is for FSU and I099 accounts, which is like  
1016 Griffin-City Bank stuff (K: Yeah), and then erm, then we'll do websites like CCCS,  
1017 Great Gains and Money Tailor. Great Gains have just got a website now

1018 K: Right, they used to be spreadsheets didn't they?

1019 Kra: Yeah, well, we don't get them at all any more, which I'm really glad about, there  
1020 was about 50 each on them which we used to have to do erm, but no, we just get, its  
1021 basically like CCCS, you get financial statements. But I think its better because it  
1022 pops up now, you'll go onto this little section and you'll do it, you'll click 'oh yeah, I  
1023 accept the offer' and then another one'll pop up and they'll just pop up instead of  
1024 having to scroll and find it

1025 K: Oh, that's better

1026 Kra: Erm, we'll do all the spreadsheets, well, websites, and then whatever else we've  
1027 got left like it depends. If its spreadsheet day, which is a Wednesday, we have to do  
1028 them, or if its list day [Tuesday], that takes up until 5 o'clock anyway because you'll  
1029 have about 40 each list to do, erm, but today we didn't have that many on't list, I  
1030 think we had about 16 on each and then I'm doing post at'moment I think we're just  
1031 trying to get rid of all that nineteen thousand pieces of post

1032 K: Really?

1033 Kra: Yeah, erm

1034 K: When are you back to? Whats the oldest?

1035 Kra: The oldest I think is the 27<sup>th</sup> April, I know, its soo bad. We'll have people calling  
1036 up and we'll just, we'll have to say to them "look, we'll put the account on hold *don't*  
1037 *send any more post*" because otherwise it's just gonna make it worse. We're trying to  
1038 get erm other third parties on spreadsheets now so they stop sending us post and  
1039 send it you know, electronically like financial statements on a spreadsheet and  
1040 balance requests, it just stops, helps stop it. But we've still gotta clear it, I mean,  
1041 they're giving us overtime and stuff but its just not helping because even though like  
1042 when I was doing it last month erm, we'd do it but we'd still get, we'd never get really  
1043 any praise for it or anything like that (K: Why not?) I don't know, its like, Roxane, she

1044 did the most, I think she did about 20 hours erm over time last month but she didn't  
1045 get, like you'd think 'wow, you've done 20 hours, well done' this kind've thing but  
1046 they just don't say anything so you just don't feel like you want to do it. I mean, I  
1047 know its time and a half but most of that's being taken by tax anyway so (K: Yeah)  
1048 just don't see the point

1049 K: Have you been doing much?

1050 Kra: I have, but I'm leaning towards not wanting to do it anymore erm, cos I just, I  
1051 can't, I don't see the point. I mean, to have to any effect on the nineteen thousand  
1052 pieces of post we've got, everyone needs to do and theres usually, theres me,  
1053 Martin, Roxane, and then odd people'll do an odd morning but they need more than  
1054 that, its just not working. And like, I've said to Grace 'look, something else needs to  
1055 be done, its just not working' but theres nothing else you can do, its just there, sitting  
1056 there. We've had to put it, obviously, into cabinets now for Data Protection, to hide  
1057 everything away which kinda makes you think 'aaw we've not got that much' but  
1058 when you look in't cabinets (K: It's everywhere) we need more cabinets just to ram it  
1059 all in, its just not, its not going anywhere at all. Its ridiculous

1060 K: OK, thats fine. So, your relationships with your, so you've got your team, everyone  
1061 is kinda the same age so you all get on, you have a laugh. Erm, how does that work?  
1062 Who do you connect with the most?

1063 Kra: Well, at the moment, because I'm sitting next to Natalie she's quite a bit older  
1064 than me but it, she, its like, shes 26 but because everyones usually around about 20  
1065 she fits in a lot more because I think she more acts around that age when she's with  
1066 us but I get on a lot with Natalie, erm. Nathan's sat behind me (K: mm), he's quite  
1067 funny sometimes, he's a bit weird though, he keeps telling us about the erm the  
1068 crossbow murderer guy who killed all those prostitutes (K: Oh, in Bradford?) yeah,  
1069 well he lives near there, he keeps coming up with loads've stories which are quite  
1070 fun sometimes just to pass the day. Erm, I get on a lot with Emma, she's about 21 I  
1071 think erm, she's really funny, she's quiet but she comes out with some really funny  
1072 stuff sometimes. Grace, I get on a lot with Grace, she's just bought a guinea pig (K:  
1073 Oh, nice) yeah, but, erm, we usually get... like, I get on with people from other teams  
1074 as well but theres always gonna be that rivalry (K: Yeah) 'cos obviously you want to  
1075 beat the other teams, you wanna get on target and you want extra on your bonus but  
1076 the annoying thing is about bonuses... like, if you collect loads of money but, like  
1077 you've got to get like, this months target you've gotta get, I think, its not for definite

1078 yet, its like £18,600 in the month and then you've got to get, I think its around 120  
1079 payments aswell (K: i100's?) Yeah, direct debits, C500's things like that. Erm, you've  
1080 gotta get them. And its all fine and well getting them but when someone else on the  
1081 team, they haven't reached it they don't see the point in reaching for a team bonus  
1082 then (K: Yeah) cos you can only get a bonus if you've reached those two, you know  
1083 those two targets? (K: Yeah) so when they're not inputting then you don't get a team  
1084 bonus because they're not contributing to it so its really annoying like, cos last  
1085 month, Timmy was away on holiday and he's one of the ones that collects a lot of  
1086 money, he was away on holiday for two weeks erm, and then there was me and  
1087 Roxane which qualified and Martin did, erm.

1088 K: So do you get your own bonus for doing that?

1089 Kra: Yeah, you get £150 if you get those two qualified (K: Yeah) the amount and the  
1090 over, I think it was seventeen thousand last month erm, and then if your team  
1091 qualifies you get an extra £50 (K: mmhmm) but then if the whole department gets on  
1092 target you get another fifty so you could potentially get £250 erm, but, if no-one else  
1093 is as qualified first off then they don't, you don't really feel the push to

1094 K: They're not trying

1095 Kra: To contribute to anything else, so people who haven't got, like I've done it  
1096 myself, like some months I'm, another month ago, I think about 2 months ago I was  
1097 six grand off erm and Grace was always sending out emails going 'come on big  
1098 push, we only need to get so much' and you just feel like 'well, I'm six grand off,  
1099 we're a day off y'know, end of month whats the point?' but then you think 'well,  
1100 there's these other people that've reached and it would nice for them to get it but at  
1101 the end of the day I'm not gonna get ewt out of it so whats the point?

1102 K: Yeah, you could try harder tomorrow when the new month starts

1103 Kra: Yeah, you just don't feel motivated to do it but then the ann- another annoying  
1104 thing is when its like I try not to talk about my collections at the moment because if  
1105 someone else has got say like a random twenty grand payment (K: mmm) and  
1106 they're like 'oh my God, I got twenty grand' you're a bit jealous, obviously because  
1107 you're like 'I wish I had twenty grand' and you're a bit like 'I can't believe that you got  
1108 twenty grand' erm, so, I don't like it when someone'll come over and talk about it and  
1109 talk about it because it'll wind me up so I try not to do it myself. (K: right) if you get  
1110 me, erm, but its really hard because you just want to turn around and go 'aaah, I'm  
1111 on target woo!' but you can't [laughs]. Erm, but I do really like the people that are in

1112 the department, I do, erm because we do, as a department, we're the only  
1113 department that really really get on but then again theres always like, like with best  
1114 friends, there'll be things you really really really love about each other and then  
1115 theres things that just wind you up the wall (K: yeah) so theres always gonna be a  
1116 downside but I think the fact that there are more men in the department its erm  
1117 K: Balancing it out  
1118 Kra: Yeah, cancelling it out a bit when they turn round and go 'get a grip' [laughs]  
1119 which is really quite funny. But Nathan's a big female anyway, bless him (K: he is  
1120 funny) yeah, I love him. But we do, we really really get on. Like, when I talk to people  
1121 in't legal department [Collections], and pre-legal and legal together, erm theres some  
1122 teams that'll have a good laugh together and theres some teams that just won't get  
1123 on depending on like obviously age range, what erm, depends how far you can go  
1124 with someone as well dun'tit? Some people will think somethings funny but then  
1125 some'll think 'why're you saying that, its a bit rude' something like that, so. But I think  
1126 FSU is one of the main departments that gets along a lot because we are of that age  
1127 range really  
1128 K: You're all close  
1129 Kra: Yeah, with birthdays-wise  
1130 [Interrupted by loud drilling noise for some office refurbishment that's going on]  
1131 K: OK, drilling?  
1132 Kra: Yeah, you can hear that downstairs, its really annoying  
1133 K: So, what I want to talk about next is what the job means to you, like you said  
1134 before its not that bad or you'd've gone and found something else  
1135 Kra: Like I'm plodding along kind've thing  
1136 K: Yeah  
1137 Kra: Yeah, well, it is a good place to start with 'cos obviously before I started in  
1138 Admin I really had nothing on my CV, I'd worked in a hotel erm doing waitressing for  
1139 about a year  
1140 K: Part time, whilst you were at college?  
1141 Kra: Yeah, erm, but thats about it and I, I was really struggling to find anywhere else  
1142 to work 'cos obviously I had no real previous experience erm but I was really glad  
1143 when they did give me a job because obviously with me working in Admin then it, it  
1144 gave me a better chance at working somewhere else in here but then obviously  
1145 because I've worked here so long over two years now. Obviously then if I go and

1146 apply for something else then they're going to see 'aaw, you've stuck at it for two  
1147 years, you've been somewhere for two years solid' (K: Yeah) erm, it'll give me more  
1148 chance of y'know being hired the fact I've been there two years. But I don't know, I  
1149 really don't have a clue what I want to do. It is... as bad as it sounds... just like a  
1150 stepping stone really, I don't wanna be here forever, its not what I want to do but like  
1151 it's like, obviously I there are supervisors and things. But when we're having one to  
1152 ones, our monthly one to ones, they'll say 'well, what do you want to do?' or like, cos  
1153 we get, we have one to ones which review what we've done in that month and we'll  
1154 have six monthly reviews (K: Oh yeah) erm and in the six monthly ones they'll say  
1155 'so what do you want to do with, with your life?' and I'm like 'oh, I don't know, but I  
1156 don't want to work here' I'll be honest 'cos I don't, I mean I do like it here and I will  
1157 stick here until I figure out what I want to do but the chances are...

1158 K: It'll be somewhere else

1159 Kra: Yeah, and I'll probably have to go to uni to do it d'ya know like Open University  
1160 something like that, erm because obviously... I'll probably, I don't know. 'cos like my  
1161 mums gone into teaching but she's like, she's about 45 now and she's only been  
1162 teaching for about ten years so she's only just recently gone into it (K: Right, yeah)  
1163 so it shows me, obviously, you don't have to have (K: there's no rush) yeah, you can  
1164 take your time, figure out what you want to do and 'cos she managed to do,  
1165 obviously, have a job, look after me and my brother and go to Open University and  
1166 get a degree to become a teacher so it just shows that you don't have to go and do  
1167 everything all at once which is what I didn't want to do. 'Cos I didn't want to. Most  
1168 people I speak to they go to uni, find out they don't want to do it, change courses,  
1169 find out they don't like that either, spent so much money, in debt, and they still don't  
1170 know what they want to do, so I'd rather

1171 K: and they end up on the phone to you

1172 Kra: (laughs) Collecting student loans, erm but no, I'd rather be somewhere secure,  
1173 earning money, being able to go d'ya know, buy clothes, save up money for a house  
1174 or whatever (K: yeah) and then, on the way figure out what I'd like to do but I think  
1175 I'm more leaning towards, I want to get into the banking profession (K: oh right) erm  
1176 (K: where's that come from?) well, my dad's a bank manager but I don't think I just,  
1177 I'd want to be in control of something that was mine (laughs) which is bad enough  
1178 but erm, I'd want to start, obviously I wouldn't want to just go straight in, I'd want to  
1179 start at the bottom and erm figure out where I'd want to go (K: yeah) erm because

1180 obviously there's loads of things you can do in banking, theres customer services,  
1181 bank managers, everything. Like my dad, he started, well, when he was 16, left  
1182 college, and he's done exams along the way (K: oh yeah) so obviously there's  
1183 always that option that you could do, don't necessarily have to go to uni, could start  
1184 something like that, even here there's exams you can do in't there y'know like the  
1185 CCCS exams and things like that

1186 K: Yeah, has Grace done some of them?

1187 Kra: Yeah, she's done them. Errr, there's always, you don't necessarily have to do  
1188 things. At the end of the day I might even just stay here, erm, 'cos something might  
1189 pop up they might open another department or there may be a promotion available,  
1190 erm, definitely don't want to go to Legal department, ever

1191 K: Why not?

1192 Kra: I don't know, I've never wanted to because of obviously they've just brought in  
1193 shifts that I don't like (K: yeah) and so there's, they're on dialler about 5 hours out of  
1194 the day and I just, I couldn't hack it. Well, 4 hours, depending what shift they're on

1195 K: That's like half your day that isn't it?

1196 Kra: Yeah, its just, I couldn't do it. I mean, its bad enough going on for ten minutes  
1197 downstairs I can't stand it (laughs) erm, its got, because the posts' so bad  
1198 downstairs, erm, we've had to stop dialling on FSU accounts (K: right) erm, but  
1199 we've, but because we've got commission debt now because we are running out of  
1200 things you know, to deal on because we're not buying anything from GE anymore (K:  
1201 Oh, are you not?) that stopped about a year ago because it, we weren't really getting  
1202 anything from it (K: Right) so like, obviously when you settle an account and get a full  
1203 and final out of it. When we give 85% we're not really getting anything out of it, we'll  
1204 buy it for so many pence in the pound but we're still not getting anything out of it

1205 K: Just with stuff like staff costs and all the rest of it?

1206 Kra: Yeah, so, we've taken on Hepworth Finance and Sphere Loans erm, so  
1207 because that's commission based though we're just acting on their behalf we've  
1208 obviously got to dial on that to keep up, see, if they ever want us to collect anything  
1209 else in the future we've obviously got to keep up a good standard. So we dial on that,  
1210 almost every day unless its Big List Day

1211 K: That Tuesday?

1212 Kra: Yeah, or its, but, like this week, because it's been a bank holiday it rolled over  
1213 onto Wednesday (K: Right) so it was Spreadsheet Day and List Day so we didn't dial

1214 then but erm, I don't think we dialled yesterday either... oh no, we did, I did. But it  
1215 literally only lasts, Hepworth Finance and Sphere Loans put together it lasts about  
1216 eight minutes, nine minutes so we just get on it and get off it and then its done which  
1217 is really good. This is why I wouldn't want to go up here [Collections] because I can't  
1218 stand it. Its like, you'll do an hour of dialling downstairs which is what we should do  
1219 for FSU and you'll get people not wanting to confirm anything, you'll get people just  
1220 hanging up and you'll say 'your account has come up for review' and they'll say 'well,  
1221 I'm dealing with this, that and the other' but its like 'we still need to contact you  
1222 because we haven't had a financial statement for the past three years' (K: Yeah).  
1223 And its just, its just not nice at all, I wouldn't want to come up here and erm, I  
1224 wouldn't want to come up here and spend the majority of my life on it, at all, its just,  
1225 I'd hate it.

1226 K: So, how do you feel when you're on the dialler then, so if...

1227 Kra: Oh, when its' just FSU its fine, you know exactly what accounts are gonna come  
1228 up, you can say 'ah, my name's Keira, I'm calling from Passion Finance, its  
1229 regarding Flints' because it just says it there. But when it's Hepworth Finance or  
1230 Sphere Loans it's gonna be one of the two, and if you're leaving a message some of  
1231 the times it doesn't even say 'this is so and so can you please leave a message after  
1232 the tone', it just goes bleep and you've got to think 'Oh my God, where am I calling  
1233 from?!' so you've got to find out which number you've got to leave as well and  
1234 sometime you'll get them mixed up and leave the completely wrong number that  
1235 doesn't even, its not even recognised erm... but it is quite fun sometimes because  
1236 you can get payments out of it. We can i100 anything on FSU, not FSU, Sphere  
1237 Loans and Hepworth Finance goes towards our bonus. So like, if you call up and say  
1238 'look you're two months in arrears' and say they can't pay it, say they're paying £50 a  
1239 month so it'd be £100 say 'well, can you pay seventy just to clear some of the  
1240 arrears' and they'll say 'yeah, yeah, yeah I can do that' so you get that on your  
1241 figures.

1242 K: Thats good

1243 Kra: Which is, is a lot better but its whether or not you can connect to them, we dial  
1244 during the day, people work, 'cos these aren't accounts where they've defaulted or  
1245 where they're in debt, they're just accounts that we're collecting money on on behalf  
1246 of Sphere Loans or whatever so half the time, like when I dialled yesterday, I think I  
1247 left seven messages and spoke to one person so you can't, the majority of the time

1248 you don't really get that much out of it anyway but if you do speak to someone then  
1249 you usually will get a payment. Erm, which is the annoying side of it. But it is really  
1250 good when... another annoying thing with it, sometimes they just, anything thats in  
1251 arrears, it goes by their credit file, so if its flagged up as a two, put it in dialler, you  
1252 ring it and try and bring it back up to date (K: mmhmm) but sometimes it'll be at a  
1253 stage 6 and it'll be at a 6 because someone's refusing to pay because they're  
1254 disputing something on the account. So you'll ring them saying 'you're six months in  
1255 arrears, pay up' and obviously then you'll look at the notes and you'll see these big  
1256 massive notes of 'query outstanding' 'disputing blah blah blah' and its like why did I  
1257 get this account, why? I had one a couple of months ago that Natalie had been  
1258 dealing with and it'd just popped up and I spoke to him and I knew straight away that  
1259 I didn't want to speak to him because he was really horrible. And um he was saying  
1260 how he'd set up a direct debit which he hadn't, he'd refused to do it, and then how he  
1261 was disputing charges put on the account and then he was disputing the balance  
1262 because of it and he was refusing to pay anything and then he said because he'd set  
1263 up a direct debit that we should be getting payments and that it's our fault that  
1264 they're lost so I said 'alright, I'll call you back' but he wasn't at home, he lived in  
1265 Scotland, so I said 'when are you back in Scotland he said 'oh, in about 2 weeks' so  
1266 I said I'd call him and it's one of those things where you're like 'oh, thank God I'm not  
1267 gonna call him for two weeks' (K: Mmmm) and then it comes to the two weeks and  
1268 its like 'God, I don't wanna call him'. So I called him and thankfully he didn't pick up  
1269 and I left a few messages, rang him a few times and he didn't pick up but then  
1270 Natalie got the call back and he just paid the full balance, it was like two grand. I was  
1271 like grrrr, why couldn't you have picked up the phone?!

1272 K: So you'd done all the work...

1273 Kra: Yeah and er,... so, it is... another annoying thing about it is when, when you dial  
1274 out on FSU, not FSU, Sphere Loans and Hepworth Finance, you can't put a payment  
1275 promise on there, a C500 (K: Why not?) because it affects the way it is, the interest  
1276 and, and, the payment dates. Because they've got... on stuff thats ours Passion  
1277 Finance we can do anything we want because its ours but because its not ours we're  
1278 not allowed to touch the payment dates and things like that so when you put on a  
1279 C500 its four fourteen days so you put in up until its valid til obviously it changes the  
1280 payment date to that date.

1281 K: Right, so it'll either bring it up early or late or...

1282 Kra: so then it'll mess up the statements because the statement will still go out on,  
1283 say, the 10<sup>th</sup> and then it'll say that the next payments due by the 24<sup>th</sup> and another  
1284 statement will go out and it'll just mess everything up so we're not allowed to do a  
1285 payment promise on it. So if you dial out and they say 'oh, can I have a settlement  
1286 on the account?' 'Yeah, yeah, you can have this' and 'I can't pay it now so I'll call  
1287 back' then you try and get it so that you call them back 'oh no, why don't I call you?'  
1288 erm, 'so it saves you a phone bill' and those sort of things but sometimes they just  
1289 say no. So you've dialled them out, done all the leg work and they'll call back  
1290 tomorrow and you won't even get it, it'll be something massive sometimes but  
1291 they've brought in the rule of if its in the same day they call back then you can have it  
1292 but a day?

1293 K: So how do they trace that then?

1294 Kra: Erm... well, you just have to keep a note of it really. If they say 'oh, I'll call back  
1295 later on' then you just have to keep a note and check it and if they call and pay it  
1296 then obviously email your supervisor and they'll put it on your figures (K: Right). Erm,  
1297 but to say we're only dialling for eight minutes I really don't mind it at all (K: It's not  
1298 too bad). No, not at all

1299 K: So, erm, whenever I tell people that I'm doing this research in a debt collection  
1300 agency its always 'oh, debt collectors, is that really hard work? Are they all really  
1301 hard faced nasty people?' So how does the job, and the business and what you do,  
1302 how does that fit in with you (KRA: My friends and things like that? The outside  
1303 world?) yeah, the outside world, yourself as a person.

1304 Kra: Erm... well, if I'm talking to someone I don't know then I won't, I generally won't  
1305 tell them what I do. But I'm not technically a debt collector myself anyway because  
1306 I'm customer services (K: Right). Like Financial Solutions Unit, FSU, so, I tend to go  
1307 along the trail of 'I work in the financial solutions unit helping people who are in  
1308 trouble, not in debt yet, I'm not a debt collector'. I try and get out of it that way. But at  
1309 the end of the day I do work in a company of debt collectors so I can be classed as  
1310 one. But all my close friends anyway, they don't mind cos we'll have long  
1311 conversations about how people owe money. And the only reason they don't like  
1312 debt collectors is because they can't pay it back and they're wanting to just want to  
1313 get it written off and get away with it. Borrowing money from the government or  
1314 whatever and expecting to not pay it back. So erm, we'll have long conversations  
1315 about that anyway about how some people are just so naive when it comes to it (K:

1316 Yep) but some people that I don't know, I tend to not tell 'em what I do. I just prefer  
1317 not to. Grace, like I had a conversation with Grace about it and she was like 'oh no, I  
1318 tell em exactly what I do'. You know what Grace's like, she's hard faced anyway, she  
1319 doesn't mind she's like this big built woman that doesn't care. But no, I'm only little, I  
1320 don't, I don't want to get beaten up (K: I don't want trouble) *laughs*. I do, I don't mind  
1321 doing this job, I mean obviously it gives me money doesn't it, its a job at the end of  
1322 the day. And we don't get that much hassle in the department I'm in anyway, we get  
1323 people calling up, they'll make a payment and thats it we can obviously threaten with  
1324 legal action and things like that, to an extent erm, but generally when you do that  
1325 they're like 'oh, I'll try and pay as much as possible' so then it's just solved there and  
1326 then anyway. This department is like the easiest one going apart from Admin, erm,  
1327 but if I was in Legal, I think, I don't know, I'd find it hard to just get used to it.  
1328 Because you get, obviously, people ringing up and saying 'ah, I'm going to come and  
1329 set the place alight and I'm gonna come and bring the boys down' or whatever and  
1330 its just like 'go away' erm I don't know, it doesn't really bother me at all, I don't, I'm  
1331 not, I don't class myself as a debt collector because they're not technically in debt  
1332 yet  
1333 K: OK, thats fine. Erm, what, what do you think to the people that you speak to (KRA:  
1334 On the phones?) Yeah  
1335 Kra: Some of them are really lovely, if you speak to them nice then they'll speak to  
1336 you nice like 'aw, have a nice day' and things like that and obviously it makes you  
1337 feel better (K: Yeah). Erm, like I had an argument yesterday, ah, it was horrible, she  
1338 wasn't paying when she should have been. She had four accounts, she paid three of  
1339 them early, she paid on the 28<sup>th</sup>, so three of them weren't payment dates until the  
1340 30<sup>th</sup> anyway but one of them the payment date was the 20<sup>th</sup>. So obviously the 28<sup>th</sup>,  
1341 too late, she'd got a charge and was kicking off about it. But we'd told her time and  
1342 time before 'you need to pay on the 20<sup>th</sup> otherwise you are gonna get charges'. But  
1343 we've removed them before, we'd removed two before so I said to her 'look, I'm  
1344 going to remove the charge but we're not doing it again' and then she kicked off  
1345 because I said we won't do it again. I said 'all you need to do is pay by the 20<sup>th</sup>'. She  
1346 says 'I've got mortgage to pay', she was paying £1.54 on her account. She said 'why  
1347 do you think I'm paying just £1.54?' I said 'we've accepted £1.54, you're lucky we  
1348 accepted it, we're not charging interest, we've removed the other charges, I'm just  
1349 saying we're not going to remove any more' and erm, she was like 'I've got this

1350 mortgage, blah blah blah'. I was like 'pay by the 20<sup>th</sup> and you won't get any more  
1351 charges' she just kept going on about her mortgage so I just kept going on that we're  
1352 not removing any more so you'll have to pay by the 20<sup>th</sup>. She goes 'what about the  
1353 other accounts?' and I was like 'what about them?' She said 'am I paying them  
1354 early?' I said yeah, she said 'how many days?' I said 'we're not talking about those  
1355 accounts though, you haven't got charges on them ones, you want to talk about this  
1356 one.' So Grace came on the phone because she wanted to speak to a supervisor  
1357 which I refused to begin with and then erm Grace came on the phone and before,  
1358 because obviously you can put them on mute, I said to Grace 'tell her we're not  
1359 removing any more charges.' I was shaking I was that mad and Emma was saying 'I  
1360 could see you pointing at the screen'. I was like 'No!' to the screen *laughs* and I said  
1361 to Grace, I were like 'she just keeps going on and on and tell her we're not removing  
1362 any more and we won't move payment dates.' So Grace went on, I just heard her,  
1363 couldn't really get a word in edgeways because she was going on about the  
1364 mortgage again and then she said, Grace said to her 'look, this is the third time  
1365 we've removed a charge for you, we won't remove any more' she goes 'so really I'm  
1366 not going to get anywhere am I?' and she says 'unfortunately, no, unless you pay by  
1367 the 20<sup>th</sup> *laughs*. Which was quite funny. But you'll get people like that. If she'd've  
1368 spoke to me nice to begin with, when she came on the phone she were really  
1369 aggressive, then obviously you're gonna (K: Get your back up) yeah, be aggressive  
1370 back, gonna stick up for yourself. But if she come on saying 'I'm really sorry, I didn't  
1371 mean to' you'd say 'look, just pay by the 20<sup>th</sup> and it'd've been sorted but it just  
1372 depends on how their attitude is when they come on the phone to you, I mean  
1373 sometimes you'll get people that are really, sound like they're gonna be horrible but  
1374 all they want to do is make a payment and thats just how they are. You'll get some  
1375 like old people ringing up and they're like 'what a nice day' and all this, 'it's lovely  
1376 outside, whats the weather like? Oh, its lovely' and sometimes you'll get people that  
1377 don't even, they don't even have an account with you. Like I had a guy ringing up  
1378 and I said 'can I take your customer number' and he was like 'I don't have one' and I  
1379 went 'what do you mean?' and he said 'I don't have an account with you' and I went '  
1380 well what are you ringing us for then?' and he goes 'well, I got this iron and it said  
1381 th'shop on the bottom of it and a number so I rang it and it was 0800' and I went  
1382 'that's not our telephone number, you've called 01274' and he were like 'oh, where  
1383 did I get that from?' and I was like 'I don't know, bye' *laughs*. You just get some

1384 randomers ringing up and then you'll get the psychos that just ring up every day. Do  
1385 you remember Matthew Holmes at all? (K: Did he work here?) No, he keeps ringing  
1386 up, like, I think he's got OCD and he just has to check everything he does. So he'll  
1387 ring up and say 'whats my payment date?' and you'll tell him and then he'll ring up  
1388 and say 'whats my payment date?' You know, just double checking. But he'll do it  
1389 about six or seven times a day, and like he had, he has three accounts and he had  
1390 direct debits set up on all of them - we managed to get him to set up direct debits so  
1391 he wouldn't ring up. And all of a sudden he rang me up and he said 'well, I've  
1392 changed jobs and my payment date, I don't get paid til the 21<sup>st</sup>' but the direct debit  
1393 wasn't coming out until the 25<sup>th</sup> anyway but he wanted to cancel it. Obviously you  
1394 can't refuse to cancel something, if he wants it cancelling you've got to do it (K:  
1395 Yeah). So I was like 'oh, ok, I'll cancel it' so then he called back up on that account  
1396 checking payment dates, checking that it was alright that he cancelled his direct  
1397 debit. And he called back again and Connor got him, he cancelled another direct  
1398 debit so he was calling up on that one and then he's got this other account that he's  
1399 still got set up on a direct debit that he doesn't want to cancel. So, you just get some  
1400 right weirdos on the phone sometimes. But because, obviously, its not Legal  
1401 department we usually get nicer people. You'll get the odd person that's flipping off  
1402 about a twelve pound charge which now they've brought in, I think it was the banking  
1403 services, whoever it is, we had them in. They were listening, auditing, listening to our  
1404 phone calls and they said we were really harsh with our charges because before,  
1405 about a year ago, we wouldn't remove them. We weren't allowed to, well we were  
1406 allowed to but we just wouldn't. So if they phoned up saying 'ah, this that and the  
1407 other' it'd be 'sorry, we can't remove it, you were late, you coulda phoned us and we  
1408 coulda put your account on hold.' But now if they ask for it to be removed we've got  
1409 to remove it (K: OK). But we've decided to put our own little edge on it and say 'we'll  
1410 remove one but we'll not remove another one' (K: Yeah). Unless we're fully pushed  
1411 like that woman did *laughs*. But thats the only really complaining we'll really get,  
1412 twelve pound charges or if a direct debit bounces they'll get a ten pound charge  
1413 because we get charged. And we're really reluctant to remove that one because  
1414 obviously we've been charged by our bank (K: For the failed direct debit) Yeah, so,  
1415 obviously we've got to pay a ten pound bill so we pass it on to them but we'll only  
1416 remove that if they are kicking off. But thats the only really thing we get (K: grief  
1417 about) yeah, thats it. Unless there's, when an accounts come over to us from

1418 Posicard they erm, obviously we get it when they've just, they can't afford contractual  
1419 payments so they'll, the customer will have told Posicard 'I can't afford this' they'll  
1420 say 'alright, we'll accept this, we'll freeze interest and charges from this date. You  
1421 need to make a payment by this date and if you don't then the charges and interest  
1422 will carry on.' So when the account comes to us, cos obviously they're paying like  
1423 two pounds a month they'll be like 'why has this interest been added? I were told it  
1424 wasn't going to be added.' they didn't make payment by that date so obviously  
1425 interest has been added. So we'll have to query it and that'll be another big uproar.  
1426 And thats about it, thats all we get, nothing massive at all.

1427 K: What difference do you notice between different client debtors? Is there any?

1428 Kra: Erm, well we don't really get that much contact from Griffin-City Bank accounts  
1429 erm, (K: Just post with them?) Yeah, we'll get an odd phone call every now and then  
1430 requesting Giro slips but we can send them out in bulk of like 12 so there'll be 12  
1431 slips in a pack and so obviously we won't hear from them for another year erm, or,  
1432 we try and get everything set up on a direct debit, which we've gotta really push for  
1433 these days. Erm, we don't put charges on Sphere Loans or Hepworth Finance  
1434 because obviously its not our account so how can we charge something thats not  
1435 our account (K: Yeah). So those customers, they're usually, majority are really nice,  
1436 they'll call up and obviously we're really nice anyway because its going towards our  
1437 bonus because we can i100 everything (K: Yeah). Like ah, they'll just pay. Even if  
1438 they fifteen pence you can i100 that so they're usually really nice unless, obviously,  
1439 theres a query on it erm, but the difference is when it is Posicard, thats when... cos  
1440 they don't really handle things that well (K: Before it gets to you) yeah, they don't  
1441 explain things, and obviously when somebody signs a contract there is a bit that  
1442 says 'this is going to affect your credit file if you do this' and obviously some people  
1443 are dumb and don't read it, some people do actually read it and know what they're  
1444 on about and they ring up quoting all this stuff to you from the CCA act or whatever  
1445 and you're just like 'what?!' I don't know what I'm on about and they're trying to get  
1446 their way through it, talking nonsense like 'what are you on about?' erm, but most of  
1447 the disputes will be Posicard but we deal with erm Legal post but from third parties.  
1448 So if a CCJ goes on an account a third party's not happy about it then we get  
1449 disputes from that end as well. So, it just, it depends, especially when, theres this  
1450 one third party called First Step Finance (K: Is that the foot on TV?) I don't know, I  
1451 think it is, erm, when you first sign up with them they'll do a CCA request, requesting

1452 the original agreement and any documents like that. Its just what they do, its when  
1453 they take on a client and erm, but they won't make any payments at all until they  
1454 receive that back. So if we have an account thats Kendalls or AutoCash and it's still  
1455 clients, still theirs, we receive the post, and then we've got to forward that onto  
1456 AutoCash and then they, well, and you know AutoCash have gone bust, they won't  
1457 reply to anything (K: Yeah). So chances are it won't even get done anyway but most  
1458 of the time they'll send post, like AutoCash or Kendalls, but because the accounts  
1459 come to us they have to send the post to us, we'll see its a CCA request so we'll  
1460 forward it back, in the meantime they'll have sent a £1 payment for the request, it  
1461 won't be on our account and it won't be on theirs, we don't know where it is, its  
1462 ridiculous. And then there'll be a whole year of no payments on there because its  
1463 gone back and forth. Yeah, exactly, its horrible, I can't believe how. Like, we asked  
1464 them if they were gonna... were you here when we had people just doing post? They  
1465 weren't on the phones or anything (K: No, I don't think so). We'd hire people  
1466 specifically to help get rid of the majority of the post, temporary, to just get rid of it. It,  
1467 it did go down quite a lot, we got rid of the temps, we got some more permanent staff  
1468 in and then it just went right through the roof and we're up to 19,000 now. And I said  
1469 'Grace, are we gonna do that again, hire more people in?' and she said 'no, can't  
1470 afford it'. So its just gonna get worse and worse and no-one wants to do overtime,  
1471 especially when its like this (K: No, its the wrong month isn't it?) you don't want to  
1472 stay in after work for about an hour doing work (K: Especially in hot rooms like this)  
1473 exactly, erm, and then you just get hassle for it, you get 'come on, big push on post  
1474 today'. It's alright saying that but when you've got all this other stuff to do that takes  
1475 up your whole morning into your afternoon that you've got to get done before you  
1476 even start post its really hard to just fixate on post. (K: Yeah, if you've got calls  
1477 coming in and distracting you, taking your mind off the post you're doing) yeah, and  
1478 sometimes you'll get a massive query like a proof of payment thing where payments  
1479 have been lost. That can take you sometimes a good hour (K: Yeah) to find, sort it  
1480 out, sort all the paper work out because you have to photocopy stuff, make sure  
1481 you've got a copy of it in case it gets lost in the Cash Room and then you'll have your  
1482 supervisor in your ear saying 'where've you been for the past hour? You've been not  
1483 ready for an hour. Why aren't you on the phones?' 'well, I'm doing this' 'well, do it  
1484 another time' (K: When?) exactly. We've got this, 'we've got post to clear' 'well, I've  
1485 got this query, do you not want me to sort it out?' so then you end up with this big

1486 massive pile of queries that you haven't dealt with. And also we're getting, we're  
1487 tryna like, if a third party quotes a reference wrong its not gonna get loaded to the  
1488 account is it? (K: mmhmm) Most of the time it'll go into the unclaimed and we've just  
1489 started being handed erm sheets, 'cos they'll print it out of erm, standing orders that  
1490 come across to us that we can't locate (K: Right). So usually they type it in manually,  
1491 if it doesn't come up then they'll just put it in unclaimed, what they've started doing is  
1492 handing to us all the ones with third parties so we have to right the third party saying  
1493 'look, you've sent this amount to us, we can't locate the account, can you give us  
1494 some details?' but its getting through to the third parties and you'll get given a  
1495 massive wad of them as well and you're just like 'you're giving me this to do, you're  
1496 giving me that, you're giving me this, when do you want me to do the post?' You're  
1497 literally given about an hour to do post and thats it. Its *really* hard at the moment.

1498 K: How do you find, like you were talking before about er the credit agreements and  
1499 the CCA and all that stuff, erm, how do you find your understanding of it, where do  
1500 you get, how do you know what they're talking about?

1501 Kra: Sometimes, when someone requests an original agreement you can just  
1502 request them anyway. I rang someone and they said 'ah I didn't realise I had this  
1503 account' so you say 'do you want me to get you the original agreement' and they're  
1504 like 'ah, yes please' so we've got it for the file then anyway (K: Yeah). Erm, but  
1505 usually we don't even look at CCA request, we'll see it y'know the jargon of section  
1506 whatever of CCA year whatever but as soon as you see that, anything, even if it  
1507 doesn't have a pound payment on it we pass it straight to Compliance Department.  
1508 So we don't really know anything about it (K: Oh right, OK) erm, we know a bit of  
1509 obviously, it gets transferred to them and they have to request all these documents  
1510 and they have to do it within a certain time. But thats all we know. We can't touch  
1511 that account, its a dispute, so we can't touch it until its done. Erm. And thats all we  
1512 really know about it. We, I think, I don't even know how long it is that it has to be  
1513 done by (K: OK). Erm, but thats all, we know we have to keep it on hold but when  
1514 you get an account in our lists and you ring up, and you know the third party's First  
1515 Step, so you'll ring them up saying 'look, why haven't you made a payment?' and  
1516 they'll say 'well, we sent a pound payment and a CCS request on the x date', usually  
1517 about 6 months before. So I'm like ah, I'll get it sorted so then you have to find all this  
1518 stuff and its just, it can be annoying but we don't really deal with it at all to be honest.

1519 K: What about if someones disputing something and lets say they're quoting all like  
1520 the acts or kind of legal knowledge. Whats your legal knowledge like? Do you have  
1521 to know enough to go back at them with?

1522 Kra: It depends what angle they're going from, if they are giving me all the jargon  
1523 from the CCS act and all that stuff then I'll just get Grace on the phone 'cos its easier  
1524 for her to speak instead of it going back and forth (K: saying I'll just check that) and  
1525 half the time they're angry anyway so they're gonna get annoyed at being put on  
1526 hold all the time so I'll just turn around and say 'look, Grace, he's quoting all this  
1527 stuff, can you speak to him?' and she'll speak to him and get it sorted. But most of  
1528 the time erm, someone'll kick off about their credit file and they'll be quoting all this  
1529 stuff and myself, I know, I like talking about credit files because I know what I'm  
1530 talking about it. So when they pay off an account as a settlement, not a full balance,  
1531 it's gonna show as only partially settled, we're not gonna show it as fully settled  
1532 when its not. So, when they ring up and say 'why does it show a 6 on my credit file?  
1533 And why does it not show fully satisfied?' you can turn round and say 'well, you didn't  
1534 pay it in full, and we've got to show...' theres even, a thing thats wound me up  
1535 recently, someones sent me in a copy of their credit file and theres a paragraph on it  
1536 that says, because obviously it shows a 6, which is 6 months in arrears, and a  
1537 paragraph underneath that says 'whatever number it says is a reflection of what you  
1538 were when the account was finished'. And it says it there in black and white and  
1539 people'll ring up saying 'why does it show a 6? Why does it show a 6?' I feel like  
1540 turning round and saying 'read it, it says it underneath, read it'. But you have to come  
1541 back with 'well, you were 6 months in arrears at the time we're not gonna get rid of it  
1542 because other creditors need to see that, that you weren't maintaining payments'  
1543 and they'll go off and off and off and you just say 'no, we're not doing it' and at the  
1544 end of the day, you've just got to keep your foot down. Otherwise they will, they'll just  
1545 kick off and kick off and kick off, if you just say 'no, no, no' then eventually they're  
1546 gonna stop aren't they? Because they realise that they're not gonna get anywhere. If  
1547 you're a new starter and you don't know what you're talking about and you're trying  
1548 to explain it, say like I'm sat at the side saying 'say this, say this, say this' then you  
1549 can say it as much as you want but if you don't sound confident saying it then the  
1550 other person's gonna know that you don't know what you're talking about and they're  
1551 just gonna come back with all this stuff. So there is certain things that I do know  
1552 about but theres also certain things that I don't have a clue about.

1553 K: So, how did you know, you said you know about credit files, you know all about  
1554 them. How did you get to know all about them?

1555 Kra: Erm, well, when I first started (K: when you were in Admin?) No, in FSU, erm, I  
1556 had this one phone call about a credit file and I didn't know what I was on about so,  
1557 and this er, girl came over and said 'righ, they need to pay all their contractual  
1558 arrears,' so say the balance is £1000 and the arrears, and we've only just really got  
1559 the account, so the arrears are probably about £300, so they've got to pay all their  
1560 contractual arrears and their first monthly payment all in one go so, erm, they pay  
1561 that, and eventually their credit file will go from a 6, 5, 4, 3, 2, 1, 0. As long as they  
1562 maintain the amount due immediately then its fine and I was, I just remember  
1563 because she told me they have to pay that and that and then maintain whatever it  
1564 says 'amount due immediately' because some people they just won't understand it  
1565 but sometimes, if we've had the account for 4 years, the arrears are the balance so  
1566 you turn around and say 'look, theres nothing, you've left it too long, theres nothing  
1567 you can do, the only thing you can really do is pay your balance' 'but I can't afford to  
1568 pay my balance' 'well, I can offer you a settlement figure but this is going to look like  
1569 this on your credit file and its still gonna show a 6 anyway you shouldn't have left it  
1570 so long' so its just, sometimes it is touch saying it to someone.

1571 K: Yeah, so if they have like a sob story or, whats that like to deal with?

1572 Kra: You'll feel really bad. But at the end of the day there is actually nothing they can  
1573 do 'cos they've left it like three years. If they'd've called up earlier then they probably  
1574 would have been able to sort it when their arrears were about £100. Erm, but thats  
1575 how I learnt it, from just this one, this one girl that showed me how to do it. And I'll  
1576 just get some people saying 'ah, Keira, can you just come and explain this' and I'll  
1577 explain it and go away and they'll be fine. Its not hard, its just knowing it to begin  
1578 with, you've gotta pay this, this and maintain that (K: Yeah) and thats it.

1579 K: Oh right, OK. That's about it really. Thank you very much.

1580

1581

1582 **Matthew**

1583 K: So what I wanted to talk about, it wont take any longer than an hour (M: OK), is  
1584 just about you, about your job, where you've been before (M: Erm), starting if we can  
1585 like the back of when you left school and you went to college (M: Yeah) and stuff like  
1586 that, what you think of the job that you've got and what you plan to do next if  
1587 anything (M: Yeah), if you're happy to stay where you are, OK?

1588 M: Yeah, yeah that's fine.

1589 K: So tell me about you, where did you come from, school and stuff like that.

1590 M: Erm I used to go to school in Chomley, erm boys school named Chomley  
1591 Grammar, I absolutely hated it. (K: Did you?) Yeah [laughs] it were horrible. Erm and  
1592 then from Chomley Grammar I went onto... went onto college (K: Erm hmm), North  
1593 Yorkshire College, Ogden College, did a public services course (K: Oh yeah),  
1594 because I don't really enjoy being stuck inside [laughs] (K: Right yeah), I like being  
1595 out and about (K: Yeah). Erm so yeah I did two... two years at college with public  
1596 services. (K: Is that all like army and...) Yeah (K: ...kind of stuff?) army yeah, police,  
1597 RAF things like that. Erm and then from there I got my first job working at Hepworth,  
1598 Hepworth Finance you know [laughs] (K: Oh the loan...), the loan sharks yeah (K:  
1599 Yeah). Erm I started off in... started off in erm inbound so it was taking new loan  
1600 applications (K: Yeah) and erm you know dealing with customer queries and things  
1601 like that (K: Erm hmm), and then after about six months of being on the inbound  
1602 team in Provident I then went and had an interview to be in outbound sales (K: Oh  
1603 right yeah), so then I went into the outbound sales erm yeah. So I've always really  
1604 been... well I started off in like finance and I've always really gone you know things  
1605 like that (K: Erm hmm). So from Hepworth I then went to erm Debt B Gone (K: Is that  
1606 the one you were in in Manchester?). No this is... this was the one before the  
1607 Manchester one (K: Oh right OK). So Debt B Gone that was based in Saltaire (K:  
1608 Yeah), a brilliant company to work for, really good erm... (K: And that's a third party  
1609 like debt management...) Yeah debt management erm so I started off in the call  
1610 centre trying to get people through to the advisors, the senior advisors, just really  
1611 figuring out what debts they had, erm if they... if they could have gone forward for an  
1612 IVA Trust Deed or just Debt Management Programme (K: Erm hmm), forward it  
1613 through to my senior and then they'd get them to sign up onto a Debt Management  
1614 Programme (K: Oh right). And then from there erm that's when I got headhunted and

1615 that's when the company in Manchester (K: Oh right) asked me to move over there  
1616 and work for them and then I moved over there. And then from Manchester [laughs]  
1617 debt management again, erm Disappearing Debt, from there, that's when I moved  
1618 back to Huddersfield (K: Erm hmm), I was out of work for about three months and it  
1619 was just a case of this is just something that came up and yeah I got it. I never really  
1620 worked in debt collection before so it's... (K: Well its total opposite to...), yeah really  
1621 different because in debt management I'm helping people and I'm... in a way you are  
1622 sneaky in debt management, you know you're very sneaky and you know how to get  
1623 around the debt collection, so I came from a role of helping people be sneaky  
1624 towards collections and then I'm coming into the collections role and thinking, 'I can't  
1625 believe you're doing that, you can't do that' [laughs] 'pay your money' [laughs]. So  
1626 yeah, yeah big change, big big change. (K: Yeah total opposite, its out of Corry isn't  
1627 it?) Yeah [laughs].

1628 K: So with Smart Debt Recovery then it was just what was available...?

1629 M: I've al... anything I've ever looked for has been finance-based erm you know  
1630 anything to do with debt, I mean I couldn't... I couldn't really see myself just going  
1631 into... you know going into an administration job I don't know working... just a normal  
1632 administration, it would always have to be finance-based because that's where I've  
1633 got... I've got most of my knowledge from (K: OK). So it was either erm I had an  
1634 interview here and I had an interview at erm Griffin-City Bank Collections but Griffin-  
1635 City Bank is based near the White Rose Centre so its quite... quite a... quite a way  
1636 away (K: Yeah), it didn't really seem to have brilliant prospective you know to be able  
1637 to... to be able to (K: Like career development), yeah yeah career development like  
1638 you know it just it was... it weren't really that nice, so it seemed nice here so yeah  
1639 [laughs].

1640 K: Alright then, so tell me about what you do, explain your job, your day-to-day job.

1641 M: Erm ha busy [laughs] never get a minute to yourself. Erm first and foremost  
1642 collecting money, collecting money off debtors and trying to make agreements  
1643 whether its in monthly instalments, weekly instalments or full and final settlements or  
1644 payments in full, so speaking to people on the phone, chasing up erm... chasing up  
1645 agreements that you've already made and you've got a list on a day-to-day basis  
1646 erm averages between 60 will be your minimum (K: Erm hmm), on a Tuesday its Big  
1647 List Day so its like doubled, its like 180 and erm so you've got your list on a daily  
1648 basis as well, you've got your diary dates so they're the ones that are the most

1649 important to you and you know there's a reason why you've put a diary date on so  
1650 that you need to ring them (K: Erm hmm). Erm so you're speaking to them, you've  
1651 then got all the correspondence as well, all the post that's coming in from third party  
1652 companies, possibly solicitors, things to do with Charging Orders, you know erm  
1653 County Court claim forms and you've got all that to... to do as well erm and then  
1654 you've got the dialler so [laughs] have an allocated time on the dialler to be able to...  
1655 to ring through you know like accounts... to ring through accounts and just try to  
1656 get... just try to get arrangements really.

1657 K: So are you on the dialler today or...?

1658 M: Erm...

1659 K: ...should you be on it now?

1660 M: Oh I should be on it now yeah (K: Oh damn). Yeah I like that [laughs], so yeah.

1661 K: Alright so which part of the job do you enjoy, what do you find easy, what do you  
1662 find difficult?

1663 M: Erm I find difficult the... I'd say the amount of work that we've got, the... how many  
1664 different things like we've got the inbound calls, we've got post, we've got queries,  
1665 we have dialler, you know you've got all those things and sometimes it does get on  
1666 top of you (K: Erm). But the easiest thing I'd say is possibly manag... possibly  
1667 managing your workload, getting the agreements in place and... although the best  
1668 thing for you is when you actually see them paying (K: Yeah), so yeah (K: Clocking  
1669 up against your target). Yeah [laugh], it keeps going up [laughs].

1670 K: So you started last August was it? (M: Yeah). So it's nearly a year. (M: Nearly a  
1671 year yeah). Have you had many bonuses since you got your list?

1672 M: Erm I... the first... the first month I had my list, my collections list (K: Was that  
1673 December you got that?) I only had to get erm... (K: Or November?) December I  
1674 think (K: Yeah), no November yeah, November. I only had to get 80% of my target  
1675 (K: Erm hmm) to get a £50 flat rate so I got that. I think I've had three bonuses erm  
1676 I've had... I've had the one at 8... my first month because I only had to get 80% erm  
1677 and then I had one in March (K: Erm hmm) I believe. I've only ever... I've only ever  
1678 slightly been off target (K: Yeah), but still its off target and I had one in March but I'd  
1679 only just got target so I got my £50 flat rate and then £12 tops so I got £62 and then  
1680 last month, the month just gone, I got erm... I got quite... I did alright actually I got  
1681 £385 (K: Really?), yeah (K: Nice one) so I'm happy with that (K: Yeah). So it's like  
1682 you can see yourself progressing (K: Yeah), so yeah it's good.

1683 K: OK so do you see that as... is that one of the main reasons you're here is the  
1684 bonus or...?

1685 M: No not really (K: That's not a big thing). A big... it is... it is an added bonus but the  
1686 big thing about this place I'd say is the people that you're working with (K: Erm  
1687 hmm), the job erm... as much as you are doing the same thing on a day-to-day basis  
1688 it is... it is really really different on a day-to-day basis as well because you've got  
1689 different scenarios thrown at you, you know sometimes its busy sometimes its dead,  
1690 the people that you work with you know the team that you're in erm I think... I think  
1691 that's probably what... what... I don't know... well I wouldn't say kept me here  
1692 because I'm not looking to move anyway (K: Yeah), but it's a... it's a good thing to  
1693 keep you here yeah (K: Yeah OK) definitely.

1694 K: So tell me about your team then, so you've got Tina is your team leader (M: Ah  
1695 yeah) how are things?

1696 M: Erm Tina, she's brilliant, well teams are switching now and nobody... nobody  
1697 knows when... when or who you know (K: You're going to get), we're going to get so  
1698 you have your own perceptions of a team leader, some of them you think are lazy,  
1699 some of them you think hmm you can get away with this with but I think personally  
1700 erm I think she's a good team leader but its not just team leader it's the team that  
1701 we've got because we've got quite a big team anyway but we help each other out  
1702 and we all... we all get on with each other because there's always office antics and  
1703 people, you know people don't get on with each other (K: Erm), but I think if you've  
1704 got a strong team we're... we're always helping each other out and you know she'll...  
1705 she'll listen, you know Tina'll listen to your team or listen to you so its good.

1706 K: Alright OK, so have you been on that team since you started then? (M: Yeah).  
1707 Yeah, and what's that been like?

1708 M: Oh it's been... yeah it's been brilliant. Erm yeah its been good, I mean I've been  
1709 sat in two different places, first of all I was sat next to Chloe, she was my original  
1710 buddy (K: Yeah), and then I think somebody... somebody wasn't happy about where  
1711 they were sat so I've been moved around since then, so I'm now sat erm in between  
1712 Jason and... Jason and Charlotte (K: Oh). So what they try to do is try to sit you next  
1713 to somebody who's more experienced so you can... you can you know keep asking  
1714 them questions (K: Oh right OK). That's the thing as well, you're learning more and  
1715 more on a day-to-day basis like you know there's still things that I'm learning (K:  
1716 Yeah), but I think that... I think that's where the interest to the job comes in because

1717 you... you are interested and you think 'oh I didn't know that, I didn't know it works  
1718 like this, didn't know it did like this' (K: Yeah), so it's good.

1719 K: So do you find yourself like bouncing off Charlotte and Jason all the time then?

1720 M: Not... not so much now no (K: Right), I'm... I'm quite... I'm quite happily finding my  
1721 way. I think if anything I do tend to go back to Chloe (K: Right), who I originally sat  
1722 with, she seems a bit more willing to help [laughs] so yeah, so I'm mainly going back  
1723 to Jason and Tina... erm Chloe and Tina (K: Right), so yeah.

1724 K: Oh right, OK. One thing I want to talk about is like your erm... what the job means  
1725 to you so like I don't know like your home life, have you got like... are you married  
1726 with kids, have you got a mortgage to pay for do you know what I mean, or is it just  
1727 like a pocket money job?

1728 M: Yeah erm I don't... I don't have any commitments like that (K: Erm), I'm not... I'm  
1729 not married, I don't have kids anything like that but I am wanting to get myself on the  
1730 erm... on the property ladder (K: Yeah). So what I'm doing with my bonuses, you  
1731 know this is why you push and push and push yourself, so with my bonuses that I'm  
1732 getting I put away so I can save towards a mortgage (K: Yeah) and this because  
1733 even though you hear of you know there's been a few announcements and you hear  
1734 of things and you know jobs, you know job security (K: Yeah) not necessarily within  
1735 this company but with everybody, its just nice to think that you do have that regular  
1736 income (K: Yeah). I mean I'm not... not to say that I want to be stuck in collections for  
1737 the rest of my life because I don't [laughs], I want to you know, I want to be able to  
1738 progress further but I've... I've done that with every job I've been, I've always wanted  
1739 to you know get higher up and you know improve my wage, get more money [laughs]  
1740 (K: Yeah), so yeah.

1741 K: OK cool. So about announcements and stuff and like the current economic  
1742 climate yader yader yader (M: Erm) erm and things with other companies in the  
1743 group, has that affected how you work or...?

1744 M: It don't really... it don't really affect you erm but at the minute there's a pilot going  
1745 on with AutoCash (K: Erm hmm), that's had a big big effect. Erm there's a pilot going  
1746 on where they're... where they're testing, you know if our collectors can do as well as  
1747 the AutoCash collectors (K: Right), so we... we in essence, like I say, we've lost 20  
1748 collectors so we're getting their workload so we've had (K: Right) an increase in  
1749 workload, increase in target, increase in call volume everything has just increased,  
1750 which you could say is you know possibly increased your stress levels but if

1751 anything, you know there's never one time that you'll sit there and look at the clock  
1752 and think 'oh god, I've still got hours to go' because you are just busy busy busy  
1753 busy. But it don't... it doesn't really... its not a case of it phases me you know and you  
1754 think 'oh god I'm not safe' and you know where you think 'oh I need to have  
1755 something in the background'. Because I think when you're working in debt  
1756 collection, debt collection is going to be around for a long time [laughs] so I think  
1757 you'll be alright [laughs] (K: Yeah, no good), be alright in your job [laughs] hopefully.  
1758 K: Erm when I've been like doing this research I've been telling people that I'm going  
1759 to this debt collection place erm so they go 'oh debt collectors, what are they like and  
1760 are they all really harsh, are they all really nasty' (M: Yeah), all that kind of stuff. So  
1761 how does that kind of fit in with you and your personality and...?  
1762 M: Erm, the same actually, when you tell people you're a debt collector they... first of  
1763 all they think you're a bailiff and you go round to people's doors, they think you're like  
1764 a big bouncer person, big muscley person (K: Laughs) scary job to be in but erm I  
1765 don't know because I... I take a different approach to some people, its... its  
1766 dependent upon personality and the way that people handle things, like say you can  
1767 get people who are more abrupt erm or you can get people who, possibly like myself,  
1768 a bit more not... well you do... you have to be understanding to an extent but I don't  
1769 see the point in being rude and abrupt to somebody over the phone if its not going to  
1770 get me anywhere, why don't you try speak to them how you want to be spoken to  
1771 and then get, you know still get the same result or even possibly a better result (K:  
1772 Yeah). So if anything I'm, I'd say I'm a... I'm a... I'm a calm collector [laughs] (K:  
1773 Right), so yeah, yeah definitely.  
1774 K: So then are there any problems like with you, I don't know like so you don't tell  
1775 your friends that you're a debt collector or anything like that or is that not an issue?  
1776 M: Oh no no, no that's not a problem, I tell them [laughs]. They don't really... they  
1777 don't, as I say they don't really fully understand, they think that you are like a... well  
1778 they think you're a doorstep collector so then you've got to explain no no I'm not a  
1779 doorstep collector (K: Yeah), erm yeah.  
1780 K: OK, has being in this job or like when you were working for the debt management  
1781 places, has that affected you in kind of like your own finances and that kind of thing,  
1782 has it changed any perceptions there or do you keep everything all separate?  
1783 M: Erm it can change perceptions because working in debt collection, its horrible, but  
1784 you see how people like I say dodge their debts (K: Erm) and you think you know

1785 and there's things and working in the debt management company actually I, you  
1786 know there was quite a few tricks that you use and you know its... you just think how  
1787 can they get away with it, how can they do it, I just don't understand. And its like  
1788 even to this day I can read through a financial statement from a third party and I'm  
1789 thinking none of its true [laughs], you just know that you know that nothing's true but  
1790 it does sort of get you thinking and you think oh god you know, I just... I don't know,  
1791 you get some people who are not you know 100% genuine don't you (K: Yeah), so  
1792 yeah but... get bigger... well I... I used to get... I used to get bigger bonuses when I  
1793 worked in debt management if I'm honest (K: Did ya?). Yeah, I used to get bonuses  
1794 of about £1,200 a month (K: Really!), so I've taken a wage cut and a bonus cut as  
1795 well.

1796 K: So what did you get the bonuses for? Was it like commission for signing them off?

1797 M: Yeah the... the first two month's payments erm in debt management, the first two  
1798 month's payments were kept on the file anyway (K: Yeah) so it was on your first  
1799 payments. So you got 10% of your first payments you collected (K: Right) so yeah it  
1800 were good, really good [laughs].

1801 K: God yeah because I mean when I've been sat down at FSU some of them turn  
1802 like £100 a month don't they (M: Erm), if not more.

1803 M: Erm yeah, well I erm my first day as... my first day of... well no not my first day, at  
1804 my first job as advising because in debt advisory line I was erm lets just say a call  
1805 centre (K: Erm) and I passed leads up to the senior advisors (K: Yeah) but then  
1806 when I went to Disappearing Debt in Manchester I was an advisor so I was actually  
1807 signing the IVAs and the debt management figures up (K: Yeah) erm and I had a... I  
1808 had a file and it was this man erm, I remember his name but obviously I can't say it  
1809 [laughs], but £1,200 his first payment and I just... I couldn't... I couldn't understand it,  
1810 I think he was paying £3,000 to his debts first of all, bearing in mind I'd been an  
1811 advisor for about two or three months and I had my Managing Director sat behind  
1812 me and I said 'do you want to deal with this call because I'm a bit scared', you know  
1813 because its such a big file, big money that we're talking about, he was like 'no no  
1814 you're fine, you're doing fine' (K: Yeah). So I signed him up [laughs], £1,200 for a  
1815 debt management programme, it's ridiculous, yeah.

1816 K: That's great, what that was his monthly payment?

1817 M: Yeah monthly (K: To you guys and not just...) to us yeah (K: ...and not just... not  
1818 to his debtors?) not to his debtors no. He used to pay £3,000/£3,500 (K: God), so we

1819 got it down to £1,200 and then obviously I think our... we... you have a cap don't you  
1820 in debt management, the monthly management fee will have been £100 (K: Erm) so  
1821 £1,100 were getting transferred to the debtors (K: God). I know, god [laughs] (K:  
1822 Crazy isn't it), yeah.

1823 K: How do you, so I mean in the whole, because there's all the erm just the  
1824 Consumer Credit Act and the Financial Services Authority that regulates everybody  
1825 and all that kind of stuff, erm where does your knowledge of like IVAs and  
1826 bankruptcy and County Court claim forms and that kind of stuff come from?

1827 M: County Court claim forms was a big thing for me to get my head around when I  
1828 first came in because we had a... we... in debt management you have specialist  
1829 teams that deal with it so you don't really see it (K: Hmm), erm so in coming here  
1830 and actually being handed the County Court claim form erm and like all the  
1831 timescales you get with a County Court claim form, that has been one of the biggest  
1832 things I've had to get my head around (K: Hmm). Bankruptcy and IVAs you know I've  
1833 already... I've already known about them but the information really, you've got  
1834 everything on... erm on the system, you have... you have like regular training as well  
1835 through erm through like the Newks intranet (K: Yeah), so you've got the regular  
1836 training and erm there's always the information on, it's the erm, I don't know if its like  
1837 called the Smart Debt Tree that's on the err... (K: Oh yeah...) its on the programme,  
1838 the learning tree (K: Hmm) so yeah all the information's on there really and you really  
1839 do pick up so much knowledge as you're working (K: Hmm) like or you'll overhear  
1840 somebody's scenario and you think 'oh I had something like that last week so this is  
1841 how you're meant to do it' (K: Yeah) you know do it like this, do it like this so yeah.

1842 K: So has that been the main way that you've picked things up since you've been  
1843 here?

1844 M: Learning through other people yeah (K: Yeah and just picking it up as you go  
1845 along). Yeah picking up as you go along more erm being hands on with it, actually  
1846 having a case there, having to go to somebody and say 'I don't understand, can you  
1847 explain it' (K: Yeah) and then that's when it gets fully explained to you.

1848 K: So that's where Chloe and Tina came in.

1849 M: Yeah, yeah yeah definitely.

1850 K: Oh right OK. So you say you're happy where you are, have you got any... like  
1851 what's next, what's next for Matthew? Is it Matthew or Matt because I always (M:  
1852 Matthew) used to call you Matthew? (M: Yeah Matthew [laughs]) Sorry go on.

1853 M: Erm well as I say I don't want to be stuck in an office all my life, I don't, I hate it. I  
1854 want... I don't know I don't know what my next step is. For me at the moment my  
1855 next step is erm, I know its nothing to do with work related but it is because I've got  
1856 to work to be able to get there (K: Yeah), get myself a house, get myself a mortgage  
1857 (K: So that's your priority). So for me it's getting my head down, coming to work,  
1858 doing you know exceeding hopefully as I am in my targets at the minute (K: Hmm),  
1859 you know getting as much money away... away as I can and then look at getting...  
1860 getting a mortgage (K: Yeah), so yeah. But work wise erm I've asked my team leader  
1861 Tina, I've asked if I can do a erm like if they do further education, so see if I can look  
1862 at doing a degree possibly in business (K: Oh yeah) whilst I'm working here. Erm I've  
1863 got to get the information yet but I'd like to be able to have something to fall back on  
1864 erm, if it is a case of you know with what's going on your like job cuts and things  
1865 within Newks, obviously not with ourselves but it would be nice to have something to  
1866 possibly fall back on if... if that was you know something that came about (K: Yeah),  
1867 so yeah.

1868 K: So is that something that she said they might be able to do for you?

1869 M: Yeah definitely (K: And that they'd pay for it all?) I'm not sure erm I'm not sure  
1870 about... I'm not sure if they said the funding wouldn't be an issue but we can't give  
1871 you the time to do it (K: Right) so its in your own time that you do it (K: Yeah) erm, I  
1872 didn't really get that much information because she said to me she said 'when you  
1873 can get... when you can bring the information to me as to how you know, how and  
1874 which course you want to do then we'll look into it in more detail there' (K: Right), so  
1875 but (K: That's quite promising) I don't mind doing it in my own time if I'm getting... if  
1876 I'm getting something out of it in the end, if I'm going to have you know a qualification  
1877 in the end then I wouldn't really mind doing it in my own time (K: Yeah), ah yeah that  
1878 wouldn't bother me.

1879 K: So would you want to go back to doing something like... like the public service  
1880 kind of stuff that you've done?

1881 M: Erm I possibly would but I think later on, I think when I'm about... about 35/40. (K:  
1882 How old are you now?) 22 [laughs] so.

1883 K: So would that not be something now that would be more like outdoorsy and rather  
1884 than the office that you're in?

1885 M: Yeah definitely, (K: Yeah) yeah. As I say though, I mean I don't... at the minute  
1886 its... I want to... its like I want to get my roots in the ground and you know like with a

1887 house, that's my main thing at the minute so I can't really be jumping from you know  
1888 job to job to try and get where I want to be (K: No that's fine yeah). But in the... in the  
1889 future I've always wanted to be a Police Officer [laughs] so yeah in the future  
1890 hopefully fingers crossed, either that or move away, move abroad (K: Yeah) yeah.  
1891 K: But in between time this is just your like security and (M: Yeah) to build up your  
1892 (M: Yeah) mortgage (M: Yeah build up my mortgage [laughs]) Oh OK cool. Erm I  
1893 haven't got anything else to ask you really, it's gone really quickly.  
1894 M: I must talk too fast, I get told that on the phone all the time [laughs] (K: Do ya  
1895 [laughs]) 'you talk too fast' OK [laughs].  
1896 K: Well look, tell me actually about erm so I sat in with your one-to-one didn't I that  
1897 time (M: Erm) so how... how do your one-to-ones go with Tina and...?  
1898 M: Oh that was a really bad one-to-one that you sat in by the way (K: Was it?  
1899 [Laughs]). Yeah erm because since then, because we've had erm... we've had our  
1900 new erm structures, call structures (K: Oh right) such as how many data protection  
1901 things you have to confirm, treating customers fairly and we've have a new target  
1902 structure been put in place as well (K: Right), so you've got... its... its benefiting  
1903 people who are assertive to the debtors as well, you know because its all well and  
1904 good collecting money but if you're not complying with data protection or you're not,  
1905 you know if you're not even treating customers fairly then why should those people  
1906 who are doing all that not get anything for it (K: Yeah). So there's a new structure in  
1907 place and you've got to get a certain percentage to be able to get you know like your  
1908 bonus or you could even get an extra 10% of your bonus (K: Oh right). So since that  
1909 one-to-one you've been in, because it was quite a bad one actually [laughs] erm it's  
1910 been quite well actually, I've been set... I've been setting targets and if I'm honest  
1911 I've actually... I've been hitting the targets. There was one month I didn't hit the  
1912 target but I had a week... I had a week off holiday (K: Yeah) and I was only £3,500  
1913 under target and I took err month end, the last day of the month, I took it off as  
1914 holiday as well so I'd had a week at the start of the month when I had the day... the  
1915 month end off and I thought hmmph if I'd have... if I'd have come in that day I'd have  
1916 got that £3,500 (K: Yeah) so I'd have got my target. So that was a bit of a let down  
1917 and you've got... you do have to think oh you know I've been away for a week but  
1918 that's why you... you get your list working for you (K: Yeah) you know erm working in  
1919 the background for you but then last month I set myself a target of getting 115% of  
1920 my target (K: Right) and hopefully erm getting 10% more of my bonus and I did it, I

1921 got 100% in treating customers fairly (K: Yeah) and 99.54% in quality checking. (K:  
1922 Nice one) I know, I was really happy [laughs] (K: Absolutely) yeah so.

1923 K: Because I think one of the things that I remember, because I was only typing up  
1924 your erm your one-to-one the other day (M: Oh yeah [laughs]), so I've still got a  
1925 couple of days worth of notes (M: Yeah) to type up and one of the things was about  
1926 the... it was the employer's address or the employer's phone number (M: Oh god  
1927 yeah), that was what you were struggling with.

1928 M: Yeah, well now you've got to get... you've got to get two of three, so you've either  
1929 got to get the employer's name erm and the telephone number or whereabouts it is,  
1930 the address (K: Right), so its just trying to get it because you ask so many questions  
1931 before you get to what they're wanting, its just trying to get it across to them in the  
1932 quickest and nicest way because you do get some people who are abrupt with you  
1933 on the phone, they refuse to give you the details but as long as you've been seen to  
1934 ask that question then you're OK you can't get marked down for it. So in the last two  
1935 months I'd say I've got in the... in the erm... it's just... I don't know its just... it just  
1936 reels off my tongue now (K: Hmm) and you know you get the company name, get the  
1937 employer's you know company name and then their telephone number and then I  
1938 think that's how I've... how I've done it, just like it trying to get it embedded in your  
1939 head [laughs] (K: Yeah, oh right OK). I sound like a robot sometimes [laughs] (K: Do  
1940 ya?) yeah especially in my call endings, if you put a tape recorder you'd always hear,  
1941 because you've got to get further action in in your call endings, so I sound like a  
1942 robot but all I'm thinking is as long as my team leader can hear me saying it, tick me  
1943 off [laughs] I'm alright (K: Yeah box tick that's it, end of) yeah (K: Yeah) so.

1944 K: What are your perceptions of debtors?

1945 M: Erm sometimes you do even though in... you know in collections you are told not  
1946 to erm judge but sometimes you do. Everybody's human, everybody makes  
1947 assumptions, you get... you do get some people because in this... in this job you do  
1948 have to put, its not trust in the debtors, but you are, you are, in a sense you are  
1949 putting trust in them because you're making an agreement with them, you're telling  
1950 them to call back 'yes I will do', its whether you believe them or not (K: Yeah). You  
1951 can come off a call and think that person's definitely going to pay or you can come  
1952 off a call and think never, they're never gonna do it. Erm but you've got to think,  
1953 there's so many different scenarios like at the minute redundanancy is a big one, so  
1954 many different scenarios where people are genuinely getting laid off work, they

1955 genuinely don't have the money to be able to keep up to their debts. If they're... you  
1956 know if they're willing to you know because you get... you get angry debtors, you get  
1957 people who can't... they don't like the fact that they're in debt and they don't want to  
1958 receive help from anybody (K: Hmm) you get people who try to deny that they're in  
1959 debt, you get people who just don't care and you do get the genuine people who try  
1960 to you know come to an arrangement and pay it (K: Hmm). So its just really I think  
1961 before you jump into assumptions you've just got to sit back and think well wait a  
1962 minute, something's obviously put them in this position (K: Yeah), you do get people  
1963 who refuse you know take the money out, refuse point blank not to pay it back (K:  
1964 Yeah) and you get people who you know they've had a death in the family or you  
1965 know there's been such a big change in circumstances, so you try not to judge but  
1966 you know I wouldn't be... I wouldn't be honest if I said you didn't judge because you  
1967 do (K: Yeah) you just do.

1968 K: OK and do you... do you find different trends in different types of accounts?

1969 M: Yeah erm hmm [laughs], yeah you do. Erm you tend to – you'll hear this from  
1970 everybody who you're speaking to from collections – erm you'd... you'd categorise  
1971 shop check accounts (K: Erm hmm) as the people who, they're never gonna pay,  
1972 they don't want to pay, they just... they have the time, they don't want to talk to you  
1973 or they'll hang up on you or you would... you would really put... you'd put them in the  
1974 category of they're just non-payers (K: Hmm). Sometimes you think why... why are  
1975 you wasting your time and then you have ones like AutoCash, they're... they're quite  
1976 a good one actually because we can... we can offer quite good settlements so if you  
1977 can get... if you can get your point across and get... get your, you know get around to  
1978 actually speaking to them (K: Hmm) and being able to plant the seed in about a full  
1979 and final settlement figure then most of them you know they will be able to come up  
1980 with the funds, I don't know how, I don't know how they suddenly come up with  
1981 £2,000/£3,000 but they do it. Erm and then you've got your... then you've got your  
1982 Posicard, they're... they're good because you can always, you can just threaten  
1983 Posicard with a County Court Judgement (K: Yeah) so. But these days its such...  
1984 such a... such a big thing about people's credit ratings, people don't even understand  
1985 it and they're saying 'why do I have a default if I pay this the default should go' (K:  
1986 Hmm) people are so worried about their credit ratings but they don't even  
1987 understand it, you know so a lot of the time you are having to explain what's  
1988 happening (K: Yeah) you're having to explain what's going on their credit file, why its

1989 going on their credit file, how long its going to stay there, what its going to affect. Erm  
1990 but you do, you get a lot of people that really don't, you know they just don't, they  
1991 don't understand and they think that you know you get some people who they think  
1992 'oh I've paid it off, why doesn't, you know why doesn't everything just get wiped off',  
1993 its not as easy as that (K: Hmm), it's a warning signal you know to other debtor... you  
1994 know to other creditors (K: Yeah) so.  
1995 K: Is that difficult to get across to some people?  
1996 M: Erm yeah, you... because you do, you obviously you get different, you know you  
1997 get different religions, different races, people... you get some people who can't  
1998 understand yeah. So for people who are hard of understanding English it's really  
1999 really hard to try and get the point across to them and then especially if you get  
2000 abrupter people who don't want to listen they think... you know you get some people  
2001 in a mindset and they think they're right (K: Yeah) so you get... you know you get  
2002 abrupt people who don't want to listen to you, you get people who want to listen but  
2003 can't really understand what you're saying, they don't understand how they've got  
2004 themselves in that position, it is hard to explain, really hard to explain, hmm yeah.  
2005 K: OK. Is there anything else you want to tell me or anything you want to ask me  
2006 or...?  
2007 M: Erm no.  
2008 K: Alright well that tick done then, thank you very much.  
2009 M: That done (K: Yeah) yay [laughs].  
2010  
2011

2012     **Kevin**

2013     K: The same as with all me observation notes (Kev: Yeah) like you've said in there  
2014     its all anonymous, erm and nobody will get to know that its been... who I've been  
2015     talking to and we'll use a different name and all the rest of it yeah (Kev: Alright). OK  
2016     so what I'd like to talk to you about is about you and where you came from, what  
2017     you've done before you got to Smart Debt Recovery (Kev: OK) and then what its like  
2018     here, what you do, who you work with and then what your next plans are (Kev: Right  
2019     OK) OK.

2020     Kev: Best just start then [laughs].

2021     K: Off you trot.

2022     Kev: Right well before yeah, I worked in loads of different areas...

2023     K: Sorry could we start with education, is that alright? (Kev: Yeah course you can,  
2024     yeah) Where did you get to and what did you...?

2025     Kev: Well I just went where you're supposed to go during your school (K: Yeah), did  
2026     the high school and then I just... I went onto college for a year (K: Erm hmm), err I  
2027     fancied being a car mechanic (K: Oh right) only because the reason you get to  
2028     t'stage where you can fix your own car because everyone knows cars are expensive  
2029     (K: Yeah). So I thought well at the end of the day it would be a good trade to know  
2030     (K: Yeah) and if you do side jobs, you can do your own car (K: Yeah). Did it for a  
2031     year, passed all my exams and got my degree in that (K: Yeah) and then I thought  
2032     it's not really for me, I don't really like getting muck under my fingernails and stuff (K:  
2033     laughs), you know what should I do now. So then I went on to do public services (K:  
2034     Oh right army and ambulance and fire fighters), yeah because I fancied going in the  
2035     Police you see (K: OK). Erm but then I used to work in a nightclub (K: Right) while I  
2036     were there (K: Yeah, pocket money) and basically the Police turned up, erm shut us  
2037     down and then I didn't like the way they did things and I thought I can't be one of  
2038     those kind of people (K: OK), so I just... just stopped there and then I didn't want to  
2039     do it so I went into t'world of work then, I thought well I'm gonna... I moved out when  
2040     I were 18 (K: Erm hmm) so I needed obviously a job to fund it and I thought... so I  
2041     sacked the whole college off and just started working from there really (K: Oh right  
2042     OK). So I got into the work side of things, erm me first job I got was... I worked first  
2043     Mound Banking (K: Oh yeah), which was err... (K: What in Leeds?) no, Bradford  
2044     because I was at Head Office, which was pretty boring (K: Oh right) just sat at a

2045 computer all day, you just I don't know erm its boring because you're... you're...  
2046 there's that many people work there like you've got here and you know everybody,  
2047 everyone knows you and you can have a laugh (K: Yeah) but at Mound Banking,  
2048 because its such a big company you just nobody knows you (K: You're just like a  
2049 number), yeah a number, just like a little chicken on a... [laughs]. Erm so it weren't  
2050 that good. Then I went on to work in sales to use my gift of the gab (K: Yeah) erm so  
2051 I worked in that for about a year and a bit err selling phones and you know like  
2052 phone lines, internet, err telephone systems blah blah blah (K: Yeah) but we only  
2053 sold to the like companies (K: Right) and not... not to you know customers, just  
2054 companies (K: Erm hmm). We tried cold calling, I used to get abused a bit and then  
2055 after that I went onto working on a farm (K: A farm?) yeah, I worked on a farm for a...  
2056 (K: How old were you then?) about 19... 18/19. (K: Farm hand). Yeah but it were  
2057 alright because erm it were well just a few of the... a few of... a few of the lads like  
2058 and we just messed around sort of thing (K: Erm hmm). It were all cash in hand. Erm  
2059 but I don't know, my mum... my mum didn't want me to do it because she was like  
2060 'well you know it's all cash in hand, its not going through the bank and this and that  
2061 so I want you to get a proper job'. Where did I go after that then, erm, I worked in a  
2062 load of bars as well, I've always had a second job because... because the house (K:  
2063 Erm hmm) I couldn't, because I lived on me own you know on my wage pretty much  
2064 going towards the house (K: Yeah) and then you obviously... (K: So a pocket money  
2065 job as well) yeah you want... you want your... your spends as well so I worked in  
2066 bars. I've also done... I worked for NHS, I did that for... I went to work abroad and  
2067 that's where I've been the last two years working abroad. (K: Right OK and where  
2068 was that?) Cyprus (K: Ah cool). So I've err the last two years I've been there and  
2069 now I'm here now.

2070 K: So why Smart Debt Recovery, why here?

2071 Kev: Why Smart Debt Recovery, I don't know, it's like I came back erm and when I  
2072 were out there I got bored with the whole atmosphere (K: Erm hmm) out there, I  
2073 just... I just thought right I'll come... I'm sick of being penniless, I have, I feel like I've  
2074 done all the partying, I just want to go back and settle down (K: Yeah). And before I  
2075 went away the second time I were seeing a girl before I went away, so I've come  
2076 back and I've got with her, now I live with her (K: Erm hmm). So Smart Debt  
2077 Recovery – your next question – Smart Debt Recovery is I used to work for an  
2078 agency (K: OK) to work for the NHS because I was just doing temp work in between

2079 going abroad (K: Oh right in between...) yes just because I needed some money to  
 2080 be able to get flights back (K: Yeah) because I didn't want to get a proper job  
 2081 because there's no point starting a job and then leaving (K: Yeah). Erm so through  
 2082 the agency, they just said to me 'look we've got this job lined up with Smart Debt  
 2083 Recovery' (K: Erm hmm) so they told me about it and I thought well it sounds  
 2084 interesting I suppose, data collection erm its going to be a good business because  
 2085 you know obviously what's going on in the country at the moment (K: Everyone's in  
 2086 debt [laughs]) exactly so we're not going to... I can't see us being in a position where  
 2087 they need to lay anyone off, you know off the job (K: Yeah) because you know we're  
 2088 getting more and more work (K: Yeah) you know because obviously what's going on.  
 2089 So she explained it to me and err she asked me if I wanted to work in FSU or legal  
 2090 (K: Erm hmm) but obviously I didn't know what they were and she goes like 'do you  
 2091 want to work for the nicer side' [laughs] 'or do you want to work like you know  
 2092 pushing customers and stuff' and I said, I mean I just want a job where I'm going in  
 2093 and just do my job and go home and I've still got a smile on my face, I thought I'll do  
 2094 the... I'll do the nice side (K: Erm hmm), you know I speak on the phone because I've  
 2095 done a sales and getting on at people (K: Yeah), you know (K: Hard push stuff),  
 2096 yeah hard push stuff, I just thought I want a nice easy job so I came for t'interview  
 2097 and now I'm here erm and yeah it's good. (K: So when was that, have you been here  
 2098 a year yet?) No not a year, I've been here seven/seven and a half months. (K: Oh  
 2099 right, so October/November time you) Yeah. (K: Oh right) Just before Christmas  
 2100 yeah so I haven't... I haven't been here that long, it feels like I have. (K: So this time  
 2101 last year you were still in Cyprus) pretty much yeah (K: Yeah). Just come back, just  
 2102 come back from Cyprus (K: Nice one) still had my tan and still in the party mood,  
 2103 giddy giddy but (K: laughs) now I'm here yeah.  
 2104 K: OK then, that's fine thank you. Erm so can you... tell me about what you do and  
 2105 what... (Kev: As in my job role?) Yeah like what do you do? (Kev: Err) What's the day  
 2106 to day?  
 2107 Kev: Where to start? Well we come in and err we get a... you've got a list of accounts  
 2108 that need actioning, have they got their diary dates or you know the payments are  
 2109 late (K: Erm hmm) or they've missed them or they've not made... you know  
 2110 insufficient payment or the third party just hasn't done what its supposed to do. So  
 2111 we get this list erm which is created overnight (K: Yeah). Come in, the first thing you  
 2112 do is do that, try and get that out of the way. (K: So you have to work out what to do

2113 next by looking at the...) Yeah you look at it, you put your action at the bottom (K:  
2114 Erm hmm) so it's a bit which tells ya you know what... what's kind of wrong with the  
2115 account (K: Erm hmm) and then you just obviously know what to do so action the  
2116 accounts, the next one, next one, next one (K: Yeah) but that's priority so you do all  
2117 that... you do that first (K: Erm hmm), supposed... supposed to be done, but over the  
2118 last couple of days it hasn't but yeah, so you do that first. And then depending what  
2119 day it is, I mean today for instance, which is a Wednesday (K: Yeah) erm we do  
2120 spreadsheets (K: Yeah) which is basically, instead of all third parties you know  
2121 sending post of like you know reviews, where they want to do financial statements  
2122 and... (K: Yeah) they just put it on a spreadsheet (K: OK) because we've got like all  
2123 these companies that do it we've got like an agreement with them. So this spread...  
2124 this spreadsheet it's quick and easy so this account, lets do this offer (K: Yeah) blah  
2125 blah blah. So we do them, we get about what, ten of them to do for t'week which we  
2126 do on a Wednesday. And any other day err obviously you get your calls (K: Yeah),  
2127 either there's loads of them, there's none of them just depending on what kind of day  
2128 it is, what kind of letters people are getting through their doors you know (K: Yeah).  
2129 Erm and then we do ours diary dates, which anything... where you diary date an  
2130 account (K: To go back to?) to go back to to see you know obviously why its been  
2131 diary dated, does it need actioning, does it need holding a bit longer (K: Yeah)  
2132 depending what it is. And then you've got your post, the god almighty post (K:  
2133 laughs) which is a bit crazy at the moment. They've still got us doing reviews, its that  
2134 time of year (K: Yeah), short staffed, blah blah blah but that's pretty much you do  
2135 everything, your diary dates, your list then its just cracking on with t'post (K: Right)  
2136 and taking your incoming calls as well (K: Yeah) and say your outgoing calls if you  
2137 need to do them (K: OK). So yeah.

2138 K: So your incoming calls you get calls from customers that aren't... are they debtors  
2139 yet?

2140 Kev: No just customers because they're on with the Passion Finance (K: Right) so  
2141 they're you know with the finance company rather than the legal side (K: OK). But we  
2142 generally deal with third parties more than anything else, its either Passion Finance  
2143 customers or third parties (K: Right OK) and then obviously the rest of the people  
2144 would be our legal side deal with (K: Yeah). So we get a lot of third party calls. (K:  
2145 And what are they like compared to like customer calls?) What the third party calls?  
2146 (K: Yeah) Pretty much boring, you know what they're going to ask straight away.

2147 Generally when they ring ya they're asking either for a balance, erm an account  
2148 update and if people... you know if we've been getting payments on time and so  
2149 they're pretty much (K: Just run of the mill) self-explanatory and easy calls yeah. I  
2150 mean obviously your customers can ring from all sorts, either a letter they got  
2151 through t'post or they've gone to a company and got an update on their credit file  
2152 and they're starting to worry about it (K: Yeah) this company has told them wrong (K:  
2153 laughs) so we know how it is because it's our account. So yeah customer calls are  
2154 completely different, so they're... they're not too bad.

2155 K: Right OK, so do you find a difference between different types of customer?

2156 Kev: Well yeah I mean... (K: So like if they've got like a I don't know say a Next  
2157 account compared to something else?) Erm I don't know, pretty much it certainly  
2158 don't... I don't think it matters what account it is (K: Yeah), it just depends on the  
2159 situation the account's in (K: Right OK) because all the accounts, I don't know, you  
2160 know some will have an account in Polly Newmans, some's got one with Kendalls  
2161 (K: Yeah), I don't think it matters what account it is, they've still got a balance to pay  
2162 (K: Yeah) it depends on the person (K: Right OK). Some people are nice some  
2163 people aren't. (K: What are... what are the not nice ones like?) I don't know, some of  
2164 them just err don't really want to listen (K: Right), they're asking questions but they're  
2165 not... they're not listening to your answer and they talk over the top of ya, just rude  
2166 really and its not... you know you just t'end of the day they're ringing you for a reason  
2167 (K: Yeah) you're helping them out and they're not taking any of it in, its just like well  
2168 at the end of the day you rang me you know (K: Laughs) when you're getting onto  
2169 your phone I'm telling you what... I'm telling how it is (K: Yeah) and err and now  
2170 you're being rude so, I don't know. But I don't get that many calls I just, I don't know,  
2171 I seem to just calm people down (K: Yeah) in a way, I don't know how (K: Because  
2172 you talk the leg off a donkey [laughs]) yeah, yeah [laughs]. You know I haven't really  
2173 thought about it, I don't know I must be just lucky I suppose (K: Yeah maybe), I don't  
2174 know, we'll see [laughs].

2175 K: So erm what's your relationship like with your colleagues, so you've got your team  
2176 which... have they just moved round the teams? (Kev: Yeah the teams have just  
2177 changed now). And what difference has that made?

2178 Kev: Erm to me I don't think that its made a lot of difference at all because I get  
2179 along with everybody (K: Erm hmm), like I don't just like go with a certain group of  
2180 people or talk to one person and that's my friend at work (K: Yeah) I'll... because

2181 we're all like close together and we're all, you know we're talking and stuff erm like  
 2182 on breaks and that I'll sit with somebody on this break, somebody on that break or  
 2183 we'll all sit together (K: Erm), it doesn't really matter, I mean the team obviously we  
 2184 all chip in together to get targets and... and things but on the social side of things it  
 2185 doesn't really matter because if I moved teams tomorrow (K: Yeah) I'll still talk to  
 2186 them and I'll still talk to them (K: Yeah) you know, its not... its fine, not bad.

2187 K: Alright OK. So you mentioned targets, so how... how... how do you like... do you  
 2188 have like rivalry between the teams to get targets or...?

2189 Kev: We used to do erm because it's all changed now, now its all individual (K: OK).  
 2190 So everyone's given a target (K: Erm hmm), which is like everyone's got the same  
 2191 target to get a certain amount and a certain amount of payments, so we don't have  
 2192 rivalry anymore unless somebody gets a telephone call and someone says 'ah I want  
 2193 to pay £13,000 now' (K: Yeah), they tend to get a bit bitchy like, oh you're just lucky  
 2194 you know and they're like 'no I didn't work for it', but that's how it is. But because it's  
 2195 all individual it doesn't... it doesn't really matter (K: OK). If someone's struggling, say  
 2196 its like I last month I got my target the first time (K: Oh well done) so yeah which is a  
 2197 good thing so (K: Nice one) I'm up there now but erm once you've got it and  
 2198 somebody on then you'll... you'll... you'll help 'em out a little bit, you'll you know try  
 2199 and go 'come on you can do it' you know (K: Yeah). So now its you're encouraging  
 2200 each other rather than before we were a team thing where t'top team got bonus or it  
 2201 kind of worked on the top seven people got money (K: Right) like bonus but  
 2202 everyone else didn't, but now everyone's just got a chance of getting it if you just hit  
 2203 your target (K: Right OK so that works better yeah). It does because like last time  
 2204 obviously t'top took the most amount of money but they could get a really lucky  
 2205 payment say £20,000 and then everyone else that's been working really hard,  
 2206 they're not going to be able to get up to there, so they're not going to get a bonus but  
 2207 if they hit t'target they do (K: Yeah). So it works better now, it is better (K: Oh right  
 2208 OK), so its not... it's not really competitive anymore (K: OK good) because we're in  
 2209 teams anyway (K: Yeah) so.

2210 K: Sound. Erm so Grace's your supervisor (Kev: No). Is she not? (Kev: No). Oh I  
 2211 thought she was (Kev: No, no I've got Craig) Ah, so how's Craig then, how's he  
 2212 different to Grace?

2213 Kev: [Laughs] how are they different? I mean they're like chalk and cheese,  
 2214 completely different. Erm well Grace's erm, I don't know she's on the ball (K: Right), I

2215 mean keener big time on the ball err which is... which is good because obviously...  
 2216 because I needed to start... when I started she was my team leader to start with (K:  
 2217 Yeah) so for a... for a new starter it's wicked because she puts you in the right  
 2218 direction, you know whips ya [laughs] so you knew when you were doing something  
 2219 wrong so you know you get... you get... you start on the right foot. But erm no I enjoy  
 2220 having Craig now because he's a good team leader and he knows t'job like the back  
 2221 of his hand, you know he's really good in that... that sense and also he's good like on  
 2222 a friend level as well (K: Hmm), like we'll talk about whatever you know. So there's a  
 2223 good balance between him being a good you know friend and that, we can have a  
 2224 laugh to being a team leader as well so they are different in that sense, I mean I can  
 2225 still have a laugh with Grace, I'm not saying that (K: Laughs), but erm yeah its... its...  
 2226 yeah its good erm.  
 2227 K: So the way Grace is like you say she's on the ball and she... she like pushed you  
 2228 and stuff, did that help when you first started out?  
 2229 Kev: Yeah of course it does yeah. Well it helps because obviously being new its... its  
 2230 erm a lot to take in because there's so much different stuff going on (K: Yeah) and  
 2231 you know like all the actions and legal and blah blah blah, so its good because erm...  
 2232 because she's so stern and stuff you don't really want to step out of line (K: Right)  
 2233 because she lets you know about it (K: Right) erm so you know you constantly try to  
 2234 you know t'get your head around it all and get it done. Erm so its good because it...  
 2235 because you're new, it kind of moulds you from t'start to be good (K: Right OK) and  
 2236 then like I say now it doesn't really matter because I know I do the job now and you  
 2237 know I'm with Craig so, that's the difference between them but yeah, cool.  
 2238 K: OK sound, that's fine. So in terms of legal stuff, erm do you have a lot of legal  
 2239 stuff to deal with or not because they're not real debtors yet?  
 2240 Kev: I don't touch legal, I don't get involved. (K: So...) I had a... I had a bad incident  
 2241 with legal when I were new t'company so I just every time I get a legal call I pass it  
 2242 straight upstairs because obviously its their account anyway (K: Yeah). Even if  
 2243 they're asking basic questions like in a CCJ judgement being entered blah blah, I'm  
 2244 like 'well I don't deal with this account, I pass it on'.  
 2245 K: So what happened?  
 2246 Kev: What happened, basically erm [laughs] because I'm a... I'm a mister think you  
 2247 know it all right (K: Laughs), I got this account and it was, I think it were a third party  
 2248 on the phone, which we deal with anyway... no it weren't the third party, it was

2249 somebody else and we were talking about the summons on the account (K: Erm  
 2250 hmm) and she were just going off and off and I, like I say I'd been here about two  
 2251 and a half month (K: Right) so I wasn't clued up at all and they were going on about  
 2252 the account and all the summons and she were just saying stuff and I'm just going  
 2253 'yeah, yeah, yeah no problem, yeah its fine' and ended up we retracted the  
 2254 summons, well I said I would and then they said 'well you said you would' and then  
 2255 of course legal found out and 'no we can't do that' and then she was like 'well so and  
 2256 so said I could on t'telephone' so kicked up a big fuss. So I don't tend to you know  
 2257 touch legal accounts no more (K: That's fine), I pass them on.

2258 K: So what happened then, did they end up like retracting it do you know or...?

2259 Kev: I don't know they just told me what I did wrong and don't do it again sort of thing  
 2260 [laughs], I don't know what happened; they probably sorted it out in the end.

2261 K: So how... was it Grace that said 'this is what you've done wrong'?

2262 Kev: No well it were erm (K: How did you get to know...) no Grace and Brooke (K:  
 2263 Right). Someone from upstairs obviously got the account (K: Yeah) because its one  
 2264 of their accounts, erm spoke to the lady on t'phone and this is what's happened, then  
 2265 they can see its you because you know initially your comments are on the account  
 2266 (K: Yeah) and your instructions as well (K: Erm hmm) erm so the next minute she  
 2267 comes downstairs, I get pulled into erm t'meeting room and so I don't... I don't touch  
 2268 legal calls, I just ((?skim - 0:19:51.3)) 'em (K: Laughs) skim only, keep away [laughs].  
 2269 (K: That's fine and you figured you don't that want kind of thing) [laughs].

2270 K: So your team then, its kind of financial difficulties but not debt isn't it, is that right?

2271 Kev: Yeah so we're helping people... helping people out in a sense.

2272 K: So how does that fit with you like as a person, so...?

2273 Kev: I just feel, I don't know, I just feel erm like I'm sort of helping people because  
 2274 we'll get a telephone call and erm rather than someone not paying, and if it were  
 2275 upstairs in legal they'd be oh pay now, pay now, this'll happen, this'll happen, you  
 2276 know you've got this how many days to pay. Well with our customers erm we tend to  
 2277 be more lenient with them so like say they'll explain the situation like, I don't know,  
 2278 'I'm in hospital this week' or 'I've had a problem with the bank' we'll be like 'well OK  
 2279 we'll hold the account, its not a problem' erm you know just make sure everything's  
 2280 OK. So to me it's... like a lot of people think like you know debt collection you must  
 2281 be horrible on t'phone and that but I don't feel... I feel like I'm helping people, I feel  
 2282 like I'm in a way being generous (K: Hmm), you know because like, I don't know, it

2283 might just be me as an individual but when I'm on the telephone generally I'll talk to  
 2284 somebody in like a nice manner like I'll... you know like, I don't know, just relax... (K:  
 2285 Like a conversation), yeah in a conversation like. They'll talk to me not as like I'm  
 2286 somebody who's sat at a telephone in an office (K: Yeah), I'm like listening to them  
 2287 and having a conversation and... and then try and help them out (K: Right). Because  
 2288 at the end of the day I mean it probably is... it is their fault they're in debt but what's  
 2289 the point in making their life hard over it (K: Right, yeah that's fine), so I'm just... you  
 2290 know I'm just nice to them. So I feel alright on t'phones and that.

2291 K: So does it bother you when like you think oh it's your fault you're in debt and...  
 2292 does that... or do you just not think about it?

2293 Kev: It never really crosses my mind because sometimes it's not their fault, I mean  
 2294 what if their... their partner they went to Comet or whatever (K: Yeah) to buy a new  
 2295 TV, 'oh come on darling you put it in your name', erm basically he leaves her, its in  
 2296 her name (K: Yeah), he's got the TV or whatever, its not really her fault is it but its  
 2297 just happened (K: Yeah). You know a lot of people can't help it or they get too giddy,  
 2298 oh I want this dress (K: Laughs), want all these clothes for summer, they lose their  
 2299 job, can't afford to pay the card back (K: Yeah), in debt. Some people are just  
 2300 unfortunate (K: Right OK), maybe it's the people who just get loans and loans and  
 2301 loans and this and that and this and then... and then go 'oh why am I in debt? I've  
 2302 just got all my different cards and that what I bought this and this with', but yeah,  
 2303 yeah.

2304 K: So do you... can you like tell which one... which kind of one it is and do you talk to  
 2305 them differently or anything like that?

2306 Kev: Not really, I mean I talk to everyone the same, there's no point... you can't just  
 2307 single anyone out (K: Yeah) erm if someone's being arsy on t'phone then you know  
 2308 you're not going to be nice to them, not going to be as nice to them as you would be  
 2309 with say, I don't know, an old person (K: Right) who's like 'oh I'm so sorry about this,  
 2310 I know I forgot my payment last week, I'm so sorry' (K: Yeah) you know but some  
 2311 people get a bit funny on t'phone then I'll... no [laughs].

2312 K: Alright that's fine. Erm so what... erm what you haven't mentioned which I'm  
 2313 surprised you haven't mentioned is erm the dialler.

2314 Kev: Oh right OK I'm just... the dialler, oh sorry yeah (K: Yeah no...). The only reason  
 2315 I didn't mention it is because in a day like if we're doing dialler – we're supposed to  
 2316 do it every day but because we're so busy at the moment (K: Yeah) we don't (K: It

2317 gets put on the back burner a bit), yeah its like oh we'll do it today, erm we'll do it  
2318 tomorrow, we'll do it tomorrow. So it won't be probably a day to day routine of doing  
2319 dialler but we do do it and its, I don't know, I... I think it's a waste of time to be honest  
2320 (K: Right), you've probably heard it before but erm I don't know, I just... I don't see  
2321 the advantage in it really (K: Right). They get you on it for what half an hour, I don't  
2322 know how much it cost the company to get it all set up and that, erm I must talk to  
2323 what one person/two people (K: Really) because it'll go through even if it's a  
2324 voicemail because its all automatic, it'll go through if it's a voicemail and then... so go  
2325 to loads of voicemail because you'll... you'll go on an account and it'll say on t'notes  
2326 dialler voicemail, dialler voicemail so they're not even... they're not even phoning  
2327 back (K: Yeah but you are able to leave a little message because the dialler...) yeah,  
2328 its like well what's the point in this. Out of all... how much I've just spent I've only  
2329 taken no money at all because either the person I spoke to hadn't paid last week or  
2330 erm they're not able to pay or you'll speak to somebody and its someone, 'oh he's  
2331 not here at the moment, he's at work', no, what good's that you know.  
2332 K: Is that frustrating then if you can't get anywhere with it?  
2333 Kev: Well it is yeah because I mean because we're so busy and they're on ya and  
2334 then they'll just go 'oh go on dialler for half an hour', that's half an hour of not being  
2335 able to do anything else because you can't phone out to anybody (K: Erm hmm)  
2336 obviously because you're on... you know you're on t'telephone its sort of like you  
2337 can't take any incoming calls so you're missing out on payments there (K: Yeah) with  
2338 people actually ringing in so you can speak to them [laughs] and then because its all  
2339 on Craig you can't get on with doing the post or anything either because you'll get on  
2340 with it and something will pop up, pop up like that and its like well I've just lost my  
2341 train of thought or I'm in t'middle of doing something (K: Yeah) so you've just got  
2342 like... you just sit there waiting for a call and its just it's a pain, (K: Right) its just silly  
2343 [laughs].  
2344 K: OK so what plans have you got next then? (Kev: What in the future?) Yeah, so  
2345 where does... where's Kevin going now?  
2346 Kev: Where's Kevin going, I don't know, erm I never really know what I want to do  
2347 really erm I came... I'm here because I don't know; obviously I've got the house, the  
2348 car erm... (K: Did you get that Smart car?), no I didn't actually (K: Oh), got a  
2349 convertible though (K: Oh what is it?) it's a Peugeot 206 cc (K: Kevin!) its black,  
2350 black interior, I've got a girlfriend (K: Oh yeah) it's nice to have a car but you've got

2351 to compromise somewhere. I got the car and then I got it in black leather, alloys and  
2352 that (K: Yeah) so I got the ((?0:25:59.4)) and she got the car [laughs]. (K: Does she  
2353 drive it all the time?) No I drive it all the time, when we're in the car I'll drive it but she  
2354 needs it for work so she drives it but yeah. But yeah I don't know it's... for the time  
2355 being I'm happy where I am (K: Yeah) because you know I've just got my pay rise  
2356 because I passed my probation (K: Oh right) and you get a bonus on top so  
2357 t'money's alright. Erm we just moved into a new house erm we've been saving up for  
2358 a mortgage you see (K: Yeah) so we moved somewhere cheaper rent (K: Oh right)  
2359 so we could save up for a mortgage (K: Yeah) because you need all this 10% and all  
2360 that (K: Yeah) it isn't cheap these days (K: Its hard isn't it now) yeah. So we moved  
2361 in there and I've got the car and that's it, at the time I'm happy. In the future erm who  
2362 knows, all's we need is to just take it as it comes sort of thing, I don't really have any  
2363 plans, I never have since school (K: Right OK), like the whole mechanics thing, on  
2364 the spur of the moment I do this and alright not too bad, this... I'm gonna get this job,  
2365 gonna to get that job, I don't really know what I want to do so I'm just... I'm just  
2366 content with what I'm... I'm just happy where I am, it's like working away, t'job's  
2367 alright erm don't mind it, some things are a bit repetitive but some... sometimes... (K:  
2368 What's repetitive about it?) Just... just your day to day jobs like so you're doing your  
2369 list, doing this, (K: Hmm) you know the structure is the same every day (K: Yeah) but  
2370 then obviously you've got the twist of it then, you know you'll get different types of  
2371 calls you know and you make the same calls (K: Yeah) err so you've got some  
2372 differences to deal with, differences to investigate. In that sense it keeps you on  
2373 edge and you're after the bonuses erm it keeps you, you know it's an incentive so  
2374 you know you want to be able to get your bonus as well. But yeah I'm happy, I mean  
2375 the people you work with, you know you have a laugh and that, we all get on really  
2376 well (K: Yeah). So that... that's a good thing as well you know you get up in t'morning  
2377 and you think oh today's gonna be alright, nothing worse than getting up and hating  
2378 your job (K: Hmm) and thinking oh I can't be bothered going in today, its horrible  
2379 because I enjoy coming to work. So for me to enjoy coming to work, I enjoy my  
2380 money, think about what I've got with the money (K: Yeah) I'm quite happy at the  
2381 moment (K: OK) and like I say in t'future we'll just see, erm just see what happens, if  
2382 something crops up I don't know, I don't know what I want to do you see (K: Right  
2383 OK so...) ((?0:28:13.0)) either [laughs].

2384 K: Could you see yourself moving upstairs into legal collections or would that not  
2385 be...?

2386 Kev: Erm well maybe I mean if... if lets say working downstairs I've been say maybe  
2387 a year or year and a half downstairs (K: Yeah) and I think well I've just kind of had  
2388 enough, I want to do something else within the company (K: Yeah) then I'll probably  
2389 think about it and I'd go for it but for the time being I mean I'm (K: You're happy  
2390 where you are) its not something that's jumping out at me working upstairs because  
2391 you talk to people who work upstairs and they're very negative about it (K: Are  
2392 they?). Yeah they are and they... they only obviously explain what they do and you  
2393 just think oh ah, a... a bit much really (K: Laughs) they always... they seem to be  
2394 under a lot of pressure like the bonuses are a lot higher (K: Yeah they've got a  
2395 huge... I was interviewing someone on Friday from Collections and erm I think his  
2396 target's like £93,000 this month). Yeah and ours is what, £18,700 (K: Yeah), but they  
2397 get big money because they're all debtors who are in courts and stuff and they need  
2398 to pay a lot, but just all that, then you've got your high bonuses pretty much on you  
2399 and stuff and being on dialler for what two hours/three hours or something (K: Yeah,  
2400 would that put you off, the dialler?). I don't know because their dialler is probably  
2401 different to ours (K: Right) they... well they say so, they seem to get a lot of  
2402 payments off it, so I don't know but... I don't know, I don't like the whole fact of just  
2403 sitting there and waiting for a call to come through (K: Yeah), I feel like its call centre  
2404 rather than office (K: Right OK), because with an office you know you just get your  
2405 incoming calls now and again and then you make your outgoing calls. When you're  
2406 working in a call centre its calls go beep beep, beep beep and its just like come on  
2407 give me a break you know (K: Yeah). I don't like the call centre environment so. Oh  
2408 well we'll see what happens (K: Yeah). You know you might come back in a couple  
2409 of years and I won't be here, I don't know, we'll just see.

2410 K: Yeah, well that's... that's a good way to look at things I suppose just to take them  
2411 as they come. (Kev: We'll see, never know). Yeah sound. Right I don't think I've got  
2412 anything else to ask.

2413 Kev: Is that about it?

2414 K: Yeah unless you've got anything else that you want to talk about.

2415 Kev: No I think we've covered it haven't we [laughs]. How long d'that take, not long.

2416 K: Not long, OK, cool.

2417

2418 **Alyssa**

2419 K: So all I want to talk about is erm you, where you've come from, where you've  
2420 been before, erm if we could start with like your education just after you'd left school,  
2421 did you go to college or uni or anything like that. Then what it's like working here,  
2422 what you do in your job (A: Yeah), what you enjoy and what you don't enjoy, what  
2423 you think about what you do erm and then anything else you want to do next or  
2424 anything else.

2425 A: Erm I went to college for about six months or something (K: OK) I was going to do  
2426 business studies erm but then I got a job and I thought I'd rather go to work and get  
2427 some money (K: OK). So do you want to know where I've worked? (K: Please, if you  
2428 don't mind). Yeah, right I went to work at erm Posicard in Liverpool (K: Yeah), its  
2429 now Alliance & Leicester I think (K: Yes it is). I worked there for oh god a couple of  
2430 years (K: So was that your first job then?) That was my first job yeah from school  
2431 really yeah. (K: And what were you doing?) Erm all sorts, erm customer services and  
2432 then I was doing erm overdrafts and then debt recovery (K: Yeah). Erm I stayed  
2433 there for... I can't remember, a long time, anyway they were offering voluntary  
2434 redundancies (K: Yeah) so I thought alright, get loads of money (K: Yeah), so I got a  
2435 new job in Formby, which was just down the road from where I worked doing debt  
2436 collection again (K: Oh because they're in Bootle aren't they?) yeah, and then they  
2437 said err I couldn't leave, they wanted me to stay but I'd already got my new job so I  
2438 thought hmm, so I went anyway. (K: Hmm, it's a shame to miss the redundancy isn't  
2439 it?) Oh they wouldn't give it me, they said they wanted me to stay so I thought hmm,  
2440 but I'd already got this new job and it was just down the road from... I could walk it  
2441 (K: Yeah). So I went there, erm stayed there for a bit then they moved to  
2442 Heckmondsidge. (K: Where's that?) Up near... up this way. (K: Oh is it) Yeah, yeah  
2443 erm not far from here, so I commuted there for a bit and then I got a job in Crewe (K:  
2444 Erm hmm) in a solicitors, still debt recovery (K: Yeah) in Crewe and then I moved to  
2445 Heckmondsidge (K: Erm hmm) so then erm I got a job in a carpet place doing credit  
2446 control and that were awful (K: Hmm). And then when I had Julie my daughter, I  
2447 went part time. Err where did I go first... Pudsey Insurance, I didn't like that, err Griff-  
2448 ... no, nPower then Griffin-City Bank and then when Julie went to school I came here  
2449 so I've been here for about eight years (K: Oh right OK) so. (K: You've been  
2450 everywhere) Yeah. I stayed... like I say my first job I stayed there for ages and then

2451 once I left there I was all over the place because they all kept moving (K: Yeah) and I  
 2452 used to travel to Crewe from here and it was too far (K: God that is a way because  
 2453 it's the bit around Manchester isn't it that's worst). I used to spend about an hour sat  
 2454 on the M62, it were awful. So I got, like I say, I got a job here and then I went part  
 2455 time when I had Julie and then I came here when... (K: Back full time) yeah (K: Oh  
 2456 right OK). But I've always done sort of debt recovery (K: What just by circumstance  
 2457 or just by...?) Yeah well as I say first of all I started off in a bank, I was a filing clerk at  
 2458 first because I'd only just left school (K: Yeah) and then I was doing like all just  
 2459 general queries, then I got onto doing overdraft accounts and then got promoted into  
 2460 like the debt recovery section into the litigation and so I've just carried on from there  
 2461 really (K: Hmm). But when I... when I did my part time jobs I did erm it was  
 2462 insurance, in Pudsey Insurance in customer service sort of thing and Yorkshire  
 2463 Electric (K: Yeah) and then I was doing personal loans at Griffin-City Bank (K: Oh),  
 2464 just giving out loans (K: Just to whoever wanted one?) Yeah. (K: Was it really that  
 2465 easy?) Yeah it were just over t'phone, just yeah a loan, there you go. Erm and then  
 2466 like I say I came back here... came here I mean not back here (K: Yeah) so.  
 2467 K: Oh right OK, so erm... so what was the reason that you wanted to come here  
 2468 then? Was the... was it just to get a full time job once Julie went to school?  
 2469 A: Yeah, yeah basically yeah and because I wanted to... well because I know debt  
 2470 collection and it was quite local so I thought ah I'll come here. (K: So are you still in  
 2471 Heckmondsidge?) Yeah I'm still in Heckmondsidge yeah. (K: So it's what 20 minutes  
 2472 to get in or something like that?) Yeah well down the motorway I can like at 4 o'clock  
 2473 I can be home in ten minutes because I just live off t'M62 (K: Yeah) so its not far at  
 2474 all or about half an hour maximum (K: Yeah) if I'm coming the other way so, its quite  
 2475 local, so yeah that's why really. Erm just saw it advertised and it was just the right  
 2476 time (K: Yeah), so yeah and I've been here ever since.  
 2477 K: OK, so tell me about what you do, what's your daily job entail?  
 2478 A: [Laughs] collecting money off people [laughs]. Err we do post, internal calls,  
 2479 external calls and dialling system (K: Erm hmm) erm just to collect outstanding  
 2480 balances, come to payment arrangements or take them to court and sue them.  
 2481 K: OK, so which bits do you enjoy, which don't you enjoy?  
 2482 A: Err I enjoy suing them [laughs]. (K: Really, why?) Its job satisfaction isn't it if they  
 2483 refuse to pay, because if you can't sue them you'd like well its just threats that you  
 2484 can't really carry out anything can you and they're like 'like well I know you can't do

2485 anything so', so if you can actually sue them its better because you've got something  
2486 to back it up with (K: Yeah). So I like to do that, not because I like to just go around  
2487 and sue everybody [laughs]. (K: But you feel like you're actually achieving something  
2488 at the end of it) Yeah because if there's nothing... if there's no... if you can't litigate  
2489 then... and they refuse to pay, you're sort of that's it really, you're stuck aren't you (K:  
2490 Catch 22) yeah. Erm what don't I enjoy... erm horrible people on the phone abusing  
2491 me. (K: How many of them do you get?) Hmm quite a lot. Erm I'm just trying to think  
2492 since I come back from holiday... it hasn't been too bad since I've come back from  
2493 my holidays actually, it's not constant but you can have days where you can get a  
2494 load of them and you're just like ooh I can't stand it, yeah. (K: So what kind of things  
2495 do they get at you for?) Well they just take it out on you basically, they just... they  
2496 just you know swear, abuse you down the phone because they're just taking it out on  
2497 you as personal aren't they (K: Yeah) because they don't want to pay it or whatever  
2498 (K: Hmm) or they're frustrated over what's happened or they take it out on you (K:  
2499 Yeah). And you try not to take it personally [laughs] but if you get a lot of them it can  
2500 be a bit phwerr. (K: Yeah, it's a bit deflating) Yeah erm.  
2501 K: And tell me about the dialler, what's that like? [Laughs].  
2502 A: Its OK if you get contact, if you're just sat there like that and it's a machine,  
2503 answer machine, answer machine, answer machine it's a bit erm demoralising  
2504 because you're not really speaking to anybody (K: Yeah), so you feel like you're just  
2505 wasting your time really. Especially during the day because we don't leave  
2506 messages either so (K: It's just really...) you're just... (K: ...doing hundreds of calls  
2507 and getting nowhere) yeah and getting nowhere yeah.  
2508 K: So do you tend to get... if you do get contact with somebody, are they quite  
2509 successful, do you get money from them then?  
2510 A: [Laughs] it depends who you're dialling (K: Laughs). Erm you can do yeah, but I  
2511 would rather take incoming calls because that's people who actually want to pay or  
2512 they're going to ring to dispute or phone people myself (K: Yeah) that I think are  
2513 going to pay rather than sit on a dialler, but its got to be done so you've got to  
2514 eliminate the telephone numbers and try and get contact haven't you but (K: Yeah)  
2515 hmm. It can be demoralising.  
2516 K: Yeah OK. Erm so part of the job you're setting up like payment erm arrangements  
2517 for people aren't you, are you still doing that one that you haven't got in an

2518 arrangement? The guy that gets paid in... I can't remember what he does, is he a  
 2519 builder or something?

2520 A: Ahhh that used to pay me every err week and he used to ring up (K: Yeah), no  
 2521 well he's paid it off, I gave him a settlement because we were doing a settlement  
 2522 drive so he's paid... he's cleared it, he's gone.

2523 K: Oh right OK, so tell me about that, how did that come about, why didn't you...?

2524 A: Because he was self employed and he was on commission basis, you can't set  
 2525 him up on a set payment arrangement because he never knew when he was getting  
 2526 money in or who... if he's going to get paid from his job, so I just arranged to ring him  
 2527 every week and he paid as much as he can and he was making good lump sum  
 2528 payments so it was alright (K: Yeah). And then well it was a... I think it was an  
 2529 AutoCash account, so they were doing a settlement drive. (K: They were doing a  
 2530 35%...) Yeah I think it was that one or I think I might have only given him 50, I think I  
 2531 gave him 50, so I rang him up erm offered him a settlement because he would've  
 2532 gone into the settlement drive anyway so... (K: Right then somebody else would've  
 2533 got it) So somebody else would've got it yeah, so I rang him first and got him to pay  
 2534 a settlement so it's finished, cleared.

2535 K: Oh right OK, so erm is that technically allowed to... I'm not erm... (A: To ring him  
 2536 do you mean or to just ring him every week?) No to not have him in... in... in a (A:  
 2537 Well yeah because...) because I don't know, I'm not snitching or anything, do you  
 2538 know what I mean, I'm not...

2539 A: No, no because if they don't know, in that kind of situation if they're self employed  
 2540 they don't know when they're going to get paid or (K: Yeah, that's the best bit of it...)  
 2541 so you can't, so if you put him in a plan and then he can't pay it, he's just going to go  
 2542 into default all the time (K: Hmm). He was paying something every single week (K:  
 2543 Yeah) so it was... yeah its fine, he's making lump... you know big payments, it  
 2544 weren't like it was £5/£10, he was paying like hundreds of pounds a week (K: Yeah)  
 2545 so yeah it's fine (K: Which is a lot isn't it) Yeah. (K: How much was his debt; was it a  
 2546 couple of grand?) I can't remember, yeah something like that yeah (K: Yeah) yeah  
 2547 but he's... (K: You did alright out of him then) Hmm? (K: You did alright out of...) Oh  
 2548 yeah he's cleared it, yeah he... yeah I did alright out of him yeah, but yeah you can  
 2549 do that because if you can't come to a set payment arrangement with him because  
 2550 he just doesn't know what he's going to be earning (K: Yeah, no alright that's fine),  
 2551 so long as he's making pay... you can't just sort of hold it and say 'well I'll ring you at

2552 the end of the week', 'can you make a payment?' 'No', you can't do that (K: Yeah)  
2553 but he was paying every... every time I rang him (K: Yeah) so it was fine yeah.  
2554 K: Oh right cool. Erm what are things like with your colleagues? Tell me about like  
2555 your team and your team leader and...  
2556 A: Well at the moment I'm not sat by anyone, have you seen where they've put me?  
2557 (K: Oh yeah because you used to be... you were opposite Imran weren't you, why  
2558 are you so far up?) Well I went on holiday and because they were doing that new  
2559 office they shoved me down in attachment of earnings (K: Oh). So I haven't got a set  
2560 routine at the moment. (K: Oh) Half of them are over there and Imran, Colin and  
2561 Ellen are here (K: Where they were) at that end (K: Yeah) and I'm halfway down the  
2562 office. (K: Oh, what's that like?) Crap, I wasn't impressed when I came back to say  
2563 the least but apparently there wasn't enough desks so because I wasn't here I got  
2564 shoved down there (K: Oh). So no I wasn't really impressed with that. But no my  
2565 team's fine [laughs]. (K: When you get to see them) Yeah, yeah, yeah they'll be fine,  
2566 I'm all fine with them but I haven't really got one at the moment or I don't feel like I  
2567 have. (K: How long is that going to be for?) Well they said a few weeks (K: Oh) but  
2568 we don't know, I don't know.  
2569 K: Oh dear [laughs]. So what kind of things do you see your team are there for, do  
2570 you support them, do they support you?  
2571 A: Well yeah day to day support because there's always something that you can't  
2572 remember or you just want to check with somebody (K: Hmm), double check so yeah  
2573 and you back each other up (K: Yeah) hmm.  
2574 K: So do you see them... what kind of support do you get off them, do you get the... I  
2575 can't remember what this means and...?  
2576 A: Yeah if you've just got a... or sometimes you can't remember err like a... a  
2577 particular letter to send so you can just ask someone, rather than trying to trail  
2578 through all the hundreds of letters, you can ask somebody and someone will  
2579 remember it (K: Yeah just give you the code) yeah and also like you help with... if  
2580 someone's off you help with their list and their post and support them that way (K:  
2581 Yeah), help out with the work.  
2582 K: When you... when you have a bad call do your team support you then as well? So  
2583 is it (A: Yeah) you know so if you come off the phone and say 'oh for god's sake' or  
2584 whatever.

2585 A: Yeah well that's it, you've got to have a bit of a banter haven't you but I ain't got  
2586 one at the moment so [laughs] (K: Oh dear [laughs]).

2587 K: So on your team you're known for being the best of the best because you've  
2588 always got your target, you're always on target, what's that like to be the best on the  
2589 team kind of thing? Because weren't you Collector of the Year?

2590 A: Yeah I've been Collector of the Year a couple of years, yeah but I wouldn't say I  
2591 were the best of the best. I usually get... I mean I'm off target at the moment because  
2592 I've been off for two weeks so I we'll see at the end of this month (K: Yeah) and it's  
2593 been whacked up another £20,000 so we'll see, but I'm usually on target (K: Yeah), I  
2594 usually get a bonus.

2595 K: Is that... is that a good feeling, what's that like?

2596 A: Oh yeah it's a good feeling yeah, I don't like being off target, I come back from my  
2597 holiday I'm like oh I don't like that (K: Not impressed [laughs]) no so yeah it is a good  
2598 feel... it is a good feeling yeah, hmm.

2599 K: So did you tend to get a bonus most months?

2600 A: Yeah.

2601 K: And if you don't mind me asking how much do they vary from, are they like  
2602 £50/£60 up to... or do you ever get them that low?

2603 A: Not usually no (K: No). Err I'm just trying to think... probably about £270 odd up to  
2604 like £800 (K: That's really good isn't it) hmm, hmm no the bonuses are really good if  
2605 you can get them (K: Yeah). Yeah they are hard to get but (K: Yeah) they're good.  
2606 Because before it used to be, everybody's on commission now, before it was just  
2607 erm a set amount for the top collector (K: Right) and you got 1, 2, 3, 4, I think it was  
2608 5 or 6 and it went down. (K: Right so you got like £500 then...) So you got £400 or  
2609 £450 then it went right down to like £50 (K: Yeah) so you can get more now based  
2610 on commission. You're not... whereas before you were all working against each  
2611 other, you're not now, you're just working for yourself because we were all  
2612 competing against each other before (K: To get that top spot) to get the top... yeah  
2613 (K: Right). But now everyone gets the commission, if you reach your target you're on  
2614 commission so you're working more for your... (K: For yourself) hmm.

2615 K: So is there something about your erm if your team gets target and if the  
2616 department gets target, how does that work as well?

2617 A: Yeah if the department hits target you get double your commission (K: Right so is  
2618 that a working together thing as well rather than the getting at each other do you

2619 think?) Yeah I mean, yeah everyone's got to perform (K: Yeah) well to get that  
 2620 because that doesn't happen very often, I think it's happened twice, I think we've got  
 2621 it twice. (K: Right, so does it annoy you if people don't pull their weight) We don't  
 2622 really know what they're... we don't really know what they're doing (K: You just  
 2623 concentrate on what you're doing yourself) yeah because... hmm I mean you can't  
 2624 really blame someone for... I mean sometimes you can blame someone for the  
 2625 collection figures but you can't all the time because like I mean me now I'm down, I  
 2626 forget what I'm off target, quite a lot (K: Yeah) but I haven't been here for two weeks  
 2627 (K: Yeah) so you couldn't say well... (K: What you doing, pull your socks up) yeah  
 2628 because I haven't been here [laughs] (K: Yeah) so we wouldn't do that no (K: Right  
 2629 OK). It just depends, sometimes it's easier... well not easier to collect, but sometimes  
 2630 you have better months than other ones (K: You get a lucky big payment and stuff  
 2631 like that) yeah, yeah (K: Oh right OK) so.  
 2632 K: What I want to talk about is what the job means to you in as much as erm its like  
 2633 Imran, erm Imran's still living with his mum and dad and he's just advocating he's  
 2634 here for the money and all that kind of stuff whereas so you've obviously got Julie  
 2635 and you've got... you're married with a house and so what... is it more important this?  
 2636 (A: This job pay...) It's not just a pocket money job is it for you.  
 2637 A: Well no it pays for me apartment in err [laughs] in Turkey basically. If I didn't have  
 2638 my apartment in Turkey I probably wouldn't have to work but I wouldn't want to not  
 2639 work anyway (K: Right) but erm yeah it pays for that, it pays for that basically (K:  
 2640 Right) and my holidays (K: Nice), that's what it pays for and me... obviously me  
 2641 bonus, the commission helps towards that as well (K: Yeah). Erm so its not... I'm not  
 2642 here for a career, I don't want to progress up because I... I'm looking to wind down  
 2643 and retire, so I'm not looking to progress up anyway, I'm just happy doing what I'm  
 2644 doing (K: Yeah) yeah.  
 2645 K: So do you find it difficult what you do or not?  
 2646 A: I don't find it difficult no, I just find... its very tiring and I feel exhausted when you  
 2647 get home sometimes because they're just constantly in your ear hole (K: Yeah) so I  
 2648 feel exhausted. (K: You look forward to your holidays) Yeah erm and I like I say if  
 2649 you've had a lot of people on giving you verbal abuse its hard to switch off when you  
 2650 go home because I find myself dreaming about me accounts and stuff which is really  
 2651 sad (K: Really) yeah. (K: Do you like picture the screen and stuff like that?) Yeah and  
 2652 I'm like that, 'well are you paying this £10,000 or what?' (K: Laughs) Yeah and you

2653 can't switch off (K: Ah no), it's awful. So but its not... its not hard I don't think. (K:  
 2654 Taxing) Yeah, yeah it's tiring and... (K: But not difficult) Not difficult no (K: You don't  
 2655 struggle), no.

2656 K: Erm your erm... so obviously you've been in doing debt collection stuff since you  
 2657 left school, erm five or six years ago (A: Laughs) erm so as all of your... all things like  
 2658 your County Court claim forms and your CCJs and your IVAs, your bankruptcies and  
 2659 all like, you know like Consumer Credit Act and Financial Services Authority, its all  
 2660 really technical and... legally isn't it, so has that kind of just come with you from the  
 2661 start or how have you picked up knowledge about that?

2662 A: Well just... probably just on the job (K: Yeah) you pick it up and you do all that  
 2663 yeah.

2664 K: So is that something that they cater for specifically here do you think or is it some  
 2665 stuff that you've brought with you?

2666 A: No you... no I brought stuff with me because obviously it's the same, you're  
 2667 regulated the same all (K: Across the board), yeah.

2668 K: So erm how do they keep you up to date with new things that come out?

2669 A: We have to do... we have to do those training things every, I don't know how often  
 2670 we do them, probably once a year, but anything new that comes in will get emailed,  
 2671 its on the intranet (K: Right and then you just go through it...) but we have to redo  
 2672 everything, all the DPA and all them other things. (K: Oh right OK and that keeps you  
 2673 up to date and you're all happy with that) Erm.

2674 K: Yeah. Erm so you've been doing debt collection for a while, erm because when  
 2675 I've been like doing this research and coming in erm its like oh yeah I'm going to a  
 2676 debt collection place and its like oh god they're debt collectors and they're this and  
 2677 they're that and they're really harsh (A: Hmm) and... so how does that fit with you  
 2678 and like your friends and your family life kind of stuff and being a debt collector and  
 2679 being this harsh person or whatever? [Laughs].

2680 A: [Laughs] it does... does, it makes... it makes you quite hard sometimes and its like  
 2681 you're just immune to a lot, you know when they come on with all the excuses and  
 2682 you're like (K: Hmm) and it just doesn't... you just don't take any notice really, you  
 2683 just become immune to it all because we all have problems but you all still have to  
 2684 pay your debts and pay your bills and (K: Yeah) pay everything else so that doesn't  
 2685 really wash. I think you become more immune and more hardened to that (K: Right).  
 2686 Erm and like I say you are tired and you can't switch off sometimes at home, you do

2687 take it home with you sometimes and if you've had a really bad day you can take it  
2688 home with you. My husband was like 'don't bring your work home', but you'd have to  
2689 tell somebody [laughs] (K: Yeah you can't just sound off in the car to yourself) no. So  
2690 but yeah so it can affect you that way yeah (K: Yeah) erm.

2691 K: And so perceptions of you being a debt collector, so do people think that you're  
2692 this hard...?

2693 A: They do, they do yeah, I mean well when you say debt collector they think you go  
2694 around the door knocking first of all (K: Yeah) so you're like no. Usually I don't tell a  
2695 lot of people. (K: Do you not?) No because no, I just say I work in an office but if they  
2696 say 'what do you do?' then I'll tell them but I don't usually tell them because they  
2697 think that's it, they do think you go round knocking on doors and then they think  
2698 you're really nasty and this that and the other (K: Yeah). I say well no because you  
2699 know providing they're straight with you, genuine circumstances you're... you're  
2700 there to help them (K: Nice as pie) yeah (K: Yeah). I say it's the people that don't  
2701 want to pay and don't care, then they're the ones you're more strict with but... but  
2702 some places are bad I've heard (K: What for how...) debt collecting companies can  
2703 be pretty bad, I mean people have told us you know they've spoken to other  
2704 companies and they've been awful to them (K: Hmm) so it depends. I mean they  
2705 shouldn't be but I mean they are (K: But they can be) yeah.

2706 K: Yeah. Erm so how... your erm... are you still in Emily's team? (A: Erm) Yeah so  
2707 tell me about Emily as your team leader and like how your monthly one to ones go  
2708 and things like that.

2709 A: Right well she's cut my monthly one to ones down now because there's not really  
2710 much to say [laughs] (K: Laughs) because err... because I've been here for so long  
2711 and usually my colleague check and everything is OK and I'm always, like I say, on  
2712 target (K: Yeah) and get my commission so there isn't a lot to really for her to say,  
2713 she just does a sort of quick chat and a err overall for my quality checks and stuff.  
2714 But err no she's really good, I mean with any queries or anything she'll sort them out  
2715 straight away (K: Yeah), she's very you know approachable and she sorts everything  
2716 out for you (K: Yeah) so that's all you really need her for (K: Yeah) is your queries.

2717 K: Oh right OK. Erm and how do you see her interacting with the other people in your  
2718 team, is everyone happy with her or...?

2719 A: I think so yeah.

2720 K: Yeah, everyone kind of (A: Yeah) gets on with things (A: Yeah) what you do with  
2721 her (A: Yeah), OK. Erm...

2722 A: What did everybody else say? (K: Erm...) Has Matthew done it before debt  
2723 collection?

2724 K: Matthew did debt management before (A: Ah oh the other side), yeah the other  
2725 side or something yeah (A: Erm, so what does she think?) He erm, he said when  
2726 he'd been doing things that he's doing now he's like... he doubts everything that  
2727 they're saying to them because he knows (A: Hmm) that he's fiddled it before for... to  
2728 help the debtors so. So what are your perceptions of like debt management  
2729 companies, where does that...?

2730 A: Well the same thing, they're on the side of the debtors aren't they (K: Yeah) so  
2731 they're trying to get to pay as less as possible aren't they so. I mean there is... there  
2732 is a space for them because there is people that can't deal with their affairs (K: They  
2733 just don't understand) yeah, yeah so but yeah the stuff that they put down is  
2734 ridiculous (K: Yeah) so (K: Just can't be believed) no, no so but I don't know whether  
2735 they have to accept... they usually have to accept what they offer don't they I think,  
2736 downstairs do that don't they (K: At FSU, yeah they do yeah, yeah). Erm I mean we  
2737 wouldn't, from a court side we wouldn't have to but I think they have to.

2738 K: One thing Imran mentioned to me erm was they changed what you can accept  
2739 from the courts (A: Yeah), what's that about?

2740 A: The... we used to do that erm Determination of Means form and we used to fill it  
2741 all in and work out disposable income and then say right we want this because  
2742 they've got a higher disposable income but the court have now put a new form in and  
2743 it doesn't ask for hardly any of the details and they've given them a specific amount  
2744 for like housekeeping, this, utility bills, so its working out in the debtors' favour now  
2745 rather than ours (K: Right) so whereas before we could go in and ask for a lot more,  
2746 the courts are now being more lenient on their side and saying well no they're  
2747 allowed this, this and this, so its working out we're getting less money. (K: Oh so  
2748 your payments are coming down, so that'll affect your bonus and everything wont it)  
2749 Yep, yeah, yeah so a lot of them now I'm not even filling that form in because there's  
2750 no point because its going to come down on their side anyway (K: Yeah) so you  
2751 might as well just accept it because its just more work (K: Yeah), so yeah that will  
2752 affect it a lot because its err... again its on their side.

2753 K: Yeah because I remember when I've been sat in with you you used to get... you'd  
 2754 get someone offering like £10/£20 (A: Hmm) and then you'd speak to them and  
 2755 you'd get £50 (A: Hmm) out of them.

2756 A: Yeah I mean we'd still be doing that now if... if erm, obviously they've got  
 2757 disposable and you try and ring them and try and come to an arrangement over the  
 2758 phone because then we can do... tell the court what we're entering it for (K: Yeah), if  
 2759 you can't get them, they've got no phone number or anything its just going to come  
 2760 down on their side hmm, so its just making it harder (K: Yeah) so hmm.

2761 K: OK, so you were talking before about erm you know when you mentioned about  
 2762 how you take it home with you and like if you have a bad day at work and people are  
 2763 down the phone at you all the time, so how does... how does that affect like home life  
 2764 and stuff outside of work?

2765 A: Right, it err... it does impact on that because obviously I can't switch off some of  
 2766 the time and so it impacts on my family life (K: Right). The only time I do switch off is  
 2767 when I go on holiday, I'm completely away from everything (K: Hmm, just totally  
 2768 forget about it) totally forget about it until it's nearly time for me to come back and  
 2769 then I start thinking about it again and thinking... wondering if my payments have  
 2770 come in, am I on target, have I got me commission... (K: And what state your list's in)  
 2771 Yeah has anyone done my work [laughs] what's... what's err going to be happening  
 2772 when I get back (K: Yeah), will I have been changed round, will I have been moved  
 2773 teams or... (K: Or just shoved up the office on a new desk [laughs]) yeah, yeah  
 2774 [laughs] moved round the office. So it does... it does affect my home life.

2775 K: OK, so now... so see you've been off for - is it two weeks you went away for this  
 2776 time? (A: Nearly yeah, more or less). Did you have the bank holiday weekend away  
 2777 as well? (A: Yeah) Yeah, so you've come back, have people been doing your list  
 2778 while you were away?

2779 A: Yeah my list has been done and they've been doing the post on overtime (K:  
 2780 Right) so everything was up to date when I got back. (K: But obviously you've  
 2781 missed...) But missed (K: ...all your incoming calls that you could...) yeah and all my  
 2782 payments, yeah, well missed payments for two weeks yeah.

2783 K: Yeah, erm so you said about overtime there, people have been doing overtime to  
 2784 cover your post and stuff, do you ever do overtime or...?

2785 A: I don't no because erm obviously I've got Julie at home (K: Yeah) and my  
 2786 husband works shifts so he... sometimes he isn't in till 7 o'clock at night (K: Yeah) err

2787 or he could be on nights so... because home life and also because it's too tiring, I've  
 2788 had... I've had enough at the end of the day; I don't want to do any extra.

2789 K: Yeah and I suppose if you're consistently getting your bonus as well.

2790 A: Yeah I mean maybe if I was well off target or something I might consider coming  
 2791 in but then again, you might not get the calls anyway or you might be doing post or,  
 2792 like on Saturday they came in, they were on the dialler for all morning (K: Really) so  
 2793 you're not going to get incoming calls anyway (K: No) so. (K: So you can't guarantee  
 2794 by doing the extra hours) no so I don't as a rule do overtime. I would do it if the... if  
 2795 the department was really stuck and they need... needed people to come in I will do  
 2796 it then but if there's people willing to do it then as a rule I don't do it, no. (K: Just  
 2797 leave them to do it) I do yeah because it's too many hours (K: Yeah), I don't want to  
 2798 do any extra hours [laughs].

2799 K: No that's fine. Erm so we were on about before the erm... this new court form  
 2800 that's come in, so that's been changed from... if you think about the... think about you  
 2801 and your team and then there's the team and company and then the company and  
 2802 like the... what's it called, like the whole debt collection world kind of thing (A: Hmm,  
 2803 hmm) the ((?0:25:31.5)) by deficit, all that kind of stuff, erm so that change has been  
 2804 made by the courts and now you've just got to go along with it (A: Erm hmm), how...  
 2805 how does that feel to have like change imposed on you? So if you're happy doing  
 2806 your job the way you were doing it.

2807 A: Hmm. Well as I said erm the only impact it has really is that its now more on the  
 2808 side of the debtor, (K: Yeah) so obviously we're getting less revenue in, its harder to  
 2809 collect the debt (K: Yeah) because they're allowing them x amount for utilities etc,  
 2810 which is probably excessive (K: Hmm) but we have to abide by that, that's the court  
 2811 ruling (K: Yeah), there's nothing we can do about it so it can be erm (K:  
 2812 Frustrating?), yes that's the word I'm looking for (K: Laughs). Erm so it will impact on  
 2813 your overall collections and the collections as a company.

2814 K: Hmm, so do... I know you, or maybe not, I don't want to put words into your mouth  
 2815 but that the change just happened and you've got to go with it rather than...?

2816 A: It does yeah, I mean I don't know how, I mean we haven't been advised how  
 2817 they've come to it, whether it's just the court that's decided this or... (K: Yeah), I  
 2818 presume it is (K: Yeah), erm but I think they should really discuss it with us but I  
 2819 mean it's up to the court, the courts make their rulings don't they (K: Yeah), they

2820 don't really involve us but it always seems to be on the side of the debtor (K: Yeah)  
2821 rather than the creditor.

2822 K: So smaller change/changes here, do you get consulted like with Emily and even  
2823 Xena or...?

2824 A: No, no any changes in house are just implemented. Err they did do... well in fact  
2825 they did erm have meetings about when they brought in the new C500 rule for your  
2826 payments (K: Oh yeah), we had meetings on that and they did take our (K: Feedback  
2827 on it) feedback on that (K: Yeah) and take it onboard because sometimes you come  
2828 up with a rule but then you say but what if this and what if... you can't, its not...  
2829 there's always a kind of grey area you see (K: Yeah) and we come up with things  
2830 that they haven't thought of because we're actually doing the job. (K: Because you're  
2831 using it) Yeah (K: Yeah) so you can say well what if this happens and what if this  
2832 happens and discuss it more, so there's always got to be an answer for every  
2833 eventuality because otherwise we'll get confused whether we can take payments or  
2834 whose payment it is (K: Yeah) and you've got to make sure its black and white so...  
2835 because its people's payments and their commission at the end of the day so you  
2836 don't (K: Yeah) want your payments to get stolen from you. So they did erm... they  
2837 obviously talked to us about that, so any big sort of changes like that they would ask  
2838 for our feedback (K: Erm hmm) but any other smaller change, no they just implement  
2839 and tell us.

2840 K: OK, erm as part of... so the C500 stuff, that's where you... so if I was to call you  
2841 and say I'm going to pay a week on Friday, then you C500 that to be yours (A: Erm  
2842 hmm). Is that right? (A: Yeah) Then whoever calls... so then I call to speak to  
2843 anybody else and they take the payment for you (A: Erm hmm) they go onto your list  
2844 (A: They do yeah). So do you get a lot of erm sniping and like stealing the  
2845 payments?

2846 A: You do yes (K: What's that like?) [Laughs]. Well if you agree a settlement and  
2847 then they ring up and someone can try and add 5% on and steal that off you (K: Erm  
2848 hmm) and you've done all the work (K: Yeah), so that can be very annoying because  
2849 you've arranged it all and then they just take it off you (K: Yeah). And now, we used  
2850 to have seven days to chase your payment (K: Erm hmm) before it defaulted, now as  
2851 soon as it goes over that day its defaulted so anyone can take that, so you've got no  
2852 chance to chase any of your payments now really (K: Right OK, apart from the day  
2853 its due). So they must pay on that day (K: Right) otherwise that's it. Now if you're on

2854 an 8-4 that day and they work you're not going to be able to phone them (K: Oh of  
2855 course yeah) or if erm you've... you arrange a regular payment as well and it  
2856 happens to fall on a bank holiday (K: Yeah) or a Sunday or a Saturday you've lost it  
2857 because if they ring on the Monday its gone (K: Yeah). So that's really annoying (K:  
2858 Yeah) because you've worked that account and then because for whatever reason it  
2859 is on a bank holiday or a weekend or you haven't been able to contact them that day  
2860 because you... because of the shift you're on (K: Hmm) or you're too busy and you  
2861 can't do any outbound calls because its too busy on incoming (K: Yeah) then you've  
2862 lost your payment (K: Right). So that is really annoying because I think you should  
2863 be allowed your time to chase your payment (K: Yeah) but they're saying if they don't  
2864 pay on that day as agreed then tough.

2865 K: Hmm, do you think you're missing out quite a bit on that or not really or...?

2866 A: I... well I think so yeah because that's how they used to do it and then we fought  
2867 for the seven day rule and we got it bought in and now they've gone back (K: To get  
2868 rid of it), taken it off us again, saying no, you must make them pay on the day they've  
2869 agreed (K: Hmm). But something might happen, somebody might say I'm going to  
2870 pay you on Friday, who might have an accident (K: Hmm) or who might be off sick or  
2871 (K: Yeah) anything. So that's not the collector's fault that they then haven't rang and  
2872 made the payment because they weren't able to (K: Yeah) but you've lost your  
2873 payment, it could be a really big payment.

2874 K: So have you fed that back or what... (A: Yeah) what have they said? (A: No)  
2875 There's no change?

2876 A: No. No you must make them pay on the day its due (K: Right), there's no five  
2877 day/seven day ruling (K: Hmm). So we have yeah, I have requested it back again but  
2878 no (K: Nothing, OK) so that's really really annoying (K: Yeah). And like also when  
2879 you're on holiday as well you see you lose your payments (K: Hmm) because you're  
2880 not here to chase them. I try and make sure that I'm not getting them to pay when  
2881 I'm on holiday [laughs], I tell them to pay it when I come back but if it's a month end,  
2882 which a lot of them are usually if I'm away, but then what I do is ring them before I go  
2883 to remind them and say it must be paid (K: Yeah) or see if they can pay it before. But  
2884 that's... that's unavoidable because you're not here but no I don't think it's fair that  
2885 you don't have a chance to chase them (K: Hmm). Because if you ring and leave a  
2886 message on that day, the chances are they're not going to ring back that day, they'll  
2887 ring back the day after and you've lost it (K: Hmm, yeah it's the luck of the draw isn't

2888 it), hmm (K: Yeah) so yeah it can be really annoying because you can work really  
2889 hard on it to get in a payment and then just lose it (K: Yeah) because something  
2890 unforeseen has happened and the debtor couldn't call on that day.  
2891 K: Yeah OK. Erm so that's it really, that's all I've got to ask you (A: Okey-dokey), so  
2892 yeah, because you've said that you don't want to go any further here or...  
2893 A: No, no I don't go any further anyway no, as soon as Julie finishes school... well as  
2894 soon as my mortgage is paid [laughs] (K: On home or on Turkey?) Well both  
2895 because I did a re-mortgage (K: Right) so as soon as that's paid... (K: How long have  
2896 you got left on that?) Hmm well my husband said he's got to work another ten years,  
2897 I said I'm not (K: [Laughs]. How long's Julie got left in school?) Err she's 13 in  
2898 December so she's got another four years (K: Right) so err, so I'll have to work for a  
2899 bit longer but as soon as I can retire I'm off (K: Yeah) to Turkey.  
2900 K: That must be nice (A: Hmm) to be in a position to do that.  
2901 A: Hmm well that's... yeah that's what I've worked... you know I've worked for that,  
2902 I've worked since obviously... I left school at 15 because my birthday's in August (K:  
2903 Oh August the what?) 19<sup>th</sup> (K: Oh I'm 21<sup>st</sup> [laughs]) Oh. So I was 15 when I left  
2904 school so (K: Yeah) I went basically into work straight away (K: Yeah) so I've worked  
2905 like years (K: Yeah), years and years (K: So you deserve your break). Yeah but my  
2906 husband's erm seven years younger than me so he said 'well I'm working till I'm 50',  
2907 I said 'well I'm bloody not' (K: Laughs) because I'll be... another ten years because  
2908 I'll have done loads more (K: Hmm) another seven years, I said 'well I'm not no' (K:  
2909 Laughs) I'm finishing so, as soon as I can I'm off.  
2910 K: Oh good. Well thank you very much.  
2911 A: Yes thank you.  
2912  
2913  
2914

2915 **Nathan**

2916 K: So what I want to talk about is erm you, your job, how you got to where you are,  
2917 erm so everything you've done before like starting with like education, once you left  
2918 school, erm past jobs that you've had, then what things are like down in FSU, erm  
2919 and what its like with who you work with, the work that you do, what you think about  
2920 erm and then what you're going to do next, if you've got any plans for anything else.

2921 N: Erm OK.

2922 K: OK, is that alright?

2923 N: Yeah that's fine.

2924 K: That's excellent.

2925 N: You ask the questions and I'll...

2926 K: OK so start with education, tell me about school and after you'd left school and  
2927 where did you go and...?

2928 N: I left... when I left school erm because I were brought up in pubs (K: Oh right) –  
2929 my mum and dad had pubs – erm I started working just in like a normal you know  
2930 factory kind of jobs to get some money in to start with (K: Yeah), erm production  
2931 moulding it were. Erm I went to college and did erm... I can't remember what, NVQ  
2932 Level 2 in Bradford in computer operating and programming (K: Oh yeah), at  
2933 Bradford Hi-Tec – its not there no more, it's been knocked down – because I was  
2934 more interested in computers anyway and I wanted to... to do a job kind of like that if  
2935 I didn't do my music because I used to love doing music. So I did that and then I  
2936 started getting job on the weekends doing singing in clubs and pubs and I did all that  
2937 sort of thing, I worked at Primrose Valley for a couple of years erm on and off.

2938 K: Where?

2939 N: Primrose Valley in Filey.

2940 K: Ah yeah.

2941 N: Minimum wage but good fun (K: Yeah), like an entertainer like part of a team and  
2942 erm yeah then when I came back here I started working at a company called  
2943 Windsor Electrical and Plumbing but there I did... it did my head in that place  
2944 because I worked there nearly three years and when I started it were quite a small  
2945 company and I just did like over-the-counter sales erm but it also had like a Cash  
2946 and Carry on the side of it. But when I started they started like an internet-based site  
2947 as well and starting off at the beginning I think we were taking like 12 orders a week,

2948 something really daft like that and erm by... by the end when I left we were taking  
2949 between 200 and 300 a week (K: Yeah). And erm... and I dealt with everything from  
2950 getting the orders off the website, putting it on a paper, printing the sheet out, you  
2951 know what needs to be picked from upstairs like one tap, one basin, three washers  
2952 whatever you know (K: Yeah), whatever the order were. I had to print it out, do the  
2953 labels for it, I had to go onto the Royal Mail website, do the collection label for it, you  
2954 know where they scan it (K: Yeah), I had to do that and I had to take it all upstairs.  
2955 So every order I had to pick the order myself, box it all up, get it all ready to go out,  
2956 label it all up, go back downstairs and book you know the guy to pick it... pick it up  
2957 and collect it in the day. Erm and there were all the customer service queries,  
2958 payments, accounts and it was mental. I were doin like six days a week and some  
2959 Sunday mornings I'd go in as well and erm [clears throat] excuse me... and also I  
2960 was getting paid like £5 an hour, you know rubbish (K: Yeah) and I was saying to  
2961 them 'look you know I like working here but my money involved in doing it, I'm not...  
2962 its not worth my while doing it' (K: Hmm). And they kept saying 'oh well you know I'll  
2963 sort you out when...' you know giving me a load of drivel really just to keep me  
2964 working there. And erm he didn't think I'd ever leave but when I did leave I left to  
2965 come here and he kept ringing me asking me to go back but I wouldn't go back  
2966 because it was just... because I knew he'd never change really because he does it  
2967 with everybody there (K: Yeah), you know what I mean. But it annoyed me because  
2968 like I say I grew it from being a small internet-based business to being really big (K:  
2969 Yeah) and I didn't get no... it ain't that I wanted reward for it, it were more the  
2970 principle of he thought 'oh I don't have to him owt he'll just do it' (K: Yeah), do you  
2971 know what I mean (K: Yeah). And erm he give me a job title, Customer Service  
2972 Manager and I said 'but that doesn't pay my bills you know, as I'm getting older and  
2973 I'm doing a good job I want to be able to get more things and get my own life better  
2974 you know what I mean'. So I ended up leaving but it were a bit annoying were that  
2975 because I enjoyed... I did enjoy working there because I had my own office and  
2976 everything. I had an office bigger than this inside an old mill in Bradford on City  
2977 Road.  
2978 K: Oh yeah?  
2979 N: Yeah, but it's like I say that doesn't pay your bills does it. (K: No). It's alright  
2980 having a big office but if you're not getting paid anything there's no point is there (K:  
2981 No), erm.

2982 K: So it was just you and him working there.

2983 N: Well the company got quite big, he'd have around erm oh about 12 warehouse  
2984 staff and up and I would be giving them orders as well and they were getting off in  
2985 there but I were doing it as... you know I'm there to watch... oversee that as well as  
2986 being downstairs answering phone calls from customers, suppliers and erm emails  
2987 from customers and suppliers and post and returns and quarantine area and  
2988 everything. And I had to organise the warehouse as well. So when I went there it  
2989 were... honestly it were a nightmare, I was surprised Heath & Safety didn't shut it  
2990 down. There were boxes all over the floor you know, nothing in order, all... and I  
2991 came in a couple of weekends running in my own time and I didn't get paid for it.  
2992 Because that's what I'm like see, I'll work through my dinners here (K: Yeah), I'll  
2993 work through breaks here, I'm not doing it for praise its just how I am, when I'm at  
2994 work I like to work do you know what I mean (K: Hmm). Anyway I came in a few  
2995 weekends and I put everything in because everything had a product code (K: Hmm),  
2996 like BC whatever or AD. And I started from one end of the warehouse like I put all  
2997 the racking up, he let me order the racking in, put all the racking up and I put  
2998 everything in numerical and erm you know order... numerical order (K: Yeah). So  
2999 then if you got an order in say like BC whatever, you'd go straight to it you know  
3000 instead of rummaging through everything looking for the right one. I didn't get no  
3001 thanks for that either. The final straw were he bought a globe for the top of his  
3002 warehouse and it cost a few grand for it and you couldn't even see it like, a spinning  
3003 globe (K: Hmm) and I thought you know, you know what I'm struggling to pay my  
3004 rent and everything and you don't give me no pay rise and then you go around and  
3005 spend a stupid amount of money on a globe for your roof (K: Yeah). And he'd go on  
3006 business trips like China and Spain and Portugal you know to buy cheaper products  
3007 like baths or basins (K: Yeah) and I'd sit in his office and run the show for him and  
3008 that but I didn't get no thanks for it so...

3009 K: So you had to leave.

3010 N: Yeah I just ended up getting... I... I were a lot more... I was a lot slimmer then  
3011 believe it or not, I've put nearly three stone on since I've worked here because there  
3012 my office was downstairs in mill and I was up and down stairs, picking stuff going out  
3013 and back in, it was none stop, I weren't stopping (K: Hmm), and I were quite... you  
3014 know I had... I had no fat on me elbow but since I've come here you're just sat at  
3015 your desk (K: Hmm), so you know my eating habits haven't changed (K: Just less

3016 active). Yeah that's it, less active, like you said if I go to gym it's a good thing (K:  
 3017 Yeah), but I just find it boring but maybe its something I'm going to have to do. I'll  
 3018 find something that keeps me entertained and works (K: Yeah keeps you moving).  
 3019 Hmm.

3020 K: So why did you come here then? Had you already left the other place?

3021 N: Well... [laughs] I walked out of the other place, I went to see him and we had a  
 3022 right big bust up and I just walked out and as soon as I walked out I thought right I  
 3023 need a job [laughs] you know what I mean (K: Yeah), right after leaving the job yeah.  
 3024 Erm I applied for two jobs, I applied for one here and one at a foods company with  
 3025 like erm health erm foods you know, supplements (K: Oh), but that were an office  
 3026 and all, you know like doing accounts on Sage (K: Oh yeah), Sage Line they call it  
 3027 (K: Yeah), and erm... so I got offered both jobs but I came here because it were  
 3028 nearer to me because I lived in Oakenshaw (K: Right) at the time and yeah I came  
 3029 here. But I got real good references even though I left that company my direct  
 3030 Manager which was like the Operations Manager, he gave me a brilliant reference,  
 3031 saying if I ever wanted to go back they'd take me back or all this lot and I got a really  
 3032 good one from me dealings with Royal Mail as well (K: Yeah). But yeah basically I  
 3033 left because it were just too much pressure and it was non-stop. I were working... I  
 3034 were getting there at like 8 in the morning and leaving at 9 when he went home, you  
 3035 know shut warehouse down and there were still... still things to do, I'd be at home  
 3036 and it'd be doing my head in and my girlfriend I'm like, 'God you don't shut up about  
 3037 it', it were doing her head in then. (K: Laughs). I think I'd have had a breakdown if I'd  
 3038 have stayed there (K: Yeah), its how much it were getting to me.

3039 K: OK so you left there and came here, when was that then, when did you... start?

3040 N: January 2007, I think it were the 4 January 2007 I came here.

3041 K: About three years ago.

3042 N: Yeah it's now three and a half year ago, yeah (K: Its June already isn't it), it is  
 3043 yeah erm.

3044 K: OK so what was it like when you got here then? Because weren't you one of the  
 3045 first people in FSU?

3046 N: I were, there were four of us, there were me, Madeleine Jones, Tracey Foy and  
 3047 erm... my memory's not great [laughs], the other one, I can't remember the other  
 3048 one. But when I first started in FSU – I'll try and talk a bit slower because I know I  
 3049 talk fast [laughs] – erm when I started in FSU it were just basically piles of financial

3050 statements from two companies, it were Brackett & Decker and Patrick Carmichael  
3051 (K: Oh right), and I mean piles. There were like stacks of it on chairs, on the floor and  
3052 basically we had no supervisor, we weren't on phones, we were just put you know  
3053 income and expenditure on F3 (K: Yeah), we didn't even respond to them, just uplift  
3054 the account and that were it (K: Yeah), so when we first bought the bulk of Posi...  
3055 Posicard accounts and when it all went... all started kicking off like that (K: Yeah) and  
3056 getting bigger and then so Grace came up and then they got us on phones. In fact  
3057 back then if you had to phone a third party you'd pick the... (K: Handset up, did ya?),  
3058 yeah, yeah [laughs], yeah you'd pick the handset up. But I liked it, you could tell it  
3059 were a proper company whereas where I worked before, even though the guy were  
3060 a millionaire (K: Hmm), he was only a millionaire... it were an Indian family had it,  
3061 they were only a millionaire because his father erm, the main... they're called  
3062 Hararm's (K: Right) the family, his father owned erm a textile industry and his father  
3063 before that owned it in Bradford when textiles were booming (K: Right, yeah), so  
3064 that's where all the money come from and he's...  
3065 K: Yeah you get a lot of families like that where it's all just kept within the family...  
3066 N: That's right yeah (K: Yeah). And erm especially in... I think a lot more in like the  
3067 Indian community and the sense there's a family with money, that's how they  
3068 operate, the families in business isn't it (K: Yeah). But erm his father were letting him  
3069 squander money on his ventures, I think three of his companies went bust and he  
3070 just re-financed them again and again because they had that much money so. (K:  
3071 How the other half live). I know. But yeah that's why they had all the money. He were  
3072 a good worker, don't get me wrong, he was a businessman, he wouldn't stop  
3073 working, he were a little bit... a bit like me as I like to work but he wouldn't stop until  
3074 they dropped (K: Yeah) and erm... but he... because he were like that he expected  
3075 everybody else to be like that (K: Yeah). Erm and people used to say oh there's a lot  
3076 of Asian people work here but you know it's a bit erm... is he being racist against  
3077 white people because he's Asian and Asian people work here. Well that wasn't the  
3078 reason why because I had a meeting with him once and we was talking about  
3079 general things and he said the reason is because when the people come over to  
3080 England from there, they're brought up in a culture they'll work like 15/16 hours and  
3081 not even think about it (K: Yeah), and there's you know a lot of like peop- English  
3082 people here that'll moan if they've got to work like 8 hours wont they (K: Yeah), and  
3083 its just the culture because they'll work harder for less money I guess (K: Yeah), and

3084 he were quite blunt about it [laughs], that's why. (K: Well its business isn't it as far  
3085 as...), yeah well it is yeah. The more money... the less money is spend out the more  
3086 money he's got in his pocket [laughs] I mean that's true. Yeah but I did enjoy working  
3087 there, its such a shame it went as it did (K: Yeah) because I'd probably still be there  
3088 now because I enjoyed doing what I were doing, but he didn't run it right, it wasn't  
3089 run right at all, it was shambolic (K: Yeah), and it was left for me to pick it up. Why  
3090 should I, I'm just a normal worker (K: Yeah), why should I have to run everything. It's  
3091 not fair is it?

3092 K: No not at all. (N: Hmm). So when you got here, there were say four of you in FSU  
3093 (N: Yeah) and you had no supervisor or anything, you were just... what were you  
3094 doing, were you just going through the post...?

3095 N: Just post yeah.

3096 K: And putting it on the system.

3097 N: Really boring because it was like I say two companies financi- no... no debtor  
3098 letters, no queries, no other type of thing, it were just straight forward financial  
3099 statements.

3100 K: So how long did that last for before you got other things?

3101 N: My memory is terrible you know (K: Laughs), that's results of a misspent youth  
3102 [laughs] but yeah I think it were around say about six months roughly (K: Right) I'd  
3103 say.

3104 K: And then the department (N: Started to form) started getting bigger.

3105 N: Yeah take a proper shape then.

3106 K: So what happened?

3107 N: Grace came up (K: erm hmm) and she was Supervisor, then after that Isabella  
3108 came as Manager (K: Yeah), and then they brought Craig in, that's when we're up  
3109 here still, we're all on this side up here, just on the top... this top end over here (K:  
3110 Yeah). And then erm they got... Shelly when we were downstairs and Shelly joined  
3111 us (K: Right), but it's just got bigger and bigger yeah.

3112 K: So as Grace came and Isabella came you started then taking calls as well and...

3113 N: Yeah that's it yeah; it all started forming as a proper department then instead of  
3114 just like sitting there doing bits of post (K: Right), yeah.

3115 K: So do you enjoy your job?

3116 N: I do, I do.

3117 K: And what do you like about it, what...?

3118 N: I don't know, I do enjoy it, when I ask myself what I enjoy about it I don't know  
3119 [laughs]. I like working, I couldn't not... even if you know say this place fell to bits or  
3120 whatever I'd still have to find some other job to do, I couldn't... I couldn't be one of  
3121 these people that just don't do anything, I have to be busy (K: Yeah), although  
3122 looking at it... That's 'cos of the sort of job I really like but I do love to be busy (K:  
3123 Yeah), I like to keep busy and active in my mind (K: Hmm), erm but I like working... I  
3124 like the people I work with (K: OK). There's some people I don't like obviously but  
3125 that's the same everywhere you work isn't it (K: Yeah), you like some people, you  
3126 don't like some people, but I honestly feel that I give everyone a fair chance to get on  
3127 with them (K: Yeah), but if they do something like not right for no reason I'll... I don't  
3128 like those like... you know if someone's nasty for... for reason when they ought not to  
3129 be (K: Yeah), I don't see the point in bothering with them [laughs]. But yeah I do like  
3130 most people here, I like the job, erm I treat people fairly on phone even though...  
3131 because you get a lot of people who say because the people are in debt like, they'll  
3132 speak down to them and its like they're not the people at the end of the day, aren't  
3133 they? (K: Yeah), you know what I mean.

3134 K: So how do you talk to debtors on the phone then?

3135 N: I think... I like to think I speak to them fairly I do, yeah, I wish I could be more nice  
3136 but I once got told you can't be too... you know when I first started, you can't be too  
3137 erm familiar with them or... because they can start to think oh they're quite friendly  
3138 and maybe I can get away with not paying next month you know what I mean (K:  
3139 Yeah), so... which I can understand. I think I'm fair with them, if they say you know  
3140 I've got a problem, I can't pay this month so and so, so and so has happened and I  
3141 think its genuine then I'll hold it for a month if they can make the arrears up (K:  
3142 Yeah). I wont say right you've got to pay or there's going to be further action (K:  
3143 Yeah). Because some people do have genuine reasons why they can't pay (K:  
3144 Hmm) and what's the point in sending it to court when next month they can bring it  
3145 up to date where I'll have to get rid of the County Court claim form, we've got to pay  
3146 court costs still (K: Yeah), stupid isn't it (K: Yeah), [laughs], it's a bit of common  
3147 sense but its not common is it [laughs] (K: Well no).

3148 K: So what do you think so when you think of debtors, what's your perception of  
3149 them, what do you think of them?

3150 N: Just normal people, I know people who are in debt myself, the national average is  
3151 £22,000 every man, woman and child so (K: Is it?). Yeah that's how it works out and

3152 all, it's a lot of money isn't it (K: Yeah, it is a lot of money). I mean me personally I've  
3153 just got one loan which I pay every month and I'll pay it off in January so I'll be totally  
3154 debt free. There's only one loan and the reason I got a loan is to get into the house  
3155 where we are now, I had to put the money down to secure that house (K: Yeah) and  
3156 that's why I did it because it's a lovely house.

3157 K: So was your erm... you having worked here, has that changed how you like see  
3158 debt, sort of like you've only got one loan...?

3159 N: Yeah definitely, definitely, yeah without a doubt. I wouldn't... I wouldn't be as  
3160 tempted to get it maybe if it were offered I wouldn't... I wouldn't do it and...

3161 K: What like in Flints or something.

3162 N: Yeah if you're in like Kendalls or whatever and someone says do you want a store  
3163 card, I actually turn around and say well no because I collect the debts on them and  
3164 they don't ask me again [laughs]. You know what I mean, it's a good enough answer  
3165 isn't it (K: Yeah). But yeah I wouldn't... and I try...I've got two younger brothers and I  
3166 tell them don't you know because – they've got... we've got the same mum and dad  
3167 but I've got a 19 year old brother and a 21 year old brother (K: Right) – so when they  
3168 started working I said to them people will start offering you credit soon you know  
3169 because you're getting to that age (K: Yeah), and with all the credit crisis that we've  
3170 had, I said so don't do it and they haven't done thank god so far, well not that I know  
3171 of anyhow because you know you can educate other people knowing... you see this  
3172 side of it (K: Yeah) because it isn't good, it isn't a way to live is it working to pay other  
3173 companies your money when you're working normally for yourself (K: Yeah). And  
3174 luckily my granddad always taught me that because when I were brought up I spent  
3175 more time with grandma and granddad than mum and dad because mum and dad  
3176 were too busy doing whatever and erm my granddad always said never get credit  
3177 because it's a mug's game and it is, paying interest is a mug's game isn't it, you're  
3178 making someone else rich (K: Yeah), and I always remembered that so.

3179 K: So your day-to-day job then, so you come in at whatever time... tell me about  
3180 what you do

3181 N: I normally get here around 8:20, erm I'll probably have a coffee until about  
3182 8:30/8:35 and I'll start work, I'll log on phone 9 obviously but I'll start doing post or  
3183 whatever up until 9 (K: Right), because obviously you've got a target, got an 800  
3184 target to reach. So I do post in my own time like on my dinner or after work just so I  
3185 know... I know I'm going to get my target (K: Yeah), and its not a major crisis if you

3186 don't get your target but I always like to make sure I've got my target so I know I've  
3187 done my bit (K: Yeah). But everyone down there thinks I'm mental how I work in the  
3188 break because I just like to plus I think my day goes quicker if I get on with it (K:  
3189 Yeah). And you're sitting around in the canteen like, you know you're clock watching,  
3190 I'd rather just get my head down and work, my day goes quicker (K: Yeah), that's  
3191 how I am, erm I don't do it like I say like you know, I don't do it for any praise, I do it  
3192 because I want to do it, that's how I am, like in my other job like I said (K: Yeah), I'm  
3193 conscientious about the job I like to do it.

3194 K: Alright OK, so what... so throughout the day then so you've got your... you're on  
3195 the phone and you've got your incoming calls coming in, you've got your post to do  
3196 and then you get spreadsheets as well don't you.

3197 N: Yeah.

3198 K: Tell me about them, where do they come from, what are they for?

3199 N: Erm a lot of third parties now have we've got automatic DPA with you know like  
3200 agreements because we deal with them a lot, so because they've got agreements  
3201 they can send offers on spreadsheet instead of post which I guess saves time and  
3202 money for... for the companies who are doing it. Erm so we'll get the spreadsheets  
3203 sent through week at different times and those come into your inbox (K: Erm hmm),  
3204 erm but we'll save them and we'll do them on a Wednesday (K: Right), on  
3205 Wednesday we do spreadsheets and basically all you're doing is just taking a  
3206 reference number off, putting the financial statement in and accepting offer or  
3207 rejecting it but 99% of the time you accept offers easily as... (K: Right), because  
3208 even if you reject an offer with a third party, say they offer you fiver a month and you  
3209 say no, they'll still send a fiver a month (K: Right) and the law is you can't take it to  
3210 court if they're paying a fiver a month so you basically...

3211 K: Oh, so even if they offer you something and they start paying that and you reject  
3212 the offer (N: Yeah) you can't do anything (N: No) because they're paying.

3213 N: They're paying yeah; the Judge will say well they're paying. You know if they're  
3214 not paying then obviously we can take it to court (K: Yeah). So yeah you pretty much  
3215 most of the time you accept an offer (K: Yeah), unless it's something daft like I don't  
3216 know, nightclubbing £500 a month, well you're obviously going to question it aren't  
3217 you (K: Yeah), but pretty much they're normally straight forward. But the third parties  
3218 know what they're doing when they send these spreadsheets so they're all... I guess  
3219 they'll allow to cover incoming expenditure so it looks reasonable. That's what they

3220 do for a business isn't it. (K: Well yeah exactly yeah). There's one company called  
3221 Bye Bye Debt I think it is, I think its Bye Bye Debt, every financial statement you get,  
3222 no expense arrears, any financial statement you get the income and the expenditure  
3223 they are total bottom line, they'll be exactly the same to the penny on every  
3224 statement. (K: Really?). Yeah, I've never seen one that differs [laughs]. (K: They  
3225 work it out that well). To the penny [laughs].  
3226 K: So how big are your payments that you normally get through from debtors  
3227 downstairs? (N: On the debit card?). No in like monthly recurring payments. (N:  
3228 Financial statements?) Yeah what do they normally offer you?  
3229 N: The... they... they range wildly from £1 to like £100 a month. If I said an average  
3230 I'd say it's about £8 a month if you averaged all the accounts out (K: Yeah), I'd say  
3231 it's about £8 a month, something like that. There's a lot of one pounders and there's  
3232 like a few 10/20s so I'd say about £8 a month average (K: Oh right OK). But they do  
3233 it pro rata, they'll work out how much disposable income they've got, will the third  
3234 party (K: Yeah), then they do it erm over all the creditors – I've forgot how they do it  
3235 now off the top of my head, there's a formula, its like so much divided by total  
3236 balance...  
3237 K: I was about to say they owe you 10 grand and somebody else 5 grand (N: Yeah),  
3238 you'll get twice as much as the other people.  
3239 N: Yeah that's it yeah. There's a formula for it [laughs].  
3240 K: Ah OK. Erm you said before you tend to get on with everybody (N: Hmm) in like  
3241 your team and stuff like that erm so have you just recently moved round teams?  
3242 N: Yeah.  
3243 K: How's that gone?  
3244 N: Well we've moved to the top end office now (K: Yeah) and another team have  
3245 moved down bottom end office and we've took people out of other teams to join ours  
3246 but a few from ours have joined other teams, so shuffled it all up basically (K: Right).  
3247 I think the team I'm in now is a lot better... the best team I've been in actually.  
3248 K: Better than when I was coming to see you...  
3249 N: Yeah, the... the... the chemistry in the team now I think for me, everyone's... its  
3250 different for everyone else but for me the chemistry in that team it's the best team  
3251 I've been in. (K: Oh OK why's that?) I get on with everyone in that team (K: Yeah),  
3252 erm and where I'm sat is brilliant now because I sit near the window me and I can...  
3253 some days I'll come in and I wont even say a word to nobody and people will be 'oh

3254 what's up with you Nathan you're quiet today?' I'm like 'no I'm alright I just... its just  
3255 one of them days where you just want to come in and work' (K: Yeah). You get days  
3256 where you just come in and you're all working and you just bang loads of work out  
3257 and you get other days where you might have a quick chat with someone or  
3258 whatever but more now where I am because I've got my back to everyone, I'm at  
3259 window, more often than not I'll just have days where I just don't say owt (K: Yeah)  
3260 and I love it because I like just getting on with my work [laughs] with no distractions  
3261 because I guess I can be distracted sometimes me (K: Yeah) and that comes from  
3262 my entertainment days, I like entertaining people [laughs] but yeah. But yeah it's  
3263 good, I like being in this team now. There's only Violet who I didn't used to really get  
3264 on with but I get on with her now a lot better than I used to.

3265 K: Why didn't you like her at first?

3266 N: I don't know, I don't know because I like everyone me, 99% of the people I meet I  
3267 like them unless they do owt to upset me but I like everyone I meet so I am quite a  
3268 friendly guy do you know what I mean, but she... I don't know she just seems a bit in  
3269 your face and a bit giggly and I find it a bit irritating but she's calmed down a lot now  
3270 and now I'm working in the same team as her I'm getting to know her a lot better and  
3271 I think she's alright, she's pretty harmless really. And she does a lot of things that  
3272 upset people but I don't think she thinks... she doesn't think before she speaks a lot  
3273 of the time (K: Right). You know like she'll say something that's totally like  
3274 inappropriate and that (K: Yeah) erm you know and I'm not slagging her off honest to  
3275 god now (K: No), but erm... because I do... I do get on with her better now but she  
3276 does things like when Eleanor died that time when we used to work downstairs.

3277 K: Oh yeah was that... yeah I was in for... it was 12 months on the day wasn't it when  
3278 I was in (N: Yeah), yeah.

3279 N: Well she died and we had a big meeting and when they broke the news everyone  
3280 were upset obviously all the girls were crying and what have you and (K: Yeah) all  
3281 the rest of it and then we had a meeting like three months later, we were all called  
3282 into the rest room and Dick Emry were coming down, he was giving us a briefing  
3283 basically on what's going on with Head Office you know because... with shares and  
3284 what been suspended not so long back weren't they? (K: Yeah). And we come out  
3285 and everyone were quiet and she just... she... thing she said, oh well it could've been  
3286 worse you know, I thought someone had had a car crash you know what I mean.  
3287 And everyone were like 'oh you don't say that...' but she didn't mean it do you know

3288 what I mean (K: Yeah). She's a girl who says it with not thinking... well... and  
3289 everyone was like... a bit raw (K: Hmm that's not what you say) [laughs]. But now I'm  
3290 getting to know her, she's harmless, I must... she is... she's just a bit ditzy I suppose  
3291 (K: Yeah). But she's harmless really.

3292 K: Right OK. How are things with Grace? So Grace's always been your (N: Yeah)  
3293 supervisor has she?

3294 N: I like her but I don't know why (K: laughs), seriously, I actually like the woman but  
3295 I don't know why. Erm she can be very harsh but I don't know, I do, I like Grace,  
3296 [laughs] not many people do I don't think but for some reason I do like her. Erm I'd  
3297 say... I'd say I click with her when we get going you know what I mean (K: Yeah),  
3298 and I don't mind her being erm quite harsh on people sometimes, I think it needs to  
3299 be like that sometimes.

3300 K: In what way is she harsh, what does she do?

3301 N: Well I don't know if erm... like you know if you were talking she'd say just get on  
3302 with some work, like other supervisors let it go on but she'll tell you to shut up (K:  
3303 Yeah), which I think is good because if people are talking too much nothing gets  
3304 done at the end of the day does it.

3305 K: Well yeah exactly, you've got a job to do.

3306 N: And she's just got ways, I don't know, it's hard to explain, she's got ways how she  
3307 is that a lot of people don't like but I think... I think she's OK me. Its hard to explain I  
3308 think she's fine, I do, I like the woman [laughs], she's alright.

3309 K: Good, so were you pleased when like the team trickled round and you've still got  
3310 her?

3311 N: Yeah, yeah.

3312 K: So you're erm... you have a monthly performance one to ones with Grace.

3313 N: We do yeah.

3314 K: And how do they go, tell me about them?

3315 N: Fine, my performance is generally OK, it's at 90s for my post, 90s for my phone,  
3316 my list though [laughs] my list went like I had 70 one month end, two month over  
3317 61% (K: Ooh). Like when I went in I said look, I said I've... because we've been that  
3318 busy and when I first started in collector support everyone just used to i16 lists, it  
3319 didn't matter, you just i16 job done, so I got into old habits so when we got really  
3320 busy I was just i16 you know uplifting them (K: Yeah) but you can't do it at the end of  
3321 the day because they are accounts do you know what I mean and since Grace

3322 started doing quality checking you've got to do it right (K: Yeah). So I said look, when  
 3323 I went to that meeting, I said well this is going to be crap this month because we've  
 3324 been mentally busy and you know I've took shortcuts, got... done what needed to be  
 3325 done on it but not noted it properly or just done the action that needed doing but no  
 3326 note (K: Hmm), and it were crap, but since then I was speaking to her and she  
 3327 went... and I said 'look fair enough it has to be done right', I said 'I'll do it right but it is  
 3328 going to take like three times longer'. So I went in for my quality last month and I got  
 3329 97% on the list (K: Right), so it shows I can do it (K: Yeah). It weren't... I weren't  
 3330 doing it wrong that it would have any detriment to the company or the debtor, it  
 3331 would... I were doing the actions right but I just weren't noting what... fully what  
 3332 should have been put on there (K: Yeah). So I said to her 'I'll do it right from now on  
 3333 but it'll just take longer' but it's better to do it right than not right I suppose.  
 3334 K: Yeah so was she happy with you that you did that?  
 3335 N: Oh yeah because my average were like over all three subjects, my average was  
 3336 about 95% (K: Right), which is good isn't it (K: Yeah definitely), yeah.  
 3337 K: So have you been, because they've just changed the bonus structure haven't  
 3338 they.  
 3339 N: They have, erm I'm not keen on that.  
 3340 K: Why not?  
 3341 N: Because I think it's harder. You need to get 120 payments (K: Yeah), uplifts and  
 3342 need to reach a certain amount of money, which is sort of between £16,000 and  
 3343 £20,000 every month or somewhere, it falls there. Now the 120 payments I smash, I  
 3344 get like 200+ payments increases, its just the amount because it is, there's a lot of  
 3345 luck involved well you've got to get a big payment (K: Yeah) to get up to £20,000, it  
 3346 doesn't matter how many uplifts you get, like I done that £11,000 or £12,000 but I  
 3347 had like 200 and something uplifts (K: Yeah). So it would be nice if there were a little  
 3348 bonus for getting increases because that shows that you're pushing people to pay  
 3349 more (K: Yeah). Do you know what I mean, even if it was like £50 I think that would  
 3350 be a good idea because it would make people ask people to increase more (K:  
 3351 Hmm) instead of just sitting there hoping for big payments to come in (K: Hmm), do  
 3352 you know what I mean (K: Yeah), erm.  
 3353 K: So have you had a bonus since they changed it?

3354 N: No [laughs] that's why I don't like it. No, I haven't. But no I do try, every call I try  
 3355 (K: Yeah). You do, I mean like I say I get the increase but you do need a big  
 3356 payment to bump that figure up (K: Yeah), you do, you need it.

3357 K: So did you get many bonuses in the old way?

3358 N: Yeah, yeah (K: Did you), I got quite a few yeah, yeah. I've had say about 50% you  
 3359 know, 50/50 but yeah I used to get a bonus because I used to finish in top 8 in them  
 3360 days (K: Yeah), and my average I got I was getting top 8. But I haven't changed any  
 3361 of my collections techniques, I'm just doing the same thing but it shows you how it  
 3362 works for that but it doesn't work for this (K: Yeah). Erm its just yeah, I think it were  
 3363 better when it were top 7 because you could see who you was trying to catch (K:  
 3364 Yeah), you didn't just have to get £20,000 no matter what, it gives... someone like  
 3365 fifth and they had like £7,500 and you had 6 you thought oh, I've got another fifteen  
 3366 hundred... yeah and you'd have £75 or something if you come fifth you know what I  
 3367 mean (K: Yeah), whereas now you've got to hit like 18... between £17,000 and  
 3368 £20,000, it's... I still try but it is harder (K: Yeah), it's harder.

3369 K: Oh okay. What erm... what I want to ask is about erm what the job means to you  
 3370 so like you were talking before about your daughter and erm you mentioned about  
 3371 that, so what is... is the job just paying bills or is it a career or what... do you know  
 3372 what I mean, what's... where do you picture the job?

3373 N: You mean do I work just to pay my bill... is it just for (K: Yeah). Yeah I know what  
 3374 you mean by that. Erm I think if I'm totally honest its probably just – I mean my  
 3375 partner works and all – money wise I'm fine because I've got my wage and she's on  
 3376 a weekly wage (K: Yeah) and we've got plenty of spare money and that goes on the  
 3377 house and we've got a lovely house and its brilliant do you know what I mean (K:  
 3378 Yeah), it all goes on the house and on us daughter, she's spoilt rotten but the bottom  
 3379 line is yeah I work for my family and my house (K: Yeah) to be honest with you  
 3380 because its gotta be hard for someone like me at my age who'll all of a sudden just  
 3381 get a career you know I don't think that's gonna happen (K: Right), and that's why  
 3382 when in't passed that, they've said 'oh do you fancy going up to legal' I've said no,  
 3383 I'm happy where I am because I know the job inside out (K: Yeah), and I just come to  
 3384 work, I can actually close my eyes and do the job do you know what I mean.

3385 K: Yeah, is that a good thing then that you can do that do you think for you?

3386 N: I think if I wanted a career and I wanted it for me (K: Yeah) no its not because it's  
 3387 a bit stagnant isn't it, but I think from the flip side of it, if you're doing it to pay your

3388 bills and your daughter and your family, I think it's a good thing because while the  
3389 company's stable I'm going to be safe you know what I mean (K: Yeah) in that job,  
3390 (K: Yeah) because I know there's no problems with my job and the job that I do (K:  
3391 Erm hmm), whereas when you come up to a new department, you're entering the  
3392 unknown, you don't know how its going to go, you might be crap at it [laughs] do you  
3393 know what I mean, you're risking a lot of stuff (K: Yeah), it's a big risk, you've got a  
3394 lot to lose (K: Yeah). Or maybe that's just me, that's how I look at things. That's  
3395 probably why I've never took the step up, I think it's too much of a risk for me I don't  
3396 know.

3397 K: So have you been offered or have you been thinking about coming up here?

3398 N: Well on the first time I come up here [laughs] I seen a lot of people... everyone up  
3399 here keeps saying 'come up you know there's a job going, apply for it', 'no I'm not  
3400 applying for it', I've never applied for it, its been there to apply for (K: Yeah) but I've  
3401 never replied for it. And they all say 'why don't you come up here, what you doing?'  
3402 and I'm happy where I am.

3403 K: So what do you see as being different up here then?

3404 N: I think when you come up here from downstairs, say you're bringing a bit of post  
3405 up or whatever, the atmosphere is more intense up here (K: Hmm) because they're  
3406 more ruthless because they... you've got to remember a lot of the people we are  
3407 dealing with downstairs are still customers (K: Hmm) so you've got to use still a bit of  
3408 customer service on that side, whereas up here you're chasing people who haven't  
3409 paid for like months and years sometimes (K: Yeah) so you've got more... that bit  
3410 don't bother me I could do that, I could do that but I just erm... I don't know, I just  
3411 think it's this new codes on system, new things, new routines to learn, (K: Yeah) new  
3412 codes like there's new sequences and things different... and I'm sure... I'm sure I  
3413 could learn it, the trouble is me, it's just the way I am (K: Yeah), I don't like change,  
3414 I've got routines for everything like downstairs, I've got a pad, I've got everything...  
3415 routines for everything (K: Yeah) I think that's probably what it is. I like... I don't like  
3416 change [laughs] I don't like change at all. I can be sat there, if this company survives,  
3417 I could be sat there till I'm 65 doing that (K: Yeah), seriously [laughs] I could, yeah.  
3418 It's probably a bit... you're probably thinking it is a bit... its no... not trying to achieve  
3419 ewt am I.

3420 K: Well its whatever makes you happy isn't it.

3421 N: Erm, yeah. When I were young I had dreams and ambitions, I wanted to do all  
3422 sorts and I used to be one of the most self-confident people you could meet (K:  
3423 Yeah). And people used to say to me 'oh you're big-headed you are', I said 'I'm not' I  
3424 said 'I just believe in myself' (K: Yeah) and I think 90% of doing something in life is  
3425 believing in yourself because if you don't believe in yourself whose going to believe  
3426 in you, I used to have that attitude (K: Hmm), that's when I were doing singing and  
3427 stuff (K: Yeah) and I were full of confidence, I didn't realise back then but I'm in a  
3428 relationship now and we've had some bad times over the years and I think a lot of  
3429 my self-confidence has slowly drained away and I hadn't noticed but it has (K: Hmm)  
3430 and I used to be one of these guys that spent like an hour doing their hair, you know  
3431 getting me hair right and putting moisturiser on and everything.  
3432 K: Now you're all shaven with a red cross on your head [laughs].  
3433 N: Yeah [laughs] and my clothes had to be proper and I had to get the top notch  
3434 clothes and everything like that. Now I look at myself, I've put weight on, I don't really  
3435 have much self-confidence now, I don't think I'm like bothered about me appearance  
3436 as much but I think a lot of that's when you have a kid and all because your focus  
3437 switches from yourself to your kid (K: Yeah), I mean that's what naturally happens  
3438 isn't it, but erm yeah, now we're talking I look at it, I've lost of lot of self-belief that I  
3439 had definitely, which I don't think is a good thing, no, no. Because she used say 'oh  
3440 you're big headed, you're blah blah blah' I don't think I were big headed she hated  
3441 how confident I were [laughs].  
3442 K: Yeah. You talked before about your erm, right at the start, when you were talking  
3443 about like you know your granddad and like when he was saying like don't get into  
3444 credit and all that kind of stuff and it's a mug's game, so is that... what I wondered  
3445 was is erm how the job and the whole idea of collecting debt from people that are in  
3446 debt and some of them have got hundreds of thousands of pounds worth of debt and  
3447 all that stuff, how that fits in with like your values and your personality.  
3448 N: I tend not to think about it (K: Yeah), it's just a job (K: Right). No I don't analyse it  
3449 that deeply because if you did you might start getting a conscience [laughs], do you  
3450 know what I mean I just do it, it's a job (K: Right OK). And I'm nice to them on the  
3451 phone and I don't remember anyone ever shouting or giving me a hard time on the  
3452 phone (K: Have they not?) in three and a half year, no. Never had one complaint  
3453 about me from a debtor in three and half year, not one, someone saying I want to  
3454 speak to a supervisor about you, not once. And I think that all comes from how I

3455 speak to them (K: Yeah), because I'm fair in how I speak to them in a nice tone (K:  
3456 Yeah). Yeah I've never had a problem on the phone. (K: Oh OK). So I think if you  
3457 start the call off good it ends up being a good call and you don't have to think about  
3458 the... what's going on behind the scenes do you (K: Yeah), they're calling to make  
3459 the payment and you take the payment or they're calling about a problem, you help  
3460 them out the best way you can but you just say it'll mean if you don't pay... if they  
3461 haven't paid for a couple of month and they ring up and say 'look I'm struggling blah  
3462 blah', I'll say 'well so and so I can hold it for 21 days but if you don't pay it you know  
3463 there may be further action on your account' (K: Yeah). That way you've dealt with it  
3464 fairly, you've held it for them to sort themselves out but you've told them what the  
3465 consequences are if they don't (K: Yeah), and if they've got any other problems  
3466 they'll ring back up and whatever won't they.

3467 K: Oh OK that's fine yeah. Erm the only other things that I've got to ask you would be  
3468 about what would be next and if you're gonna to...

3469 N: The future (K: Yeah). Erm I don't know, I'm 31 so I'm not... not that old really. I  
3470 mean I'm thinking I'm older than I am in my head, oh go 'oh I remember blah' and  
3471 people say 'Nathan you're going on like you're 60', I do think like that sometimes, I'm  
3472 not really am I, I'm not over the hill am I really. (K: No not at all 31). Erm I've... yeah I  
3473 would like to do more stuff but I just... I'm really comfortable where I am (K: Yeah),  
3474 and I think it's because I'm putting my family first because I'm all or nothing me (K:  
3475 Hmm), that's all I've always been, I'm not in between. If I wanted to do something I'd  
3476 want to go right to top, I wouldn't want to just like stay in the middle (K: Yeah). So I'm  
3477 happy and I've been comfortable and I'm content and I'll leave it at that but if I  
3478 wanted to do something I'd want to grab it and just you know go for it (K: Yeah). Do  
3479 you know what I mean by that?

3480 K: Yeah so like maybe if you were just focused job, job, job (N: Hmm) then you  
3481 wouldn't then be focusing on your home life (N: Yeah) and your daughter and stuff  
3482 like that.

3483 N: Yeah 100% yeah, I didn't think of it like that but yeah that's right yeah, yeah.

3484 K: Yeah and you wouldn't be happy just like I don't know by being a supervisor or  
3485 something like that, you'd want to keep going up and up and up.

3486 N: Yeah I would, if there's one side yeah definitely and I'd probably do everything I  
3487 could to do it [laughs], seriously, that's how I am, that's how competitive with it (K:  
3488 Yeah), but at the moment I'm content as I am. It's like I feel like I'm like erm... I'm

3489 doing a good job what I'm doing (K: Yeah), I feel like I'm like asleep and if someone  
3490 wakes me up I'll just... you know that'll be it I'll just go to the top [laughs].  
3491 K: Yeah which it probably must be good to be able to come in and like do it with your  
3492 eyes closed if...  
3493 N: Hmm yeah, its autopilot [laughs] basically (K: Yeah), which is good for me  
3494 because it keeps me really comfortable at home because all the bills are paid, we've  
3495 got money to do stuff with us daughter and that and its good for the company  
3496 because they know they've got someone down there whose got three and a half  
3497 years experience (K: Yeah) and knows... I mean and obviously having a laugh with  
3498 staff and that down there which I do but that's not really me I just do it to have a  
3499 laugh with them you know what I mean (K: Yeah). You've seen more of the real me  
3500 now speaking here one-on-one (K: Yeah) you know because I can sound a lot  
3501 different to what I am down there (K: Yeah). I think I react to me environment me, I  
3502 think I do what I do to fit in with me environment do you know what I mean (K: Yeah).  
3503 If people are having a laugh I'll say well... well I'll set them all off and I'm like I can  
3504 have a laugh but I can do it better, look at this [laughs] do you know what I mean (K:  
3505 Yeah) [laughs] a mean like that really (K: Yeah). Erm...  
3506 K: Erm one thing that I was curious about since when I first started coming here was  
3507 about erm you know like all like the CCJs and all that kind of stuff and how technical  
3508 it is (N: Erm) and all the legal kind of stuff, so how... how up to speed are you with all  
3509 the legal... like all the terminology and...?  
3510 N: I think I'm lot more up to speed than I think I am because people say 'oh what's  
3511 this?' and I'm like 'blah blah blah' (K: Yeah), 'its blah blah blah'. (K: Yeah just reel it  
3512 off). Erm because I've seen it that much and I've got a lot of friends who work up  
3513 here [Collections] and I know what everything is like, I know what an I66 is a warrant,  
3514 I know what a County Court claim form are, outstanding what a Charge is (K: Yeah),  
3515 what an L03 is, what an L53 is (K: Yeah), whereas I bet thinking about it, 80% of  
3516 them down there wouldn't even know what they are (K: Yeah), but I think if you're  
3517 doing it that long you see all these things on screens don't you.  
3518 K: Yeah so is that just stuff you've picked up as you've been...?  
3519 N: Yeah because I'm quite inquisitive, I'll see something that's new and say like 3<sup>rd</sup>  
3520 March, there'll be a weird instruction and instead of just leaving it I was like well I  
3521 want to know what the instruction is because I haven't seen that one before (K:  
3522 Yeah). So I type it in and you can preview it if it's a letter (K: Right), or if you interlay

3523 it it will say... obviously they'll put yes to it, do you know what I mean, you can put it  
3524 in, it'll tell you what it is and then I'll... I'll look on account just to see what it is, you  
3525 learn about it that way (K: Yeah). And it'll say... it'll say like it's a blah blah blah and  
3526 then you look at that date at what the collector's put on and all that and say 'oh, thats  
3527 what it is then'.

3528 K: So by you finding stuff like that out has that helped with your own job.

3529 N: Yeah of course yeah, I think it has yeah. I don't think it's got a direct effect on the  
3530 job that I do because obviously legal bits don't affect our accounts but I know inside  
3531 my head, if someone's got a C893, excuse me, and they're behind and they're not  
3532 going to pay I know what's going to happen next when it comes up here do you know  
3533 what I mean (K: Hmm) what letters going to go out next or what action's got to  
3534 happen. I don't need to know it but I know it (K: Yeah), I like to know what's going to  
3535 happen next. And its like when I were little my granddad used to say that I would  
3536 always say yeah but why, but why, but why, but why, I was always like why [laughs]  
3537 and I suppose I'm like that now, I just like to know why things are like they are (K:  
3538 Yeah) [laughs], nalt wrong with that is there. (K: No not at all, not at all). Erm.

3539 K: Well that's all I've got to ask you really. Is there anything you want to ask me or  
3540 anything else you want to tell me?

3541 N: Yeah we can drag it out a bit longer... no I'm only joking [laughs]. Yeah its fine  
3542 it's... I hope it's helped you.

3543 K: No it has yeah; I really appreciate it, thank you.

3544

3545

3546

## **APPENDIX D: DOCUMENTS**

Smart Debt Recovery

The Debt Collection Industry  
An Introduction

# INTRODUCTION

You probably understand what debt collection is, but there are many facets of this business that you may not be aware of. This introduction to debt collection is intended to give you a broad overview of the debt collection business and some of factors that are important to the industry together with an understanding of where Smart Debt Recovery fits in.

## DEBT

The definition of the word **DEBT** is – something owed (usually money).

We all know what a debt is. There are few people who go through life without having some kind of debt; mortgage, overdraft, credit card or a catalogue account for example.

There is absolutely nothing wrong with having debt. The problems start when the debt is not repaid when it should be. When this happens terms like being IN ARREARS, IN DEBT or BAD DEBT are used.

## COLLECTION

The definition of the word **COLLECTION** is – the act or process of collecting.

That's where SMART DEBT RECOVERY is a DEBT COLLECTION AGENCY.

## HOW DO PEOPLE GET INTO DEBT

To understand DEBT you need to understand CREDIT. Debt is often thought of as a 'dirty word' so what we do in everyday life is obtain credit.

We can borrow money from a Bank or Finance House and we can do this using a variety of methods:-

- Bank Loan
- Overdraft
- Finance House Loan – credit sale or hire purchase
- Credit Card
- Retail Credit Card
- Mail Order Credit

When we do these things we think of ourselves as obtaining credit and we have consciously chosen to do so.

Sometimes we take credit without really thinking of it as such. For example, we use Gas, Electricity and water, we have telephones and we might have satellite or cable television. Most of us use all of these supplies and services and then pay later. We pay rent or have a mortgage.

Sometimes we are indebted whether we like it or not – Council Tax for example if we pay it by instalments rather than immediately it falls due.

However our Debt has arisen, if we fail to pay back money we owe in accordance with whatever arrangements have been agreed for repayment, then instead of having 'Credit', we become 'DEBTORS'.

According to the Bank of England, the amount of outstanding consumer debt was in excess of £112 billion in the year 2000. As you can imagine, this amount of debt presents a significant challenge to the finance industry and it is essential that this is managed properly and that effective collection procedures are in place.

## HOW IS DEBT COLLECTED

The organisation you owe the money to is commonly known as 'THE CREDITOR. The person or business who owes the money is commonly known as 'THE CUSTOMER

If the Customer does not pay the Creditor in accordance with the agreed payment arrangement the Creditor will then try and sort this out. The Creditor is likely to write and/or telephone the Customer to remind them of their obligations and ask for payment. Creditors will usually give their Customers a good opportunity to bring their payments up to date and will usually respond reasonably should their Customer have genuine reasons for non-payment.

Many Creditors will firstly deal with their Customer through their Customer Service Department. If this fails they may refer the account to their in-house Collections Department who in turn will try and sort the matter out by writing or telephoning the Customer. If this also fails then it is likely that the matter will be referred to a DEBT COLLECTION AGENCY.

In the UK there are around 450-500 debt collections agencies. Many of these are 'one man band' operations offering very localised services. The remainder are businesses offering wider coverage, some specialising in specific types of work such as commercial collections from other businesses or consumer collections from individuals. Some larger firms of Solicitors also have debt collection departments.

There are perhaps a couple of dozen main agencies and **SMART DEBT RECOVERY** is one of the largest and most successful of Debt Collection companies in the business. Its main competitors are:-

- Intrum Justitia
- Legal and Trade Collections
- Westcot
- Logic Plc
- Robinson Way

These along with others are names you will come across when you start collecting debt on our behalf.

Debt Collection Agencies originated with the growth of the mail order industry which had a need for door to door collection services for the recovery of customer's accounts. Other financial institutions, credit card companies and utility operators, all of which generated large volumes of credit accounts began to make use of the collection services being offered. In response to this developing market, the collections industry began offering more sophisticated collection methods including litigation, lettering and telephony. The credit boom of the 1980's together with significant developments in information technology saw the collections business flourish to become the industry as we know it today.

Debt Collectors have traditionally had a bad reputation – The very name 'Debt Collector' may conjure up a stereotypical image of unsavoury individuals who use intimidation and violence to achieve their aims. Thankfully, this is a picture which is not very prevalent and shady people who operate beyond the law are in a very small minority. In actual fact, the modern debt collection industry consists of very professional organisations which operate to a high level of standards and integrity. There is absolutely nothing disreputable about a professionally run DEBT COLLECTION AGENCY.

Smart Debt Recovery along with most other reputable Debt Collection Agencies are members of the CSA – The Credit Services Association which is the industry's regulatory body. All members are required to follow a strict code of practice. Dr R. Hiley, Vice Chairman of Smart Debt Recovery is a CSA Council Member.

## REGULATION

It is important that as much as is possible is done to ensure that all Debt Collection Agencies conduct their business in a proper manner to protect Debtors AND reputable agencies against anyone who tries to collect debt in an unacceptable manner.

As mentioned THE CREDIT SERVICES ASSOCIATION (CSA) is the industry's self regulation. However, self regulation alone would not be enough as agencies are not compelled to be a member of the CSA.

Therefore, In order to legitimately carry on the business of Debt Collection there is legislation and regulations which must be complied with. The following legislation has varying degrees of affect on the debt collection industry (The Acts highlighted in blue are the main ones to consider):-

- [The Administration of Justice Act 1970 \(Section 40 – Harassment of Debtors\)](#)
- [The Consumer Credit Act 1974](#)
- The Malicious Communications Act 1988
- The Criminal Justice and Public Order Act 1995
- The Protection from Harassment Act 1997
- [The Data Protection Act 1998](#)
- The Human Rights Act 1998

To carry on business as a Debt Collection Agency a company has to be licensed under both The Consumer Credit and Data Protection Acts. To be granted licences you have to comply with the Acts and failure to do so will result in revocation of the licence, which would mean that the Agency would be unable to carry on business. You will be given further training in these pieces of legislation.

The Administration of Justice Act 1970 contains provisions in Section 40 regarding the harassment of debtors. Needless to say, our business practices are designed to ensure that we do not contravene the principles of the Act. This is a brief summary of the main provisions:-

- Demands for payment must not be made too frequently or in a manner or on an occasion which is calculated to subject the debtor or other members of the debtor's family to alarm, distress or humiliation.
- Demands for payment must not be publicised.
- We must not falsely represent that criminal proceedings will take place or imprisonment will occur if payment is not made.
- An individual must not falsely represent themselves as being authorised in some official capacity to claim or enforce payment.
- Documents must not give an impression or pretend that they have some official character.

As you can see, we take pride in our reputation and we also view compliance with regulations very seriously. We expect every member of staff to be aware of the various requirements and act in accordance with these requirements at all times.

# SMART DEBT RECOVERY'S CLIENTS

You heard earlier how once a Creditor's customer fails to pay they cease to be called a customer and are referred to as a debtor. Well it is the Creditors who become Clients of the Debt Collection Agencies. Smart Debt Recovery has many clients and collects debt for:

- Banks
- Finance Houses
- Utility Companies
- Local Authorities
- Mail Order/Catalogue companies
- Government Agencies

Our clients are very demanding. They require that we comply with all legislation. Most require that we are a member of the CSA. They will expect us to enter into a service level agreement with them to provide them with a high class service which meets all their requirements AND of course they expect us to collect high percentages of their debt. You will find out how to do this as you progress through your debt collection training.

Other features which a client will expect a good agency to have are as follows:-

- *Professional capability* – Staff who are experienced and knowledgeable in all aspects of debt recovery and where appropriate, hold appropriate professional qualifications. Also, adequate training provision to ensure that staff are always informed of the latest practices, procedures and techniques.
- *Statutory compliance* – A solid grounding in all relevant statutory regulation and common law and the ability to demonstrate compliance in all areas.
- *Financial stability* – An agency should be solvent and be able to demonstrate a good track record with a degree of trading stability.
- *Physical presence* – The ability to properly service all geographical areas and legal jurisdictions offered.
- *Accounting procedures* – Good accounting procedures to ensure that a client is properly serviced and audit standards met.
- *Reporting procedures* – The ability to provide comprehensive and flexible reporting options to ensure that the client is kept properly informed of the status of their accounts.
- *Technological competence* – A sound I.T. infrastructure together with appropriate technical support staff. The ability to communicate with a variety of external systems to ensure ease of transfer of data to and from the client.
- *Comprehensive collection methods* – The provision of all appropriate and legal collection methods and the ability to tailor flexible, cost effective collections solutions to a client's individual needs.
- *Tracing and other auxiliary services* – The ability to trace absconding debtors together with services such as asset recovery, repossession agents, credit card recovery and process serving.

Needless to say, Smart Debt Recovery meets or exceeds all of these requirements.

## HOW IS THE DEBT COLLECTED?

The following methods form the basis of our debt collection strategies:-

- Letters
- Telephone Contact
- Litigation (legal action)
- Doorstep Collection

You might be wondering why Debt Collection Agencies should manage to collect debt by letter and telephone when the Creditor (Client) has already tried this. Well it is possible for a number of reasons.

The Debt Collection Agency is a Debt Collection Agency – making the matter that bit more serious than it might have appeared whilst the Creditor, who the debtor is familiar with, was dealing with it.

The Debt Collection Agency is able to concentrate on debt collection alone and is therefore specialised in this area.

## Letter and Telephone

Collection by letter and telephone methods is usually most effective when used together in a complimentary way. A series of carefully worded letters interspaced with telephone calls made at calculated times can have a positive impact on debtors in terms of provoking a response and compelling them to cooperate.

In the same way that the seriousness of the matter escalates when a client passes an account to a collection agency, the collection strategy adopted by the agency can be devised in a way which makes it clear to the debtor that at each step of the process the matter is becoming more serious. This makes it imperative that the debtor face up to their responsibility and take action to arrange payment of the account.

Many agencies have an in-house legal department which may use a different letterhead. Often this is operated in conjunction with a firm of solicitors and it is therefore possible to introduce solicitors letters into the collection strategy.

Telephone collection is a fundamental part of Smart Debt Recovery's collection strategies and there are many techniques which can be adopted by a collector to influence a positive outcome to a collection call. Because this is such an important part of our business, you will receive further detailed training in this area.

## Legal Action

If, after a concerted letter and telephone campaign, the debtor does still not cooperate then legal action can be considered. A decision to sue a debtor is usually made after carefully assessing a debtor's circumstances and where appropriate, legal action will be commenced by issuing a claim in the County Court. Because of the high volumes of debt cases being commenced in the County Courts, the Court Service operates a Bulk Issue Centre and agencies such as Smart Debt Recovery make use of this service via electronic links with the Court to ensure efficient transfer of data and fast turnaround times. A more detailed overview of the legal process will be given to you in due course.

## Doorstep Collection

Many clients do not allow agencies to take legal action on their behalf, sometimes preferring to handle this aspect themselves. Where this happens or, where legal action is not an appropriate option to pursue, an account can be referred for doorstep collection. This involves a personal visit to a debtor's address by a doorstep collection agent who will attempt to arrange payment with the debtor and then return on a weekly or monthly basis to collect that payment. This is an extremely labour intensive method of collection and is the most expensive as a result. It is therefore usually used as a last resort option where other methods of collection have failed.

## Payment Methods

A fundamental principle of debt collection is that it must be easy for a debtor to make payment. The harder it is to pay, the less likely the debtor is to pay. Therefore, at each stage of the collection process, it must be made obvious to a debtor what methods of payment are available and how to make that payment. Smart Debt Recovery provides a wide range of modern payment options i.e.-

- Debit Card
- Credit Card
- Giro – Bank
- Giro – Post Office
- Cheque
- Post Dated Cheques
- Postal Orders
- Standing Orders
- Telephone / Internet Banking

- BACS Transfer
- Cash

## Money Advice and Debt Counselling Services

Debtors who find themselves in extreme financial difficulties may seek advice from a third party organisation about how to deal with their problem. That organisation will often conduct repayment negotiations with creditors on behalf of the debtor.

Traditionally, this role has been provided by the Citizen's Advice Bureaux. However, given the significant rise in consumer lending over the last 20-25 years and the resulting increase in consumer debt, the CAB's have found themselves struggling to cope with the demand for their services. Many other organisations have sprung up to meet this demand. Some local authorities, church groups and other charitable organisations also provide money advice services to debtors.

The usual practice is for the advice agency to undertake a thorough review of the debtor's income and expenditure to establish what disposable income is available to repay creditors. The disposable income is then divided amongst the creditors on a pro rata basis according to the value of their debt.

A significant feature with most traditional money advice services is that they provide free advice to debtors, and their operations are supported by charitable donations and local government grants. However, a relatively recent development is the advent of fee charging companies which style themselves as Debt Management specialists. You may have seen television advertisements by companies such as Baines and Ernst and Gregory Pennington.

These companies perform a similar role to the free money advice sector but they charge the debtor a fee for assessing the debtor's circumstances, negotiating with creditors and receiving payments for distribution amongst the creditors.

The practice of charging debtors for a service which is freely obtainable from other sources, particularly when the people affected are the least likely to be able to afford to pay for such a service, is generally frowned upon by the debt collection industry. The obvious impact is that the debtor is using money to pay for a service which ought to be more properly used towards reduction of their debts. Using a fee charging debt management company will inevitably mean that a debtor will take much longer to repay their debts than would otherwise have been the case.

As with companies involved in debt collection, debt management companies are also subject to the same regulation and are required to register under the Consumer Credit and Data Protection Acts. The Office of Fair Trading has published guidelines specifically for debt management organisations and they will be expected to adhere to these guidelines or face prosecution.

## THE ROLE OF THE COLLECTOR

As a collector, it will be your job to manage a portfolio of accounts, make decisions about what action to take on each account and negotiate with the debtor in order to achieve the best possible payment return for the client in the shortest possible time at the minimum cost. You will appreciate that this role requires considerable knowledge and skill. Your knowledge will increase as a result of the training you will receive and your skills will improve with practice.

A good Collector needs to be blessed with many attributes. A good Collector will be:-

- Assertive but not aggressive
- Firm but fair
- In control but able to listen
- Comfortable working under pressure
- A team player
- Committed to their job

You are about to embark upon a training programme which will show you how to collect debt and make you into good, confident collectors. Debt Collectors provide a good service to the general public. People who do not pay their debts make borrowing money all the more expensive for those who do.

Your role as a Collector is fundamental to the operation of the company and your ability to expertly handle the accounts which have been entrusted to you is crucial to the success of the company.

**Good Luck!**



# Smart Debt Recovery

## Basic System Manual For Debt Collection



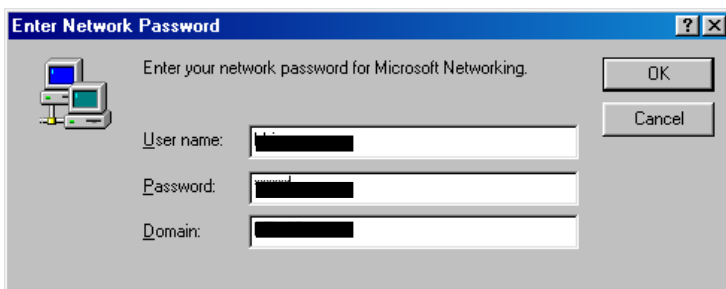
## Getting Started

The Debtor Tracker is the in house debt collection system which handles all aspects of debt collection including legal action.

Although the system is necessarily complex, it is user friendly.

Once familiar with the system you will become productive very quickly.

## How To Log On



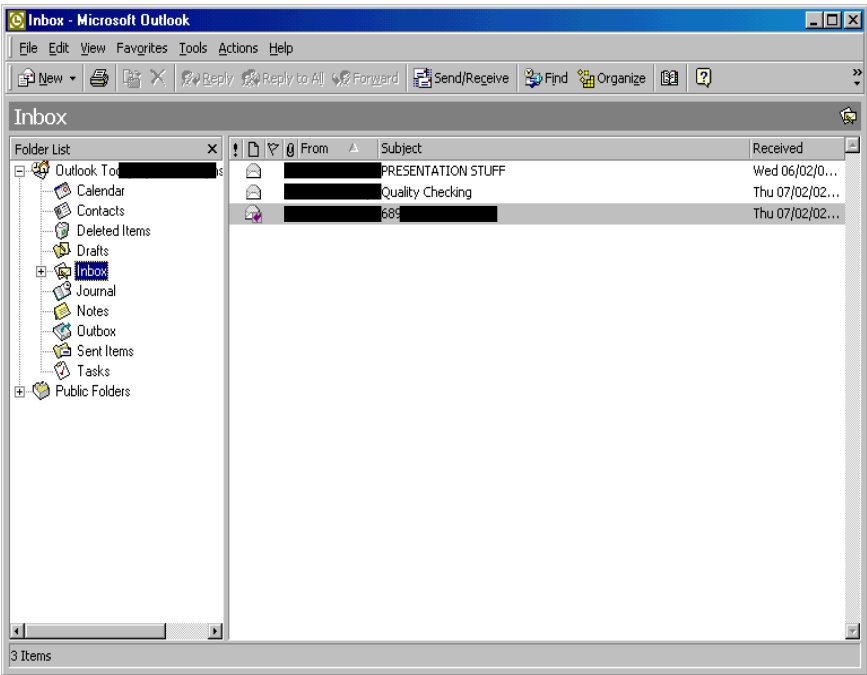
Your username will be the first initial of your name and then your full surname e.g. Keith Schofield would be kschofield.

The system will then ask for a password, which has been set up for you personally.

You then click on the OK prompt or press enter.

# Microsoft Outlook

The system will then bring up Microsoft Outlook, which is the Company's email facility.



Please note you may not send or receive **any** personal emails.

## Finding Your Way To SmarTerm

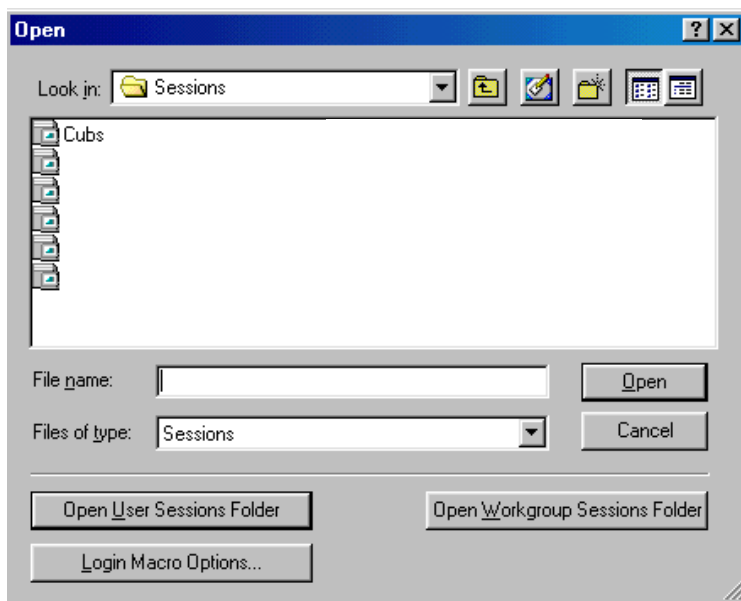
SmarTerm is the application you need to run to gain access to the Debt System where you will review accounts

This icon for SmarTerm is found on the task bar at the bottom of the screen.



All you need to do is single click on the icon.

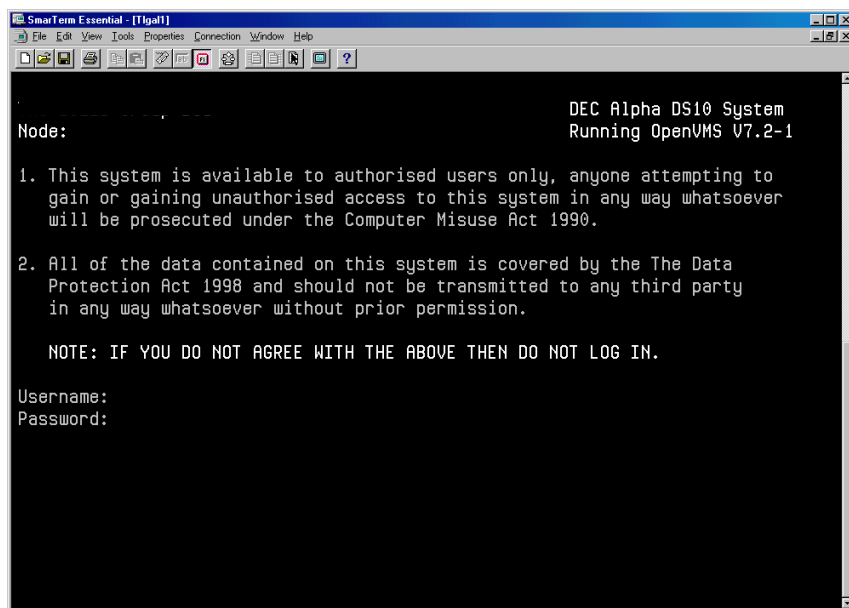
In order to access the debt system, you need to double click on the Cubs prompt:-



You can also single click on the Cubs prompt and click open.

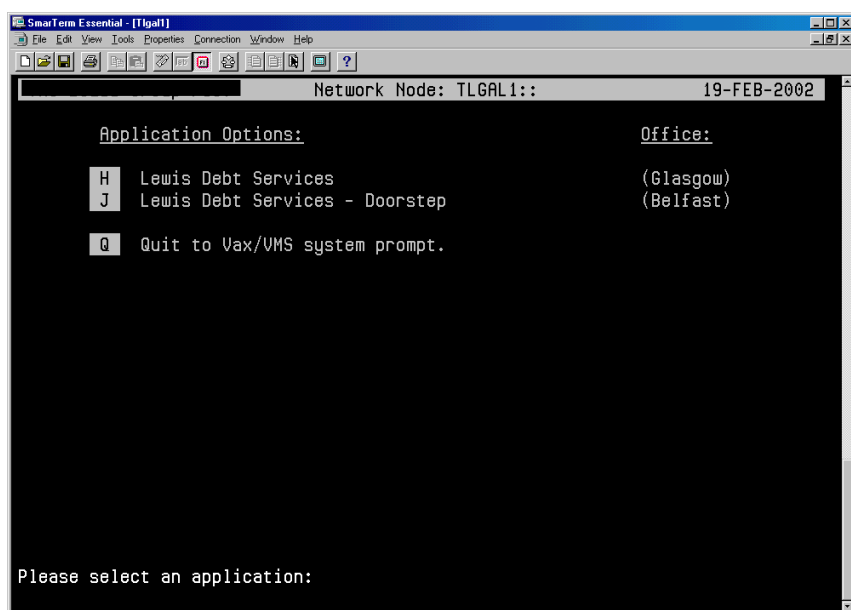
## Identifying Yourself

The next screen is the system log in screen:-



After reading the above paragraph and agreeing to its contents you then type your Username, which consists of the first initial of your Christian name, then your surname e.g. Keith Schofield would be kschofield, followed by a password.

The following options will then appear:-

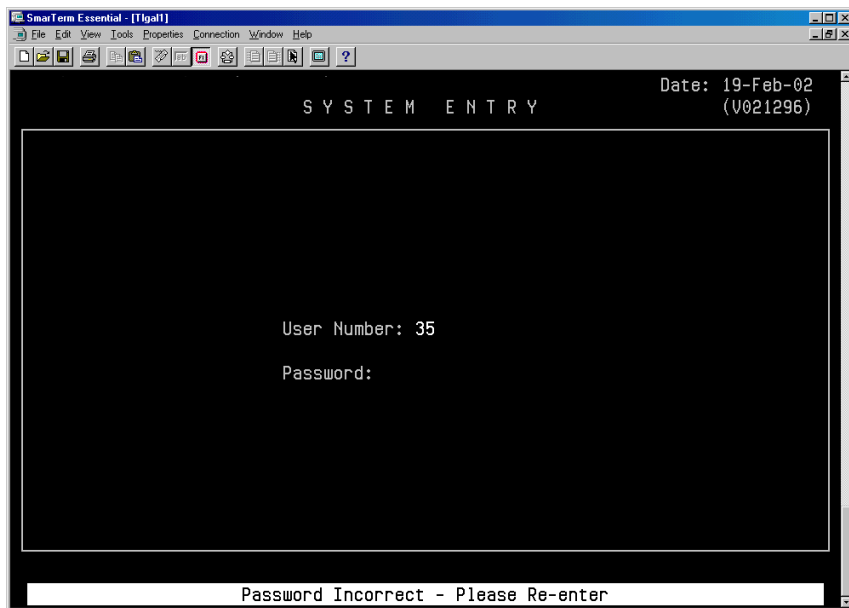


As you will see to access the Glasgow system you would need to type H where the cursor flashes then press return.

To access the Belfast system you would choose J, which is used to see which accounts have been allocated for a Doorstep collector to visit a debtor.

However the main application you will choose is Q as this will take your system prompt.

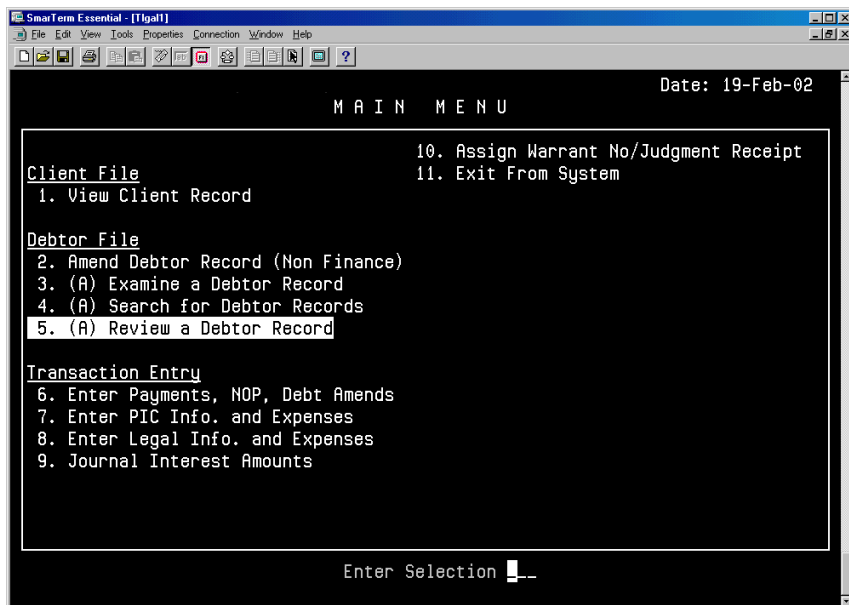
Enter your user number, which you have been given with your password. Every action you instruct on the system is identified to your user number. Therefore, **do not** allow anyone else access to your password. You will be responsible for any errors that occur under your user number.



If you spell your password incorrectly, the above text will appear. All you need to do is retype your password and press return.

## Main Menu

This screen shows the main menu of options which are available to you:-



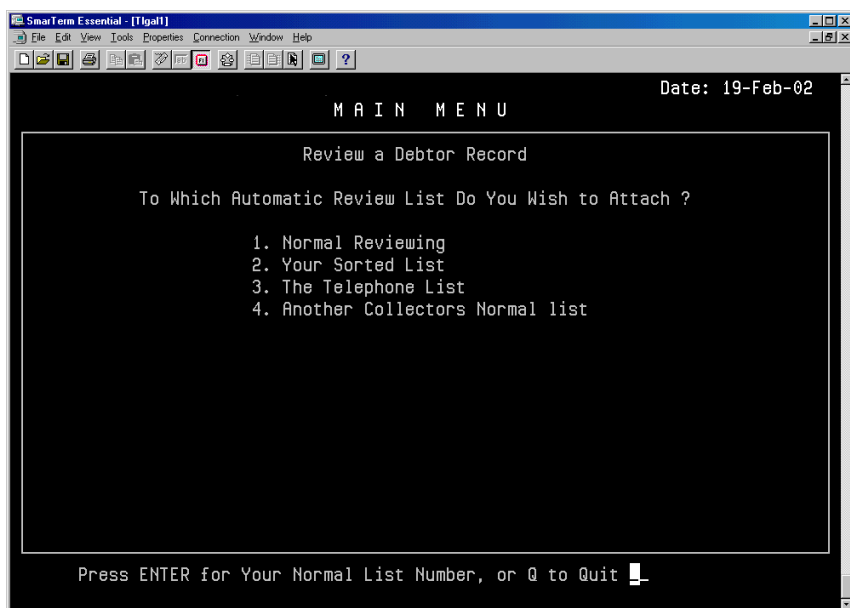
Well done, you have now succeeded in logging in to the main menu. All collectors will use options 3, 4 and 5 on a daily basis. Other options will be applicable depending on which department you are in and will be shown to you when required.

Since we offer a user friendly system you will notice that the option which you will use most is highlighted for you.

Type 5 and press the return key to access the next sub menu.

## Reviewing Accounts

After pressing 5 on the Main Menu, the following sub menu will appear which asks you "To Which Automatic Review List Do You Wish to Attach ?"



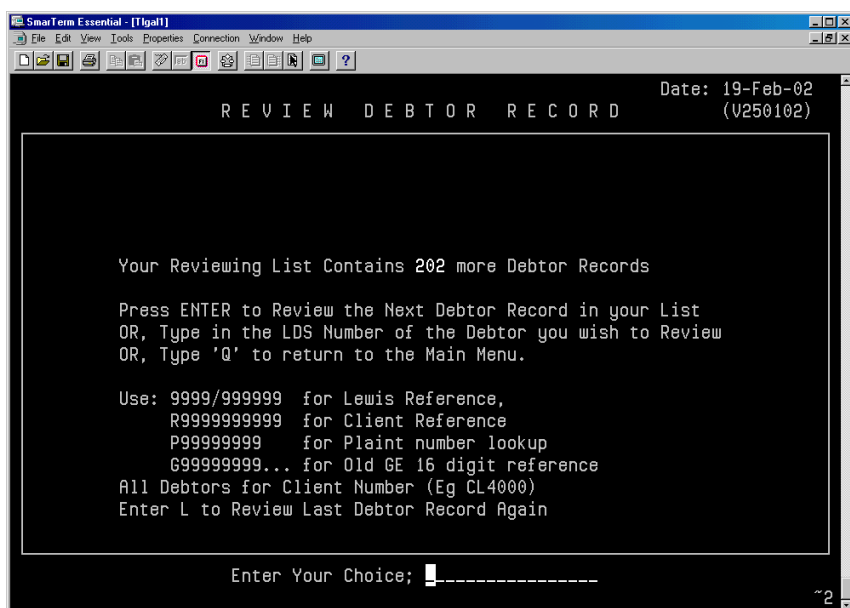
The first option will be the one you use every day. By selecting one it will take you into your Normal Reviewing.

The second option will take you into your sorted list. This is where you can create a list which accounts to review for a particular client.

The third option can be used to create a manual telephone list to work from.

The fourth option is used to access other collectors' review lists.

After typing 1 and pressing return you will then be fully logged into your Review Debtor Record screen.



This screen will inform you of how many accounts are on your list that day. The number of accounts that appear on a daily basis will vary, and you should complete this list everyday. To access your accounts to be reviewed simply press return.

This will automatically bring up the take you into your first account.

## Accessing Debtor Records

There are three parts to Smart Debt Recovery reference number.  
This number is in the following format e.g. 5996/000610-26.

The first four digits identify the client we are acting for.

The six digits after the / identify the particular debtor record for that client.

The last two digits relate to the User Number.

You can type either 5996/000610, 5996/610 in order to bring up accounts. You do not need to input the User Number.

Alternatively you can use client reference numbers - the letter R must be put in front of the client reference number.

Example, 84200018942 is a client reference number, you would need to type R84200018942 in order to access the account. To access a legal account you can use a claim number by typing P in front of the case number.

When viewing an account the screen can be split into 4 different areas. Areas 1,2 and 3 are fixed but area 4 will change when different screens are selected.

1

SmartTerm Essential - [11qall]

File Edit View Tools Properties Connection Window Help

LDS: 5996/000610

Mode: Coll

7/n:

New: 01-Mar-89 Coll: 26

OD:672.51 Pd:0.00 WO:0.01 Ex:120.00 In:100.00 Bal: 892.50

4

Client:

Fictitious Client Co Lt

Premiere House

Bradford Road

Ref: 123456789

Date of Birth : 13-Jun-1980

Status: Paying after Letter

Adds: Prv Emp Bk Gu Sol Svc 2D

Docs Available Corresp. File

Plan: 2 50.00 1M 26-Feb-02

PIC No:4909180 Date: 11-May0

Last W/O Code:0

On Hold Until 16-Feb-02

See Archives: 5996/000717

Frn Court:186 DEWSBURY

Day Due: 1

I66 Outstanding

Auto Stmnts: 15/02/02

Tele Call Request:13-Feb-01

Dialler - No contact

---Instructions-----

Col Code Date Status

35\* I16 16-Feb-02 Hld

11\* S6 12-Feb-02

11\* S6 12-Feb-02

35\* C507 08-Feb-02

34\* I12 18-Jan-02

21\* I81 17-Jan-02

34\* I17 11-May-00 New

34\* I17 05-May-00 New

Comment: TEST ACCOUNT

---Expenses/Payments---

Code Date Amount

27 06-Jun-00 2.25

15 06-Jun-00 40.00

27 23-May-00 2.25

15 23-May-00 40.00

WO 12-Feb-02 0.01

WO 12-Feb-02 0.00

WO 20-Sep-01 -892.51

WO 01-Aug-01 892.51

Instruction: -----

Other Screens (F7, F8, F9, F10, F17, F18, F19, X1, X2, X3, X4, X5, X6)

Confirm(Y/YY/P/N/Q) --

+

2

## Area 1

The elements of this part of the screen are as follows:-

SmartTerm Essential - [11gall]

LDS: 5996/000610 Mode: Coll  
New: 01-Mar-89 Coll: 26  
OD:672.51 Pd:0.00 WO:0.01 Ex:120.00 In:100.00 Bal: 892.50

Client: Fictitious Client Co Ltd Date of Birth : 13-Jun-1980  
Premiere House Status: Paying after Letter  
Bradford Road Adds: Prv Emp Bk Gu Sol Svc 2D  
Ref: 123456789 Docs Available Corresp. File  
Plan: 2 50.00 1M 26-Feb-02  
PIC No:4909180 Date: 11-May0  
Last W/O Code:0  
On Hold Until 16-Feb-02  
See Archives: 5996/000717  
Frn Court:186 DEWSBURY  
Day Due: 1  
I66 Outstanding  
Auto Stmtns: 15/02/02  
Tele Call Request:13-Feb-01  
Dialler - No contact

---Instructions-----  
Col Code Date Status  
35\* I16 16-Feb-02 Hld  
11\* S6 12-Feb-02  
11\* S6 12-Feb-02  
35\* C507 08-Feb-02  
34\* I12 18-Jan-02  
21\* I81 17-Jan-02  
34\* I17 11-May-00 New  
34\* I17 05-May-00 New  
Comment: TEST ACCOUNT

---Expenses/Payments---  
Code Date Amount  
27 06-Jun-00 2.25E  
15 06-Jun-00 40.00E  
27 23-May-00 2.25E  
15 23-May-00 40.00E  
WO 12-Feb-02 0.01P  
WO 12-Feb-02 0.00P  
WO 20-Sep-01 -892.51P  
WO 01-Aug-01 892.51P

Instruction: Confirm(Y/Y/P/N/Q) --  
Other Screens (F7, F8, F9, F10, F17, F18, F19, X1, X2, X3, X4, X5, X6)

- Reference Number.
- Debtor Name.
- Current collection mode (this is covered in more detail later).
- Debtor's telephone number.
- Last line of the debtor's address including post code.
- Creation Date.
- User Number.
- OD = The original debt value referred to us by the client.
- PD = The total amount paid since the original instruction.
- WO = The total amount written off since instruction.
- EX = The total of expenses incurred which are recoverable from the debtor.
- IN = Total interest accrued since instruction.
- Bal = The balance currently outstanding.

## The Meaning Of Modes

There are different types of mode which will be identified.

- **Auto** Autocycle
- **Phone** In dialling
- **D000** Doorstep Collection
- **Coll** Collector
- **Super** Supervisor
- **Held** Dormant

## Trania

At Smart Debt Recovery we have a predictive dialling system.

A predictive dialler is a machine connected to the debt collection and telephone systems which automatically dials debtors' telephone numbers. In the process it filters out any unobtainable or unanswered telephone numbers and when the phone is answered it connects the call to the collector. If there is no reply it will redial it later. The benefit of this, is that collectors making calls are not wasting time dialling wrong numbers.

Full training will be given on how to use this system when necessary.

## Area 2

SmartForm Essential - (11gal1)

LDS: 5996/000610 Mode: Coll  
 New: 01-Mar-89 Coll: 26  
 OD:672.51 Pd:0.00 WO:0.01 Ex:120.00 In:100.00 Bal: 892.50

Client:  
 Fictitious Client Co Ltd  
 Premiere House  
 Bradford Road  
 Ref: 123456789

Date of Birth : 13-Jun-1980  
 Status: Paying after Letter  
 Adds: Prv Emp Bk Gu Sol Svc 2D  
 Docs Available Corresp. File  
 Plan: 2 50.00 1M 26-Feb-02  
 PIC No:4909180 Date: 11-May0  
 Last W/O Code:0  
 On Hold Until 16-Feb-02  
 See Archives: 5996/000717  
 Frn Court:186 DENSBURY  
 Day Due: 1  
 I66 Outstanding  
 Auto Stmnts: 15/02/02  
 Tele Call Request:13-Feb-01  
 Dialler - No contact

---Instructions----- ---Expenses/Payments---  
 Col Code Date Status Code Date Amount  
 35\* I16 16-Feb-02 Hld 27 06-Jun-00 2.25E  
 11\* S6 12-Feb-02 15 06-Jun-00 40.00E  
 11\* S6 12-Feb-02 27 23-May-00 2.25E  
 35\* C507 08-Feb-02 15 23-May-00 40.00E  
 34\* I12 18-Jan-02 WO 12-Feb-02 0.01F  
 21\* I81 17-Jan-02 WO 12-Feb-02 0.00F  
 34\* I17 11-May-00 New WO 20-Sep-01 -892.51F  
 34\* I17 05-May-00 New WO 01-Aug-01 892.51F  
 Comment: TEST ACCOUNT

Instruction: --- Confirm(Y/YY/P/N/Q) --  
 Other Screens (F7, F8, F9, F10, F17, F18, F19, X1, X2, X3, X4, X5, X6) +

This area displays information that accumulates during the lifetime of the account. The details shown will depend on how far the account has progressed and what action has been taken on the account. The basic information which will appear on all accounts is as follows:-

Status = A summary of the current position of the account.

Adds = Signifies that alternative addresses are available on another screen.

- Prv. Debtor's previous address
- Emp Debtor's employment details
- Bk Debtor's bank details
- Gu Guarantor – or – other information
- Sol Solicitor or other 3rd party details.

- Svc      Alternative service address
- 2d      Second debtor details

Plan = The terms of any payment arrangement which is or has been in operation. There are 3 types; -

1. Default plan, this is created from criteria set in the clients' record to give you a guide as to what instalment would be acceptable **IF** necessary.
2. The repayment plan you agree with the debtor.
5. Cancelled plan. Where the debtor has not complied with the arrangement.

On hold until = The date the account is due to be reviewed.

Autostack = The number of the autostack which the account is attached to. This is a pre-determined collection route which the computer system automatically follows.

Auto Stmts = This feature will only relate to the legal department and it will provide the debtor with a monthly statement of account.

PIC No = Indicates the reference of any pre-suing enquiry which has been carried out by LIS.

Last W/O code = specifies the last write off code used.

Cross references = any other account for the same debtor will be identified

Tele Call Request: Date of last request.

Last Dialed: Date last dialled in Melita.

Days of Trying: Days spent in Melita.

Area 3

SmartTerm Essential - [11gall]

File Edit View Tools Properties Connection Window Help

LDS: 5996/000610 Mode: Coll  
T/n: New: 01-Mar-89 Coll: 26  
OD:672.51 Pd:0.00 WO:0.01 Ex:120.00 In:100.00 Bal: 892.50

Client: Fictitious Client Co Ltd Date of Birth : 13-Jun-1980  
Premiere House Status: Paying after Letter  
Bradford Road Adds: Prv Emp Bk Gu Sol Svc 20  
Ref: 123456789 Docs Available Corresp. File  
Plan: 2 50.00 1M 26-Feb-02  
PIC No:4909180 Date: 11-May0  
Last W/O Code:0  
On Hold Until 16-Feb-02  
See Archives: 5996/000717  
Frn Court:186 DEWSBURY  
Day Due: 1  
I66 Outstanding  
Auto Stmnts: 15/02/02  
Tele Call Request:13-Feb-01  
Dialler - No contact

---Instructions-----  
Col Code Date Status  
35\* I16 16-Feb-02 Hld  
11\* S6 12-Feb-02  
11\* S6 12-Feb-02  
35\* C507 08-Feb-02  
34\* I12 18-Jan-02  
21\* I81 17-Jan-02  
34\* I17 11-May-00 New  
34\* I17 05-May-00 New  
Comment: TEST ACCOUNT

---Expenses/Payments---  
Code Date Amount  
27 06-Jun-00 2.25E  
15 06-Jun-00 40.00E  
27 23-May-00 2.25E  
15 23-May-00 40.00E  
WO 12-Feb-02 0.01P  
WO 12-Feb-02 0.00P  
WO 20-Sep-01 -892.51P  
WO 01-Aug-01 892.51P

Instruction: Confirm(Y/YY/P/N/Q) --  
Other Screens (F7, F8, F9, F10, F17, F18, F19, X1, X2, X3, X4, X5, X6)

The system is instruction driven, that is to say a debtor record is controlled and progressed by issuing instructions on the debtor record, therefore this is the focal point of the account

The cursor will automatically flash at the instruction prompt awaiting your next command.

You would type in the instruction you require at the instruction prompt, then press return. This will give you a brief description of letter you have requested to be instructed and take your cursor key to the confirm prompt.

You then choose either:-

- Y – To instruct account and return to review record.
- YY - Instructs account and remains in debtor record.
- P – Preview letter.
- N - Returns to instruction prompt.
- Q - Return to review screen.

You have various screens available in which to find and store information - F1, F2, F3, F4, F5, F6, F7, F8, F10, F13. Each of these options give you different information in AREA 4.

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## Area 4 - F1 Summary

On this screen you will notice the following:-

SmartTerm Essential - (Tigall)

File Edit View Tools Properties Connection Window Help

LDS: 5996/000610 Mode: Coll  
New: 01-Mar-89 Coll: 26  
OD:672.51 Pd:0.00 WO:0.01 Ex:120.00 In:100.00 Bal: 892.50

Client: Fictitious Client Co Ltd  
Premiere House  
Bradford Road  
Ref: 123456789

Date of Birth : 13-Jun-1980  
Status: Paying after Letter  
Addrs: Prv Emp Bk Gu Sol Svc 20  
Docs Available Corresp. File  
Plan: 2 50.00 1M 26-Feb-02  
PIC No:4909180 Date: 11-May0  
Last W/O Code:0  
On Hold Until 16-Feb-02  
See Archives: 5996/000717  
Frn Court:186 DEWSBURY  
Day Due: 1  
I66 Outstanding  
Auto Stmnts: 15/02/02  
Tele Call Request:13-Feb-01  
Dialler - No contact

----Instructions-----

Col	Code	Date	Status
35*	I16	16-Feb-02	Hld
11*	S6	12-Feb-02	
11*	S6	12-Feb-02	
35*	C507	08-Feb-02	
34*	I12	18-Jan-02	
21*	I81	17-Jan-02	
34*	I17	11-May-00	New
34*	I17	05-May-00	New

Comment: TEST ACCOUNT

---Expenses/Payments---

Code	Date	Amount
27	06-Jun-00	2.25E
15	06-Jun-00	40.00E
27	23-May-00	2.25E
15	23-May-00	40.00E
WO	12-Feb-02	0.01P
WO	12-Feb-02	0.00P
WO	20-Sep-01	-892.51P
WO	01-Aug-01	892.51P

Instruction: --- Confirm(Y/YY/P/N/Q) --  
Other Screens (F7, F8, F9, F10, F17, F18, F19, X1, X2, X3, X4, X5, X6)

Debtor's address.

Client's address and reference number.

Last eight instructions.

- Col = User Number who instructed the action.
- Code = What action was instructed.
- Date = Date of instruction.

Last four expenses/payments.

- Code = What type of expense/payment.
- Date = Date expense incurred/payment received.
- Amount = Amount paid/incurred.

NOTE - the F1 screen shows only the most recent instructions/payments/expenses. A full history of these items is available on other screens (see pages 26,27 and 28).

## Area 4 - F3 Comments page

A note of every telephone call and any item of post must be entered onto the debtor's account. To do this you would type F3 on the instruction prompt in area 3, and press return.

The screenshot shows the 'SmartTerm Essential' window with a menu bar (File, Edit, View, Tools, Properties, Connection, Window, Help) and a toolbar. The main display area is divided into several sections:

- Header:** LDS: 5996/000610, Mode: Coll, New: 01-Mar-89 Coll: 26
- Financial Data:** OD:672.51 Pd:0.00 WO:0.01 Ex:120.00 In:100.00 Bal: 892.50
- Comments Section (Left):** A red box highlights a scratch pad area containing the following text:  
27.9.99 tc dtr conf add & tel emp #500pm Hlfx  
part emp #1500pm morg #475pm 0dep 3ccj wil snd  
#50imm thn #50pm by S0 LR  
17.7.00 tc dtr req giros LR  
\*\*\*\*\*  
Scratch pad area for collector where notes  
can be made of the most current position as  
a quick reminder when reviewing the record
- Account Details (Right):**  
Date of Birth : 13-Jun-1980  
Status: Paying after Letter  
Addrs: Prv Emp Bk Gu Sol Svc 2D  
Docs Available Corresp. File  
Plan: 2 50.00 1M 26-Feb-02  
PIC No:4909180 Date: 11-May0  
Last W/O Code:0  
On Hold Until 16-Feb-02  
See Archives: 5996/000717  
Frn Court:186 DEWSBURY  
Day Due: 1  
I66 Outstanding  
Auto Stmnts: 15/02/02  
Tele Call Request:13-Feb-01  
Dialler - No contact
- Footer:** Instruction: ----- Confirm(Y/YY/P/N/Q) --  
Other Screens (F6, F7, F9, F10, F17, F18, F19, X1, X2, X3, X4, X5, X6) +

Once on the F3 screen you will be able to see all the previous comments which have been recorded. To edit new information, you need to type ED and press return. Once you have updated the screen, the prompt will ask whether you require a diary date on the account.

## Area 4 - F4 Alternative Addresses

This screen allows you to view alternative addresses, contact telephone numbers or other parties in relation to the account. If there are more than 4 alternative addresses. Press return and it will bring up more information.

SmartTerm Essential - [11001]

File Edit View Tools Properties Connection Window Help

LDS: 5996/000610 Mode: Coll  
New: 01-Mar-89 Coll: 26  
In: 100.00 Bal: 892.50

Previous: 15-Jan-02 Banker: 19-Feb-02 Date of Birth : 13-Jun-1980  
01123456 Status: Paying after Letter  
The New Bank Plc Adds: Prv Emp Bk Gu Sol Svc 2D  
Cheapside Docs Available Corresp. File  
Bradford Plan: 2 50.00 1M 26-Feb-02  
BD1 8VP PIC No: 4909180 Date: 11-May0  
Employer: 19-Feb-02 Guarantor: 19-Feb-02 Last W/O Code: 0  
Work Carried Out On Hold Until 16-Feb-02  
See Archives: 5996/000717  
5 Hayden Road Frn Court: 186 DEWSBURY  
Bradford Day Due: 1  
BD2 I66 Outstanding  
Auto Stmnts: 15/02/02  
Tele Call Request: 13-Feb-01  
Dialler - No contact

Instruction: ----- Confirm(Y/YY/P/N/Q) --  
Other Screens (F6, F7, F8, F10, F17, F18, F19, X1, X2, X3, X4, X5, X6) RETURN = More Address

When a debtor's address has been changed because they have moved, the previous address will show on this screen. To amend an address you need to type 'AM'. The system will then bring up the Amend Screen.

Please note you can only use your enter key within this screen, if you press the arrow keys it throws out information.

SmartTerm Essential - [11gal1]

File Edit View Tools Properties Connection Window Help

LDS: 5996/000610 Mode: Coll  
i/n: New: 01-Mar-89 Coll: 26

DOB: 13-JUN-1980  
Surname: Smith Initials: S\_ First Name: Sharon\_\_\_\_  
Title: Mrs\_ Salutation: Mrs Smith\_\_\_\_\_ Sex (M/F): F

Debtors Current Address: (Date last changed: 19-Feb-02)  
Address 1: \_\_\_\_\_ Default Enforcement Code = : 1  
Address 2: \_\_\_\_\_ 1 = Warrant  
Address 3: \_\_\_\_\_ 2 = Attachment  
Address 4: \_\_\_\_\_ 3 = Bankruptcy  
Postcode: \_\_\_\_\_ 4 = Winding Up  
Telephone: \_\_\_\_\_  
2nd Telephone: \_\_\_\_\_

Client Reference Number: 123456789\_\_\_\_\_ Start Date: \_\_\_\_\_  
Client Documentation Available (Y/N): Y End Date: \_\_\_\_\_  
Comment: TEST ACCOUNT\_\_\_\_\_ Instalment: 0.00\_\_\_\_\_  
Day of Mth Due(1-31):1\_ Current Int Rate:0\_\_\_\_\_  
Householder: \_\_\_\_\_ N Instal Missed: 0\_\_\_\_  
Householder Relationship (0 to 9): 0

Confirm (Y/N/Q) n

In order to leave the AM screen if no changes needed to be made, you simply type Q and press return.

However, if you need to amend an address whether it be a complete new address or just to add a postcode, you will need to type 'Y' and press return at the confirm prompt. The system will then update the amendments accordingly.

If you alter the address in anyway when you confirm the amendment at the bottom of the page, the following screen will appear:-

SmartTerm Essential - [Tigal1]

File Edit View Tools Properties Connection Window Help

LDS: 5996/000610 Mode: Coll  
i/n: New: 01-Mar-89 Coll: 26

Surname: Smith\_\_\_\_\_ DOB: 13-JUN-1980  
Title: Mrs\_ Salutation: Mrs Smith\_\_\_\_\_ Initials: S\_ First Name: Sharon\_\_\_\_  
Sex (M/F): F

Debtors Current Address: (Date last changed: 19-Feb-02)  
Address 1: \_\_\_\_\_ Default Enforcement Code = : 1  
Address 2: \_\_\_\_\_ 1 = Warrant  
Address 3: \_\_\_\_\_ 2 = Attachment  
Address 4: \_\_\_\_\_ 3 = Bankruptcy  
Postcode: \_\_\_\_\_ 4 = Winding Up  
Telephone: \_\_\_\_\_

2nd Telephone: \_\_\_\_\_ Start Date: \_\_\_\_\_  
Client Reference Number: 123456789\_\_\_\_\_ End Date: \_\_\_\_\_  
Client Documentation Available (Y/N): Y Amount of Loan: 0.00\_\_\_\_  
Comment: TEST ACCOUNT\_\_\_\_\_ Instalment: 0.00\_\_\_\_  
Day of Mth Due(1-31): 1  
Householder: \_\_\_\_\_ Current Int Rate: 0\_\_\_\_  
Householder Relationship (0 to 9): 0 N Instal Missed: 0\_\_

Is this a real change of address, ie has debtor moved (Y/N) ☐

**It is very important** that if you have amended any address you type in Y at this next prompt. This will allow the system to update the record **and** save the previous address in the appropriate field.

Certain clients will then be charged for the new address being updated.

Once you have pressed Y/N as appropriate, the next screen will then bring up any further information such as employer or solicitor details. If you add any further information in this field it is important that you type Y at the confirmation prompt, otherwise your changes will not be kept.

Again on this screen you can not use your arrow keys.

SmartTerm Essential - [Tigal1]

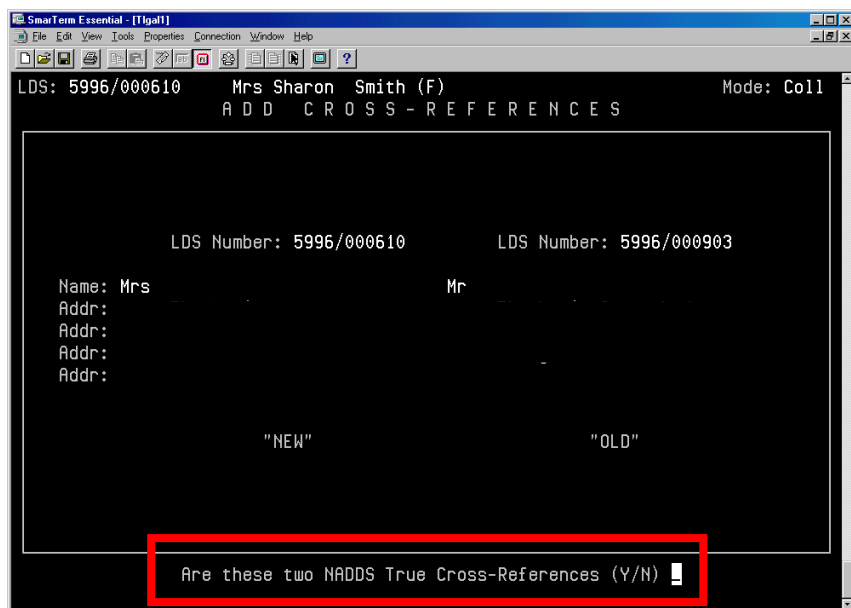
File Edit View Tools Properties Connection Window Help

LDS: 5996/000610 Mode: Coll  
T/n: New: 01-Mar-89 Coll: 26

Employers:	19-Feb-02	Solicitors:	19-Feb-02
Salu: [	----	Salu: Sirs-----	-----
Name: [	----	Name: [	-----
Add 1 [	----	Add 1 [	-----
Add 2 [	----	Add 2 [	-----
Add 3 [	----	Add 3 [	-----
Bankers:	19-Feb-02	Alternative Address f19-Feb-02e:	
Salu: [	----	Salu: [	-----
Name: [	----	Name: [	-----
Add 1 [	----	Add 1 [	-----
Add 2 [	----	Add 2 [	-----
Add 3 [	----	Add 3 [	-----
Guarantors:	19-Feb-02	2nd Defendant's:	19-Feb-02
Salu: [	-----	Salu: [	-----
Name: [	-----	Name: [	-----
Add 1 [	-----	Add 1 [	-----
Add 2 [	-----	Add 2 [	-----
Add 3 [	-----	Add 3 [	-----

Confirm (Y/N/Q) \_

If you have amended the debtor address the system will check for any old/new cross references. You must look closely at the updated information and see whether or not you believe the account the system brings up should be amended to the same address of the account that has been updated.

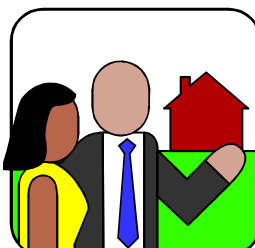


The screenshot shows the 'SmartTerm Essential - [11gal1]' window. The title bar includes 'File', 'Edit', 'View', 'Tools', 'Properties', 'Connection', 'Window', and 'Help'. The main menu bar contains icons for file operations, editing, and help. The status bar at the top displays 'LDS: 5996/000610', 'Mrs Sharon Smith (F)', and 'Mode: Coll'. The main content area is titled 'ADD CROSS-REFERENCES' and contains two columns of data for comparison. The left column is for 'LDS Number: 5996/000610' and the right column is for 'LDS Number: 5996/000903'. Both columns show 'Name: Mrs' and 'Mr' followed by four 'Addr:' labels. Below the data, the columns are labeled '"NEW"' and '"OLD"'. At the bottom, a red-bordered box contains the question 'Are these two NADDS True Cross-References (Y/N)' followed by a cursor.

LDS Number: 5996/000610	LDS Number: 5996/000903
Name: Mrs	Mr
Addr:	
Addr:	
Addr:	
Addr:	
"NEW"	"OLD"

Are these two NADDS True Cross-References (Y/N)

The system needs you to respond to the above question. Do not type in Y if you do not believe that the accounts are the same person.



## Area 4 - F5 Client information

This screen details all relevant information regarding the client we are acting on behalf of.

SmartTerm Essential - [11001]

File Edit View Tools Properties Connection Window Help

LDS: 5996/000610 Mode: Coll  
T/n: 087 W: 01-Mar-89 Coll: 26  
OD:672.51 Pd:0.00 W0:0.01 Ex:120.00 In:100.00 Bal: 892.50

Client: Fictitious Client Co Ltd Company Date of Birth : 13-Jun-1980  
Premiere House Bradford Status: Paying after Letter  
Bradford Road Telephone: Adds: Prv Emp Bk Gu Sol Svc 20  
Cleckheaton 01274 769999ocs Available Corresp. File  
West Yorkshire BD19 3TT Plan: 2 50.00 1M 26-Feb-02  
Contact: Jane Bowden PIC No: 4909180 Date: 11-May0  
Legal Action(Y/N) Y Debarred Instructions: Last W/O Code:0  
PIC/Trace Y On Hold Until 16-Feb-02  
Letter Before Enforc. Y See Archives: 5996/000717  
Doorstep Allowed Y Large Debt: £ 2000.00 Frn Court: 186 DENSBURY  
Telephone Allowed Y Worth Su'g: £ 75.00 Day Due: 1  
This is an area for comments which pertain to the I66 Outstanding  
administration of the client's debts. These Auto Stmnts: 15/02/02  
comments can be seen from within a review of any  
of its debtors. Tele Call Request: 13-Feb-01  
Dialler - No contact

Instruction: ----- Confirm(Y/YY/P/N/Q) --  
Other Screens (F6, F7, F8, F9, F17, F18, F19, X1, X2, X3, X4, X5, X6) +

It is on this screen where you will find details of settlement agreements allowed by the client. Each client is different and this screen must be referred to when considering to debtors' queries.

## Area 4 - F6 Instructions History

The F6 screen gives a full history of all active instructions since the account was loaded. Reading from the left this will advise you which collector issued a particular instruction on which day. Please be aware that if 'CAN' appears in the status column, it means that particular instruction was cancelled.

Collector 00 relates to an automatic system generated instruction prompted by the autostack. If this screen is full, simply press return which will display the next screen. This screen should be checked at all times before instructing the next action.

```
SmartTerm Essential - [Tlgall]
File Edit View Tools Properties Connection Window Help
LDS: 5996/000610 Mode: Coll
T/n: New: 01-Mar-89 Coll: 26
OD:672.51 Pd:0.00 WO:0.01 Ex:120.00 In:100.00 Bal: 892.50

*** ALL ACTIVE INSTRUCTIONS ***
Col Code Date Status Col Code Date Status
35* I16 16-Feb-02 Hld 39* I096 13-Dec-01
11* S6 12-Feb-02 39* I096 13-Dec-01
11* S6 12-Feb-02 39* I096 13-Dec-01
35* C507 08-Feb-02 39* I097 12-Dec-01
34* I12 18-Jan-02 39* L5 27-Dec-01 Can
21* I81 17-Jan-02 39* I16 12-Dec-01
34* I17 11-May-00 New 39* I098 11-Dec-01
34* I17 05-May-00 New 39* I097 06-Dec-01
21* I80 17-Jan-02 39* C489 04-Dec-01
34* I096 16-Jan-02 39* C484 29-Nov-01
39* C77 25-Jan-02 Can 39* C495 29-Nov-01
39* C77 25-Jan-02 Can 39* C495 27-Nov-01 New
34* I12 07-Jan-02 39* C89 21-Nov-01
39* C66 25-Jan-02 Can 39* C487 21-Nov-01
39* C560 21-Dec-01 39* C486 21-Nov-01

Date of Birth : 13-Jun-1980
Status: Paying after Letter
Addrs: Prv Emp Bk Gu Sol Svc 2D
9ocs Available Corresp. File
Plan: 2 50.00 1M 26-Feb-02
PIC No:4909180 Date: 11-May0
Last W/O Code:0
On Hold Until 16-Feb-02
See Archives: 5996/000717
Frn Court:186 DEWSBURY
Day Due: 1
I66 Outstanding
Auto Stmtns: 15/02/02
Tele Call Request:13-Feb-01
Dialler - No contact

Instruction: ----- Confirm(Y/YY/P/N/Q) --
Other Screens (F6,F7,F8,F9,F10,F18,F19,X1,X2,X3,X4,X5,X6) RETURN = More Instructs
```

## Area 4 - F7 Payments/Write Off History

This screen gives a full history of all payments received and any amounts written off. Please note that if your payment code is highlighted in inverse video this is a reversal entry e.g. bounced cheque or amount written on etc.

SmartTerm Essential - [Tiga1]

File Edit View Tools Properties Connection Window Help

LDS: 5996/000610 Mode: Coll

T/n: New: 01-Mar-89 Coll: 26

OD:672.51 Pd:0.00 WO:0.01 Ex:120.00 In:100.00 Bal: 892.50

----- Payments -----			----- Payments -----		
Code	Date	Amount	Code	Date	Amount
WO	12-Feb-02	0.01	Co	08-Oct-96	628.50
WO	12-Feb-02	0.00	Co	08-Oct-96	250.00
WO	20-Sep-01	-892.51	Co	08-Oct-96	169.50
WO	01-Aug-01	892.51	Co	08-Oct-96	75.50
WO	06-Mar-00	-100.00	Co	08-Oct-96	628.50
WO	06-Mar-00	100.00	Co	08-Oct-96	250.00
Ch	29-Apr-98	0.00	Co	08-Oct-96	169.50
WO	31-Mar-98	-780.51	Co	08-Oct-96	75.50
WO	20-Mar-98	580.51	WO	20-May-96	100.00
Gi	01-Nov-97	1.00	WO	23-Nov-95	-772.51
Gi	01-Nov-97	1.00	WO	23-Nov-95	772.51
BG	01-Nov-97	1.00	WO	27-May-94	-683.00
BG	01-Nov-97	1.00	WO	27-May-94	683.00
WO	10-Jun-97	100.00	WO	29-Mar-94	-683.00
Co	09-Oct-96	2247.00	WO	29-Mar-94	683.00

Date of Birth : 13-Jun-1980

Status: Paying after Letter

Adds: Prv Emp Bk Gu Sol Svc 20

9ocs Available Corresp. File

Plan: 2 50.00 1M 26-Feb-02

PIC No:4909180 Date: 11-May0

Last W/O Code:0

On Hold Until 16-Feb-02

See Archives: 5996/000717

Frn Court:186 DEWSBURY

Day Due: 1

I66 Outstanding

Auto Stmnts: 15/02/02

Tele Call Request:13-Feb-01

Dialler - No contact

Instruction: ----- Confirm(Y/YY/P/N/Q) --

Other Screens (F6, F7, F8, F9, F10, F17, F19, X1, X2, X3, X4, X5, X6)

## Area 4 - F8 Expenses History

This screen will list all the expenses a particular account has had, together with the date it incurred and the amount of the expense.

SmartTerm Essential - [Tlgall]

File Edit View Tools Properties Connection Window Help

Mode: Coll  
 T/n: 087  
 00:672.51 Pd:0.00 W0:0.01 Ex:120.00 In:100.00 Bal: 892.50

----- Expenses -----

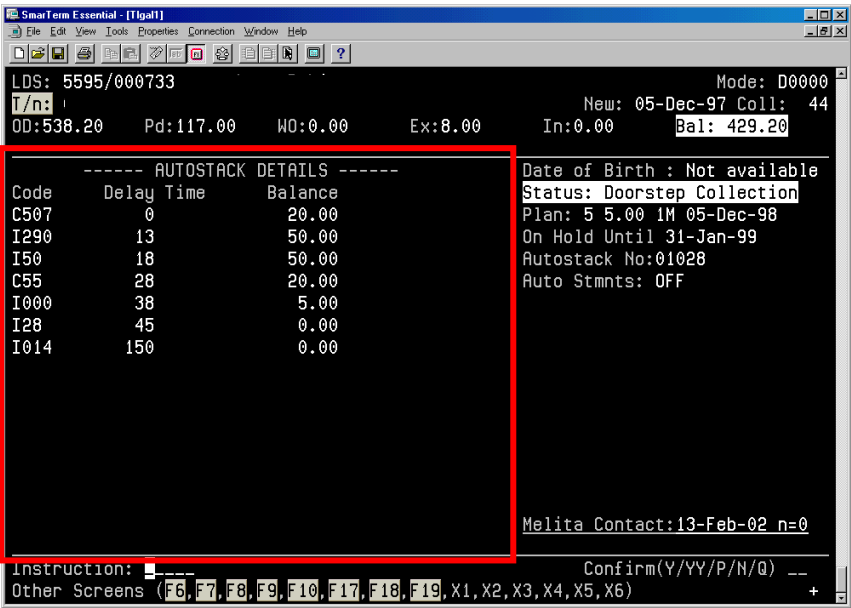
Code	Date	Amount	Code	Date	Amount
27	06-Jun-00	2.25	16	19-Jan-98	8.00
15	06-Jun-00	40.00	16	19-Jan-98	8.00
27	23-May-00	2.25	10	17-Oct-97	25.00
15	23-May-00	40.00	10	17-Oct-97	25.00
24	11-Nov-99	70.00	16	01-Sep-97	8.00
13	11-Nov-99	65.00	16	01-Sep-97	0.00
9	29-Apr-98	15.00	16	01-Sep-97	8.00
16	20-Mar-98	8.00	16	01-Sep-97	0.00
16	20-Mar-98	0.00	16	01-Sep-97	8.00
16	20-Mar-98	8.00	16	01-Sep-97	15.00
16	20-Mar-98	0.00	16	01-Sep-97	8.00
16	19-Jan-98	8.00	16	01-Sep-97	15.00
16	19-Jan-98	8.00	16	04-Jul-97	8.00
16	19-Jan-98	8.00	16	04-Jul-97	8.00
16	19-Jan-98	8.00	16	04-Jul-97	8.00

Date of Birth : 13-Jun-1980  
 Status: Paying after Letter  
 Adds: Prv Emp BK GU Sol Svc 2D  
 9ocs Available Corresp. File  
 Plan: 2 50.00 1M 26-Feb-02  
 PIC No:4909180 Date: 11-May0  
 Last W/O Code:0  
 On Hold Until 16-Feb-02  
 Ssn Archives: 5996/000717  
 Frn Court:186 DEWSB004  
 Day Due: 1  
 I66 Outstanding  
 Auto Stmnts: 15/02/02

Tele Call Request:13-Feb-01  
 Dialler - No contact

Instruction: ----- Confirm(Y/YV/P/N/Q) --  
 Other Screens (F6,F7,F8,F9,F10,F17,F18,X1,X2,X3,X4,X5,X6) RETURN = More Expenses

# Area 4 - F13 Autostack

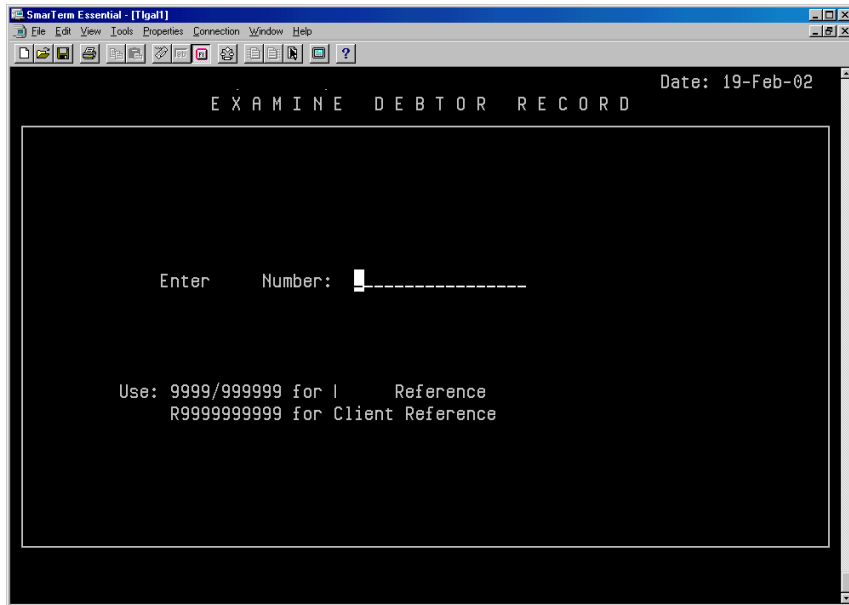


All records have a particular autostack. An autostack is a pre-determined collection route which the computer system automatically follows whilst the debtor record is in Auto Mode.

## Examining A Debtor Record

Sometimes you will come across a debtor record that you are unable to access because another collector is in the account. Obviously this is so two people cannot update an account at the same time. What you can do is choose option 3 from the main menu and view the account but not update it.

At the prompt either the reference number can be entered e.g. 5996/610, or alternatively you can type the client's reference number with the prefix 'R' e.g. R12345678.



Please note that when examining an account you can not actually input any instructions. All the system will allow you to do is view the information.

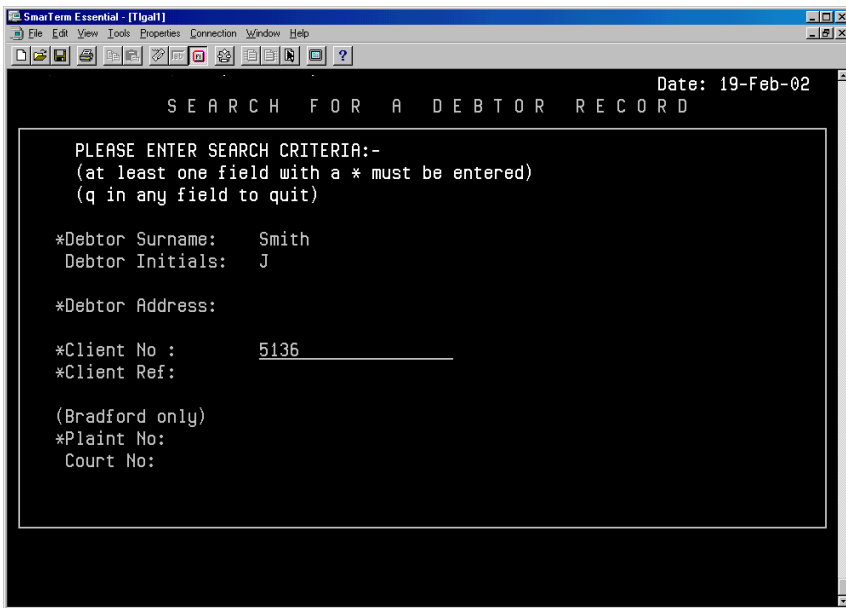
Please note that this option is most useful when trying to access a debtor record in review but the following message appears:-

“Required Record in Debtor File Busy. Will Retry in 2 seconds”.

Option 3 will allow you to look at the debtor record regardless of whether someone else is in the account.

## Searching For A Debtor Record

A debtor may telephone the office without a reference number or a client may call and the reference that they have quoted will not bring up any account. You can use the search facility to locate the account. On the main menu prompt type 4 and press return. The following screen will then appear



SmartTerm Essential - [11001]

File Edit View Tools Properties Connection Window Help

Date: 19-Feb-02

SEARCH FOR A DEBTOR RECORD

PLEASE ENTER SEARCH CRITERIA:-  
(at least one field with a \* must be entered)  
(q in any field to quit)

\*Debtor Surname: Smith  
Debtor Initials: J

\*Debtor Address:

\*Client No : 5136  
\*Client Ref:

(Bradford only)  
\*Plaint No:  
Court No:

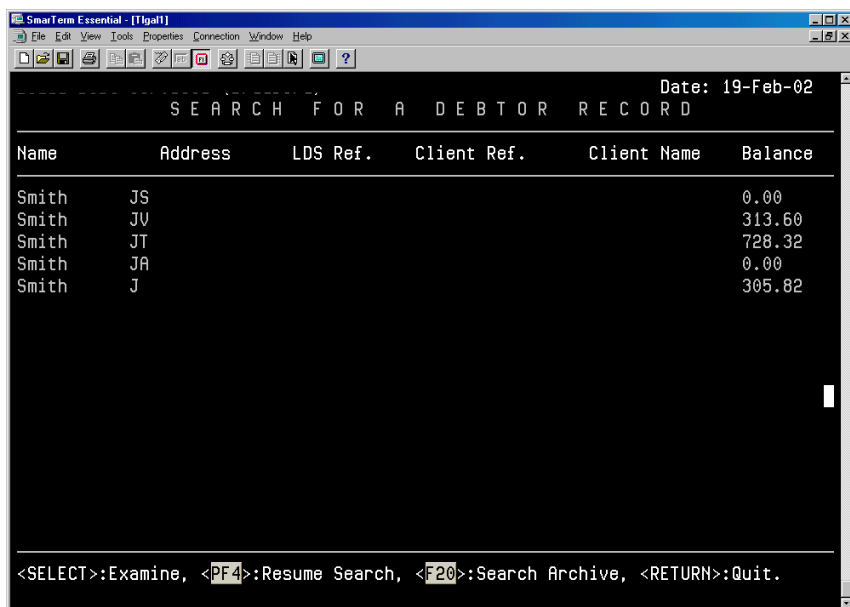
You can use any combination of the following to locate an account:-

- Debtor's surname
- Debtor's initial
- First line of the Debtor's address.
- Client number.
- Client reference number.

The system will then bring up a list of all accounts which match the criteria you have entered.

If you see the account you need whilst the system is listing them you can press the return key to stop the search, then use the arrow key to choose which account you require and press "END" to view the account. If it is the account you need simply write down the reference number then enter Q to exit out of the account and Q to exit to the main menu.

Type 5, to review a debtor record, then 1 for normal reviewing. You may then update the account where necessary.

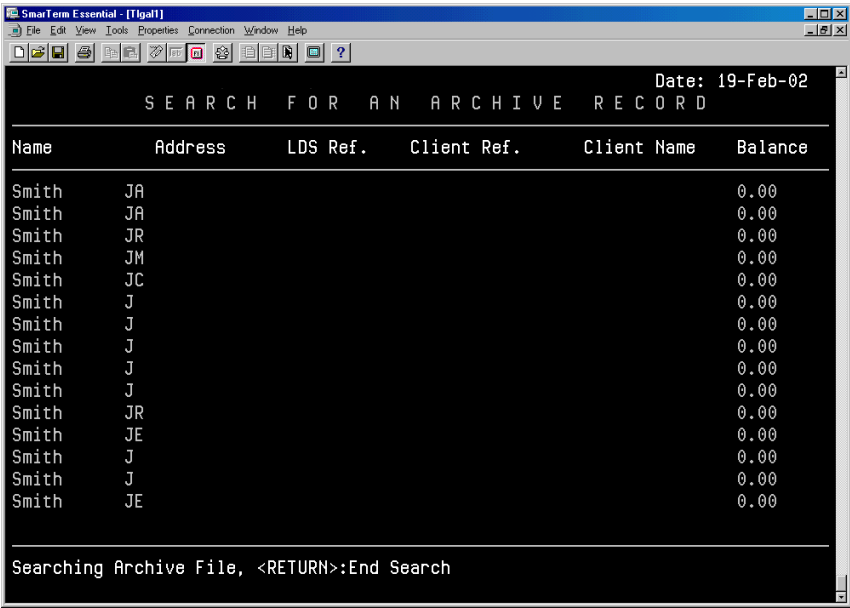


The screenshot shows a terminal window titled "SmartTerm Essential - [11gall]". The window has a menu bar with "File", "Edit", "View", "Tools", "Properties", "Connection", "Window", and "Help". Below the menu bar is a toolbar with various icons. The main display area shows the text "Date: 19-Feb-02" in the top right corner. The title "SEARCH FOR A DEBTOR RECORD" is centered at the top of the data area. Below this is a table with the following columns: "Name", "Address", "LDS Ref.", "Client Ref.", "Client Name", and "Balance". The table contains five rows of data, all with "Smith" as the name. The addresses are "JS", "JV", "JT", "JA", and "J". The "Balance" column shows values of "0.00", "313.60", "728.32", "0.00", and "305.82" respectively. At the bottom of the window, there is a prompt line: "<SELECT>:Examine, <PF4>:Resume Search, <F20>:Search Archive, <RETURN>:Quit."

Name	Address	LDS Ref.	Client Ref.	Client Name	Balance
Smith	JS				0.00
Smith	JV				313.60
Smith	JT				728.32
Smith	JA				0.00
Smith	J				305.82

<SELECT>:Examine, <PF4>:Resume Search, <F20>:Search Archive, <RETURN>:Quit.

To continue your search for an account on the ARCHIVE system, simply press Alt + F10 together on your keyboard or click on the “F20” written on the screen. This will then list any accounts which are in the archive system.



SmartTerm Essential - [Tlgall]

File Edit View Tools Properties Connection Window Help

Date: 19-Feb-02

SEARCH FOR AN ARCHIVE RECORD

Name	Address	LDS Ref.	Client Ref.	Client Name	Balance
Smith	JA				0.00
Smith	JA				0.00
Smith	JR				0.00
Smith	JM				0.00
Smith	JC				0.00
Smith	J				0.00
Smith	J				0.00
Smith	J				0.00
Smith	J				0.00
Smith	JR				0.00
Smith	JE				0.00
Smith	J				0.00
Smith	J				0.00
Smith	JE				0.00

Searching Archive File, <RETURN>:End Search

We wish you every success in your new career as a COLLECTOR.

Remember it is up to YOU to familiarise yourself with the Debt System. Any time you come across difficulties, please SPEAK to your supervisor/manager.

## Telephone Training Manual

**SMART DEBT RECOVERY**  
**DEBT**  
**COLLECTION**  
**BY TELEPHONE**

Training Manual for Collectors

# INTRODUCTION

This manual is to assist **COLLECTORS** in maximising collection of our clients' debt. This Manual is not for training purposes only. Do not allow yourself to develop poor collection techniques use this Manual as a **CONSTANT AND REGULAR REFERENCE**.

Collecting debt requires expertise. It is the aim of Smart Debt Recovery to have a team of excellent collectors. To achieve this on-going training is required. This manual is your guide to good collection methods. It will be updated and added to as required.

Communication by **TELEPHONE** is next only in benefit to face-to-face contact and therefore plays a major part in our collection techniques. It is the fastest, least expensive form of debt collection and the company's success is dependant upon skilled telephone collectors **MAXIMISING EVERY COLLECTIONS OPPORTUNITY**.

**OUTBOUND TELEPHONE CALLS** often result in our first contact with the debtor. The initial contact with the debtor is **THE MOST** important contact there is likely to be throughout collection of the debt. If an outbound call is not handled properly and expertly then the call will do more damage than no contact at all. **ALL COLLECTORS MUST BE FAMILIAR WITH OUTBOUND TELEPHONE CALLING TECHNIQUES**.

**THE AIM IS TO OBTAIN PAYMENT IN FULL. ALL CALLS SHOULD BE CONVERTED INTO A PROMISE OF PAYMENT**

**INBOUND TELEPHONE CALLS** are also important. It may be that the debtor telephones us before we telephone the debtor. Where an incoming call is the first contact with the debtor then the call is again extremely important. As the call is incoming you do at least know the debtor wants to talk which is an advantage when conducting a call. Whatever the debtor has to say must wherever possible be converted into a **PROMISE OF PAYMENT. AIM FOR PAYMENT IN FULL**.

Our custom designed computerised debt collection system provides the means for monitoring accounts, recording payments and notes. This system is very versatile, flexible and **USER FRIENDLY**. All collectors should be familiar with the system and use it to assist them to obtain the best results.

## DO:

- ENDEAVOUR TO OBTAIN PAYMENT IN FULL (by debit card)
- ACTIVELY PROMOTE PAYMENT BY DEBIT CARD
- SEEK A LARGE INITIAL PAYMENT, IF PAYMENT IN FULL IS NOT POSSIBLE



- ALWAYS SOUND ENTHUSIASTIC AND INTERESTED IN WHAT THE DEBTOR HAS TO SAY - MAKE THE DEBTOR THINK YOU HAVE A PERSONAL INTEREST
- BE CONCISE
- BE ASSERTIVE
- ALWAYS BE REASONABLE, BUT FIRM
- ALWAYS REMAIN IN CONTROL OF THE CONVERSATION
- ALWAYS TERMINATE THE CALL IN THE CORRECT MANNER

## DON'T:

- TAKE ANYTHING THE DEBTOR SAYS PERSONALLY
- REPRESENT YOURSELF AS ANYBODY OTHER THAN AN EMPLOYEE OF SMART DEBT RECOVERY
- DISCUSS THE DEBT WITH ANYONE OTHER THAN THE DEBTOR
- CALL THE DEBTOR BEFORE 8.30 A.M. OR AFTER 9 P.M.
- BE DISTRACTED BY COLLEAGUES WHEN MAKING A CALL
- ASK THE DEBTOR "HOW MUCH CAN YOU PAY"
- USE THE DEBTOR'S FIRST NAME EXCEPT WHEN ESTABLISHING IDENTITY
- DOMINATE THE CONVERSATION
- ASK THE DEBTOR IF THEY HAVE RECEIVED OUR LETTER
- ASK TO SPEAK TO FOR EXAMPLE MR G SMITH
- ALLOW THE DEBTOR AN OPPORTUNITY TO SAY NO
- GIVE THE DEBTOR AN ESCAPE ROUTE

# START POINTS

## BE PREPARED - BE ALERT

You must sound professional and project a positive and enthusiastic approach to the call. If you sound tired or bored or disinterested you will not get the best results.

## DO NOT ALLOW THE DEBTOR TO UPSET YOU

Do not allow the debtor to provoke you. You must never allow yourself to be drawn into an argument or insult the debtor even if you are being insulted. You need to be talking about the debt if you are to obtain payment.

## STAY IN CONTROL OF THE CONVERSATION

Be confident, concise and perceptive. Keep your message simple and brief but put over the urgency of the matter. Be interested in what the debtor has to say, this will persuade the debtor you are on his side.

## BE FIRM

You must endeavour to obtain payment in full.

***BUT...***

## BE REASONABLE

You must insist on the best possible repayment.

## GET THE CORRECT PERSON

**IT IS IMPORTANT TO KNOW YOU ARE SPEAKING TO THE DEBTOR.** It will be evident from the debtor record whether the debtor is male or female.

So for example - if your debtor is female and if you have the **FORENAME - USE IT** e.g. SUSAN. If the contact says YES then say Susan Smith and await confirmation. If you do not have a forename you should say, "Mrs Smith?" (questioningly) if the contact says YES then say Mrs S Smith (using the initial you have in the debtor record) to establish you are speaking to the debtor. Remember **IF YOU HAVE A FORENAME - USE IT** as this helps ensure you are speaking to the correct person.

**IF THE DEBTOR IS NOT THERE ASK if STILL AT WORK.** If the response is Yes ask for **WORKS TELEPHONE NUMBER** and if that is not available ask the name of the company so you can check for a telephone number. If you are asked why you want to know this simply say, so you can try and find a number to ring. **THEN ASK FOR A MOBILE NUMBER.** Then, say to whoever you are speaking to **JUST IN CASE I CANNOT GET HOLD OF THEM can I leave a MESSAGE?**

## REMEMBER !

**IT IS IMPORTANT YOU KNOW YOU ARE SPEAKING TO THE DEBTOR BEFORE YOU DISCUSS THE DEBT. CONFIRM AS MUCH INFORMATION AS YOU CAN AND ALWAYS CONFIRM FORENAME IF YOU HAVE IT ON RECORD**



**ALWAYS REMEMBER**

**YOUR ULTIMATE GOAL**

**PAYMENT IN FULL**

**ON FIRST CONTACT**

**WITH THE DEBTOR**



# LEAVING A MESSAGE

## Leaving A Message With The Person You Are Speaking With When The Debtor Is Not Available

Once you have established that the debtor is not available, you need to obtain as much information about the debtor as possible, for instance:

**Collector:** "Can I speak to Neil/Mr Smith please"

**Answer:** "No he's not here right now"

**Collector:** "What time does he finish work?"

If the answer to this is positive, you should then ask for his works number, and attempt to contact him at work. If the works number is not forthcoming, see below.

If you are informed that the debtor does not work then you should say:

"What time is he due home,(wait for response) can you ask him to call me when he gets in. My telephone number is 0870 (your number), please ask him to call me as soon as possible, it's very important that I speak to him"

If you are asked who you are or where you are calling from, you should say:

"Its (give your name – Miss Smith or Jane Smith – from Smart Debt Recovery"

If you are asked what it is in connection with then simply say:

"I'm sorry it's personal".

If you are pressed say:

"its regarding a business matter".

You must close the call politely and reemphasis the importance of the debtor (don't use the word debtor) calling you back.

## LEAVING A MESSAGE ON AN ANSWERING MACHINE

When you encounter an answering machine, you should leave the following message:

"Would Mr Smith please telephone (give your name) on 0870 (and your number), it is very important that that you return my call as soon as possible, thank you".

## LEAVING A MESSAGE AT A PLACE OF EMPLOYMENT

Before leaving a message for the debtor to call you back, you must obtain as much information from the person you are speaking to I.E.

Establish why the debtor isn't at work, is he on holiday or off sick, you need to use a casual approach here, by doing this you are more likely to obtain far more information.

Does the debtor work shifts, does he work full time, is he due back today and if yes what time, is he expected in tomorrow etc.

Once you have obtained as much information as possible, you now need to leave a message for the debtor to call you back.

Dependant on the conversation you are having depends on how and what you say when leaving your message.

If you are speaking to a friendly person who has given you all the information you have asked for, you can say:

"Could I leave my telephone number for Neil/Mr Smith to call me back, I really need to speak to him, so if you could ask him to call back me as soon possible I would be really grateful".

Obviously you will not always encounter friendly people, in these instances you will have to use a different approach, you need to sound professional and say "Would you please ask Mr Smith to return my call, here's my telephone number, it is very important that I speak to Mr Smith as soon as possible".

If you are asked where you are calling from or what is it regarding, you should say:

"It's a personal matter".

If you are asked again you should say

"Smart Debt Recovery".

# METHODS OF PAYMENT

Payment options are:-

## PREFERRED OPTION

**Debit Card** – This is the preferred payment option, you should attempt collection by debit card at **every opportunity**. You can also obtain from the debtor authorisation to take repeat instalment payments using this method.

**Credit Card** – Third Party Collections teams should only use this method for large payments, payments in full and full and final settlements **unless** dealing with a debt which has been purchased by TLG, as there is a charge associated with taking payments by credit card. Where you have a doubt as to whether a payment should be taken – **ask your supervisor**.

For those collectors working in Group Collections, or collecting Passion Finance debt or other purchased debt, payments of any size can be taken as the charge is passed on to the debtor. (this should be explained to the debtor).

**Giro (Bank)** - Payment is made by the debtor through a bank, using our pre-printed giro slips. Payment takes four working days to arrive on the debtor's account. **Providing payment is made either through their own bank, or a Nat West Bank there is no charge to the debtor.**

**Giro (Post Office)** Payment is made by the debtor at a Post Office, using our pre-printed giro slips. **There is a charge to the debtor currently of over £1.**

**Cheque** - Always get the debtor to write the reference number on the back of his cheque and ensure the debtor is told to send the payment immediately.

## EFFICIENT OPTION

**Post-dated cheques** - Always get the debtor to write the reference number on the back of his cheque and ensure the debtor is told to send the payment immediately.

**Postal Orders** - Postal Orders are the equivalent of cash **but the debtor does have to pay the post office for them.**

## EFFICIENT OPTION

**Standing Orders** – Authorise payment to us out of the debtor's bank account.

**Telephone/Internet banking** – Payments arranged by the debtor through the internet or by telephone with their bank. **The debtor must ensure that they instruct their bank to quote our reference number when instructing the transfer.**

**BACS transfer** – a transfer from the debtor's bank account to ours. The debtor must quote the reference number on the Transfer Slip and inform their bank that they must ensure they quote our reference number.

**Cash (through the post)** – not an acceptable payment method but one that will nevertheless be used by debtors from time to time. If a debtor suggest paying by cash tell them to go to a bank or Post Office with one of our giro slips.

You will see that Debit Card payment is the preferred payment method. This is simply because the payment is immediately authorised and credited to the debtor record. Only very occasionally will a debit card payment be recalled. Efficient options are those which allow instalment arrangements to be made with little intervention by you the collector. Cheques always run the risk of not being met by the bank but post dated cheques are good because if the first cheque is met then there is a strong likelihood that subsequent cheques will be met and you will not find yourself chasing your debtor each month for the next instalment payment. Standing Order arrangements are good as although there is some delay setting these up once set up it is likely that payments will be made regularly each month. Giro payments, telephone, internet banking and BACS transfer payment may take up to four days to reach this office and payments which come through the post may take longer. There is also of course, unlike with debit card payments, the possibility that the debtor will not keep to their promise of payment and this not only means the cash does not come in but that you have to chase the debtor.



# OUTGOING COLD CALLS

## Always try and achieve PAYMENT IN FULL (PIF)

"Hello my name is (state your name). I am calling from Smart Debt Recovery regarding your outstanding debt with (client name). You will have received our final demand (or whatever letter it is your are referring to – check your debtor record) which confirms your balance is £(?????). I am calling you today/tonight Mr/Mrs debtor to confirm payment in full has been sent".

## THEN PAUSE

The debtor at this point will confirm if he/she has or has not sent payment. Depending on the answer refer to:

### Debtor excuses

### Disputes

### Debtor bankrupt/IVA

### Unable to PIF section (see incoming cold calls section)

#### REMEMBER

**You must always** advise the debtor that non payment could result in extra fees and costs being added to their balance should the account not be paid.

The cost will vary dependant upon the balance of the account and are as follows;

Balance from	To	Total	Fees	Costs
£0.00	£25.00	£23.00	£23.00	£0.00
£25.01	£300.00	£73.00	£23.00	£50.00
£300.01	£500.00	£93.00	£43.00	£50.00
£501.01	£1000.00	£143.00	£73.00	£70.00
£1000.01	£5000.00	£193.00	£113.00	£80.00
£5000.01	£15000.00	£343.00	£243.00	£100.00
£15000.01	£50000.00	£493.00	£393.00	£100.00

# INCOMING COLD CALLS

## Always try and achieve PAYMENT IN FULL (PIF)

"Good morning/afternoon (collectors name) speaking how may I help you"?

"Can I take your reference number please"?

"Can you confirm your name address and telephone number"?

If the debtor questions why we need this you must assure the debtor that we require this information to ensure that we are speaking to the correct person. Mention the Data Protection Act if necessary. Once this has been confirmed continue to say....

"Mr/Mrs debtor how can I help"?

If the debtor indicates they want to make a payment say:

"Mr/Mrs debtor , I can take you payment by Debit Card now. What is your debit card number. "

If debtor claims he/she does not have a debit card then arrange for payment to be made using one of the available payment methods. Remember to start with the preferred and/or most efficient options. You must stress that payment is required immediately. Always remind the Debtor to quote the Reference number on the back of cheques and postal orders.

## DEBTOR UNABLE TO PIF

If the debtor claims they are unable to PIF you need to negotiate an instalment arrangement.

"Mr/Mrs debtor how long will it take for you to raise PIF?".

If debtor states can only pay by instalments tell debtor that we need to take his/her income & expenditure details to prove to our client that he/she is unable to PIF.

Complete the questionnaire.

Once the questionnaire has been completed you need to take all details into consideration, you must then negotiate with the debtor. **Remember that the debtor will always offer you the least amount he/she can afford to pay.**

"Mr/Mrs debtor the minimum instalment we can accept to prevent any further/legal action is £(your chosen instalment)."

(you will determine this amount having taken into account details of income and expenditure and existing commitments)

If debtor claims that he/she can't afford the amount you will discover during your negotiation what the debtor is saying they can afford. Tell the debtor you cannot accept this offer without speaking with a Supervisor, as the amount you asked for is the minimum you are allowed to accept.

Put the debtor on hold (the debtor will think you are speaking to a Supervisor) and work out what you will accept as a compromise:-

**E.G.**

If debtor offers £30.00 per month, & you asked for £50.00 tell the debtor the supervisor has agreed to accept £40.00 for a minimum period of 6 months after which time the arrangement will be reviewed. .

Once a payment arrangement has been agreed, arrange for payment to be made by debit card. If the debtor cannot pay by debit card refer to Payment Methods and adopt the best method possible.

**Inform debtor that if they default on payment you will have no alternative but to proceed with further/legal action.**

Make sure that before you close the call, you **REITERATE** to the debtor how they have agreed to repay the debt . If they are making payment by post make sure they know our address and emphasise that payment must be made by first class post. Tell the debtor that you will **PERSONALLY** look out for the payment arriving in the office and remind the debtor that if payment is not forthcoming as agreed further/legal action will be taken.

# CONTACT CARDS – COLD CALLS

“Good morning/afternoon (collectors name) speaking how may I help you”?

The Debtor will say that they have a Card and ask what it is about.

**SAY:**

“Can I take your reference number please, which is under the address on the reverse of the card”?

The Debtor might say “I want to know what it’s about first”

**ANSWER:**

“If you give me the reference number I can tell you”

Once you have identified the account in question ask the Debtor:

“Can you confirm your name, address and telephone number”?

If the debtor questions why we need this you must explain that we require this information to ensure that we are speaking to the correct person. Mention the Data Protection act if necessary. Once this has been confirmed continue to say....

“Is that Susan Smith”

If the debtor confirms it is say:

“ Mr/Mrs debtor you are calling Smart Debt Recovery with regards to your outstanding debt to (client name). You will have received our Final Demand which was sent on (check screen) confirming the balance is £(balance). The card was sent as we have not received payment.”

## THEN PAUSE

The debtor will then tell you why he/she hasn’t paid - then deal with this conversation as appropriate and in accordance with the guidelines in this manual.

This call will probably need handling much like an outgoing cold call even though the debtor has called in they probably did not know what it was about. So having established you are speaking to the debtor deal with this as if a cold call.

# CLOSING A CALL

**The close of the call is as important as the rest of the call.** If the debtor thinks you have a personal interest in his/her debt, and are going to put yourself out by holding his/her account for a few days extra, he/she is more likely to send payment than if he/she thinks you're not interested.

## REMEMBER !

**YOU MUST ALWAYS REITERATE TO THE DEBTOR WHEN, WHERE AND HOW PAYMENT SHOULD BE MADE. ADVISE THE DEBTOR THAT IF PAYMENT IS NOT RECEIVED THEN YOU WILL HAVE NO ALTERNATIVE OTHER THAN TO PROCEED WITH FURTHER/LEGAL ACTION AGAINST THEM.**

# DEBTOR EXCUSES

You will see below that you are instructed to **PAUSE** before you proceed further through this manual you need to understand the purpose of using pauses.

A good Collector will make clear statements to a debtor. They will then pause to allow the debtor to respond. A good Collector remains in control of their telephone conversations, learning how to use the PAUSE technique enables them to achieve this. The pause should come before the debtor has tried to say anything. The pause is used to control when the debtor speaks to you. A pause in the right place prompts the debtor to speak when you want them to speak. Having paused allow the debtor to speak. It is important that the debtor thinks you are listening to what they have to say. You should be listening as if you do not you are hardly likely to determine how you are best going to get the debt paid.

## MOST COMMON DEBTOR EXCUSES:

### DEBTOR CLAIMS THAT HE HAS OTHER DEBTS TO PAY

"Mr/Mrs Debtor - I appreciate that you may have other debts to settle but this does not alter the fact that this debt **NEEDS** to be repaid immediately".

"We have to take Court Action if we do not receive payment. Do you know what this means? The amount you are going to have to pay will significantly increase because Court fees and costs will be added by the Court to the debt owed by you. Unless payment is made in full, a COUNTY COURT JUDGMENT will be registered against you. This could affect your credit rating in the future. Surely you don't want this to happen?"

**THEN PAUSE**

### DEBTOR NEEDS MORE TIME TO PAY

"I really do not think that (Client Name) will agree to that Mr/Mrs Debtor. This debt has been outstanding for quite some time now. I'm sure that if you can get a large part of the balance to us we will be able to persuade our Client to allow you to repay the remainder by instalments. How much can you raise?"

**THEN PAUSE**

## DEBTOR CLAIMS DEBT ALREADY REPAID

"Your payment hasn't been credited to our records. When did you make your payment Mr/Mrs Debtor, and where was it sent?"  
(Ask the debtor for appropriate proof of payment).

**THEN PAUSE**

## DEBTOR CLAIMS DEBT MANAGEMENT COMPANY DEALING.

"Mr/Mrs Debtor – If that's the case why haven't they contacted us? This matter is being considered for legal action and we require payment immediately."

**THEN PAUSE**

If the debtor says the debt management company is dealing again say:

"I can't understand why you have chosen to use a Debt Management Company and pay fees to them which could be used to pay off your debts. This could cost you a lot more in the long run. Did you realise that?"

**THEN PAUSE**

## DEBTOR CLAIMS SOLICITOR CAB/MONEY ADVICE DEALING

"Mr/Mrs Debtor – We haven't heard from them. It would be helpful if we could discuss this matter now".

## IF THE DEBTOR REFUSES TO DISCUSS

"I will need to take some details, the name, address, telephone number and the name of the person dealing or their reference to enable me to contact them".

## IF THE DEBTOR REFUSES TO SUPPLY THE REQUIRED INFORMATION:-

"Mr/Mrs Debtor, just because you have told us that ..... is dealing with this matter does not prevent our client from taking legal action for recovery. If you are not prepared to give us the information we require or make an arrangement to repay this debt we will have to proceed further".

**THEN PAUSE**

## DEBTOR SAYS "TAKE LEGAL ACTION....I DON'T CARE"

"Why do you want Legal Action for recovery to be taken Mr/Mrs Debtor? Don't you think it would be better if we discussed this? I'm sure we can work together to find a better way of dealing with this matter."

Remind the debtor that additional costs may be payable by him/her if the matter proceeds to court.

**THEN PAUSE**

## DEBTOR SAYS NO ONE CAME TO COLLECT

"Mr/Mrs Debtor, I can't understand why that would be but we are now responsible for collection and you will have to make payment to this office."

**THEN PAUSE**

## DEBTOR SAYS "NOT MY DEBT!"

**A Debtor may say this:-**

**a. If the debt relates to a joint account** and the debtor either doesn't know about the debt or believes the joint account holder is responsible

"Mr/Mrs Debtor, as this is a joint account you are both jointly and severally liable for repayment."

## THEN PAUSE

**b. If it is a catalogue account and they have been an agent.**

"Mr/Mrs Debtor, I will need to take the name and address of the customer/s you claim owes this money."

There may be more than one customer so you will need to find out exactly who owes what and also establish if the 'debtor' owes some part of the total debt.

## THEN PAUSE

**c. If the debtor is a guarantor**

"Mr/Mrs Debtor, you were the guarantor for (state name of person) and as the debt has not been paid you are responsible"

## THEN PAUSE

THE RIGHT QUESTION SHOULD PROVIDE THE RIGHT RESPONSE

## REMEMBER !

USING PAUSES ENABLES YOU TO KEEP CONTROL OF THE CONVERSATION AND LEAD TO A SUCCESSFUL OUTCOME. IT IS MOST IMPORTANT THAT YOU LISTEN TO THE DEBTOR AND DO NOT TALK OVER THEM.

## "DON'T BOTHER PHONING ME AGAIN"

Your aim is to get the debtor to talk to us, so you should firstly say:

"Mr/Mrs Debtor, we have to discuss this, its really important, avoiding the situation will not make the debt go away."

## THEN PAUSE

If the debtor is still unwilling to talk FIND OUT WHY

**IF YOU CAN HANDLE THIS DEBTOR WELL, YOU WILL RETRIEVE THE SITUATION AND CAN THEN CONTINUE TO CONDUCT THE CONVERSATION AND OBTAIN A SATISFACTORY OUTCOME. SELL THE BENEFITS OF RESOLVING THE MATTER.**

Occasionally, the debtor may say "Call me later"

Your response, in order to speed things up can be:

"Certainly Mr/Mrs Debtor – what time can I call you back? We need to discuss this debt as soon as possible."

The debtor may actually begin to discuss the situation there and then, preventing the need for an additional call. At best, you should come out of a call like this with an alternative phone number, or mobile number (or both!), possibly employment details (or occupation) and some background information as to his/her means – by keeping the debtor on the phone not only might you get the information you need but also an offer of payment.

# DEBTOR QUESTIONNAIRE

## YOU MUST COMPLETE A QUESTIONNAIRE

### OBTAIN ALL THE FACTS

**IF THE DEBTOR CANNOT PAY IN FULL YOU NEED TO OBTAIN AN OFFER TO REPAY THE DEBT BY INSTALMENTS**

**TO DO THIS YOU MUST OBTAIN AS MUCH INFORMATION AS YOU CAN BEFORE MAKING A DECISION.** This not only allows you to decide what a reasonable offer of repayment is but provides you with information which will help you should the debtor not honour the repayment arrangement

**SAY:-**

"Mr/Mrs Debtor our client is insisting that this debt be paid, in full, immediately. If you cannot manage this I will need you to answer some questions. Hopefully I will then be able to persuade our client to accept payment by instalments".

## IF THE DEBTOR REFUSES TO ANSWER YOUR QUESTIONS

**SAY:-**

" If you are asking for more time to pay, I will need to inform my Client of your current circumstances. Without this information they will not allow you an instalment facility."

**COMPLETE THE QUESTIONNAIRE. ENSURE THAT YOU ASK THE QUESTIONS AS THEY ARE PRINTED FOR YOU. YOU SHOULD THEN BE IN A POSITION TO DECIDE HOW MUCH THE DEBTOR CAN PAY.**



# CALLING A DEBTOR AT WORK

You must appreciate that a debtor may not be able to discuss his financial situation whilst he is at work.

Once you are **SURE** you are speaking to the debtor by getting them to confirm their address or date of birth

**Say:-**

"Mr/Mrs Debtor I understand that it may be difficult for you to talk right now but this will only take a short time. I am calling from Smart Debt Recovery regarding your outstanding debt with (client name). This debt must be repaid immediately. Can we discuss this now?"

**IF THE DEBTOR SAYS YES:-**

Continue as appropriate. **BUT ENSURE YOU CONFIRM THE DEBTOR'S HOME ADDRESS, TELEPHONE NUMBER AND/OR MOBILE NUMBER.**

**IF THE DEBTOR SAYS NO:-**

"Mr/Mrs Debtor. It is very important that we discuss this matter, you must call me back today. Our office is open until 5.30 p.m. What time should we expect your call?"

**ENSURE YOU ASK THE DEBTOR TO CONFIRM THEIR HOME ADDRESS, TELEPHONE NUMBER AND/OR MOBILE NUMBER FOR YOUR RECORDS.**

**AND** If the debtor won't agree to ring back then offer to ring them back at a more convenient time.

**IF THE DEBTOR WILL NOT SUPPLY YOU WITH HIS HOME/MOBILE TELEPHONE NUMBER, SAY:**

"If we cannot discuss this now, then we will have no alternative than to proceed with further/legal action for recovery. Is this what you want Mr/Mrs debtor?"

# DEALING WITH IRATE DEBTORS

The debtor will become irate as a result of:-

- Frustration
- Indignation
- Embarrassment
- Desperation
- Simple Bloody-mindedness
- Ploy to avoid issues
- **OR – A badly handled call**

YOU MUST **NEVER LOSE YOUR TEMPER** WITH A DEBTOR AND MUST REMAIN **CALM, COURTEOUS AND IN CONTROL** AT ALL TIMES.

If you listen and take an interest in what the debtor has to say he will think that you really do want to help. Examples:-

"Mr/Mrs Debtor I can hear that you are upset - I would like to try to **HELP** you. Lets try and discuss the matter without you becoming more upset and we can then move forward."

"Mr/Mrs Debtor I do need to discuss this with you. If now isn't a good time I will ring you back at a more convenient time."

## REMEMBER TO PAUSE

### IF THE DEBTOR BECOMES ABUSIVE OR THREATENING

"Mr/Mrs Debtor It is my intention to terminate this call if you are not prepared to speak to me in a reasonable manner."

A simple rule of thumb is the "three strikes and you're out" philosophy – warn the debtor that you may have to terminate the call up to three times and then tell him you are going to do it.

"Mr/Mrs Debtor I have no alternative but to terminate this call – goodbye".

**THEN refer the matter to your Supervisor**

**YOU MUST REMAIN CALM, COURTEOUS AND IN CONTROL AT ALL TIMES.**

**A SUPERVISOR MUST CALL THE DEBTOR BACK WITHIN A SHORT PERIOD OF TIME.**

# SHARED ATTEMPT CALLS

If your call is UNSUCCESSFUL it may be worthwhile to get a colleague to telephone the debtor as a call support.

Your colleague may use a different approach to the call which may produce a favourable result. Sometimes - just having a different person on the telephone may help.

1. If the debtor would not discuss the account with you a colleague may resolve the situation. **REFER THE CALL TO A SUPERVISOR.**
2. If you could not obtain an offer of payment from the debtor, your colleague reinforcing the information may be able to.
3. If you lose/lost control of the conversation a colleague may get the debtor back on the right track.

**Shared attempt calls allow the debtor the opportunity to reflect on the situation.**

**Your colleague could well claim to be calling from the Litigation Department, after receiving instructions to commence Legal Action for recovery.**

***If the debtor is not worth suing - a well timed call may result in an offer of repayment from an otherwise uncollectable debt.***

# DISPUTES

You must find out why the debtor disputes the balance and try to resolve the dispute.

"Mr/Mrs Debtor, please can you explain why you dispute this balance?"

## THEN PAUSE

If the debtor disputes the FULL BALANCE then follow the procedures for the client in question. You **MUST** find out whether the debtor disputes the whole balance, or only a PART OF THE BALANCE. If only PART OF THE BALANCE **ENDEAVOUR TO OBTAIN PAYMENT OF THE UNDISPUTED PART OF THE DEBT**

### SAY:-

"Mr/Mrs Debtor you must pay the amount that you admit you owe immediately. Once I have received this payment I will personally try to resolve the situation with our Client and come back to you as soon as I can. The fact that you have paid the undisputed amount will demonstrate to our client that you genuinely believe you have a valid dispute."

**REMEMBER, IF YOU SAY YOU WILL CALL THE DEBTOR BACK, YOU MUST DO IT!**



# GONE AWAY

If you are advised that the debtor has left the address you should try and establish the debtor's **CURRENT ADDRESS** or failing that **AS MUCH INFORMATION AS POSSIBLE**. Don't forget to ask for contact telephone numbers.

If you have asked for the debtor by their forename and you are told that the debtor does not live at the address sound surprised, speak as though you know the debtor and they have obviously forgotten to give you their new address. - your conversation can sound more casual than if you had asked for Mr, Mrs or Miss.

You must also try in a casual way to establish when the debtor left the address and ask if they have a PHONE NUMBER for the debtor and also if they know where the debtor WORKS – N.B. if the debtor record gives an Employer name then ask “are they still working at.....” if the person you are speaking to says no then ask if they know where they went to work from there. If they say Yes then say something like “Oh, great I'll give them a ring there then.”

If you have asked for Mr, Mrs or Miss then simply say “Can you give me their new address”.

If you are asked why you want to know a new address say to allow you to forward correspondence to them.

Also ask “When exactly did Mr/Mrs Debtor leave this address?”

IF YOU OBTAIN A NEW ADDRESS YOU **MUST ENSURE** the new address is input to the debtor record and make sure you mark your record clearly as to where the new address came from. Don't forget to remove a telephone number once you have established it does not belong to the debtor. REMEMBER to record any new telephone numbers and other information supplied.

At the end of your conversation say to the occupier:-

“Thank you very much for your time. Please can I ask who I'm speaking to?”

If you have not obtained a new address but have a telephone number or a place of work then you must try and locate the debtor using this information or any other information obtained.

If you have been unable to obtain a new address then record whatever information has been obtained. The result of such a call will help you to decide what next action to take.

# DECEASED

IF YOU ARE INFORMED THAT THE DEBTOR HAS DIED YOU MUST DEAL WITH THE CALL CAREFULLY.

## YOU MUST BE SYMPATHETIC.

You should say (in a sympathetic manner):-

"I am very sorry to hear that, when did he/she die."

"Can you tell me who is dealing with their estate."

You will probably be asked who you are and you need to explain you are calling from SMART DEBT RECOVERY with regard to a business matter.....if you have been given details of who is dealing with the estate then you can say you will need to contact them and obtain an address and/or telephone number.

If you are speaking to the husband/wife/partner/parent who is dealing with the estate you need to explain the purpose of the call and ask if the estate has any assets and if yes say you will forward details of the debt. Whatever the response ask for a copy of the death certificate for our client's records.

## REMEMBER !

This is a sensitive area and you need to assess the situation and deal with it appropriately. If the death is very recent then the person you are speaking to may be distraught and you should ensure that you respond properly.

# INSOLVENCY

## BANKRUPTCY (see notes overleaf)

If a debtor is bankrupt or subject to bankruptcy proceedings then he is obliged to give details of the court in which the proceedings took place I.E. COURT NAME AND ACTION NUMBER. If a bankruptcy order has been made then the debtor should be able to provide the name of the TRUSTEE dealing - this will usually be the OFFICIAL RECEIVER.

This information plus any documentation should be forwarded to the client and the account referred for write off.

You should ask the debtor:-

1. "When were you declared bankrupt?"
2. "Please tell me in which Court your bankruptcy was dealt and the number allocated to it."
3. "Please give me the name, address and telephone number of the Official Receiver that dealt with your bankruptcy and the name of the person appointed to deal with the case as Trustee, so that I can contact them."
4. "Please send a copy of the order to me for our records."

IF AT ANY TIME THE DEBTOR REFUSES TO SUPPLY YOU WITH THIS INFORMATION SAY:-

"Mr/Mrs Debtor you are obliged to advise your creditors of this information under the laws that govern bankruptcy. You have to give this information."

## THEN PAUSE

hopefully the information will be given to you.

*If you have been unable to obtain the information then you can check in the DIRECTORY OF OFFICIAL RECEIVERS to locate the official receiver local to the debtor's address. If you can find the right official receiver you can ring his office for confirmation of the bankruptcy.*

# Bankruptcy, Administration Orders & Individual Voluntary Arrangements (IVA)

## Bankruptcy

Bankruptcy is designed to relieve the burden of debts where an individual has become overwhelmed or is not in a position to repay them. The bankruptcy also ensures that a person's assets are distributed fairly to all creditors. A person can be made bankrupt by one or more of their creditors providing the total debts exceed £750.00. A person can also apply for bankruptcy themselves.

### **How it Affects the Debtor.**

Once bankrupt a person must disclose all details of their financial status to the Official Receiver. Any assets must be surrendered, I.E. Cars, certain personal effects such as PC's, Video's etc (all except those subject to Finance Agreements) the Official Receiver will decide what a Debtor may Keep. The debtor must stop using their Bank Account, Credit Cards or similar accounts immediately. The debtor cannot obtain credit of more than £500.00 from any person without first informing the Official Receiver. The debtor must NOT make payments directly to Creditors. Once a Bankruptcy Order is made a record of this will be made publicly available and will be registered with Credit Reference Agencies, marked as "BO", in a similar way that CCJ's are registered. The term of the Bankruptcy lasts 12 months, but can be as few as 6 months. However the restrictions that can be placed on a bankrupt person can last between 2 and 15 years.

### **How it affects our client the Creditor**

We cannot make demands for payment on a Debtor that is Bankrupt. All creditors are bound by a Bankruptcy Order, and the terms set out. We may receive less or no money back because of the high costs involved in Bankruptcy.

### **Will we be Paid and When?**

The Official Receiver or Trustee will tell Creditors (us) how much money will be shared out in the Bankruptcy. We are responsible for making a formal claim, known as a PROOF OF DEBT. If we do not file a Proof of Debt, we will not receive any money. All the costs of the Bankruptcy, I.E. the fees charged by the Official Receiver or Trustee are paid first from any assets available. There are two types of Creditor, Preferential and Non-preferential. Preferential creditors are usually official bodies such as Inland Revenue or HM Customs and Excise and the DSS. Preferential creditors are paid next, any funds remaining are distributed to the remaining non-preferential creditors (us). We, along with most other financial Creditors are usually non-preferential.

# Alternatives to Bankruptcy

It may be more advantageous for the Debtor and Creditors to avoid Bankruptcy and use one of the following alternatives.

## Administration Order

If a Debtor has one or more Court Judgments, the County Court may make an Administration Order. An Administration order is a Court Based procedure where the Debtor will make regular payments into Court and the funds from this will be distributed to the Creditors. A debtor's total debts must not exceed £5000.00, and the debtor should have a regular income with which to make the payments. There is no fee to the Debtor but the Court will take a 10% cut to cover their costs. If the debtor does not pay, the order could be cancelled and the debtor may be subject to the same restrictions as a person who is Bankrupt. A composition Administration Order can also be made, which usually means that the Creditor will only recover a part of the money owed to them. We should always reject proposals for a composition order, as this reduces the money we will recover, and once the order has been discharged we will not be able to pursue the debtor for the remainder.

## Individual Voluntary Arrangement (IVA)

Is a Formal arrangement between a Debtor and their Creditors, to pay all or part of the debts owed to them. The application must be made through Court and will be administered by an Insolvency Practitioner. Any agreement that is reached between the debtor and creditors will be Binding on each of them. In the first instance the debtor will apply for an INTERIM ORDER, which prevents Creditors from presenting, or proceeding with a Bankruptcy petition or taking any other action against a debtor without permission from the Court. A meeting will be held and all Creditors will be invited to either Vote for or against the proposal. Only creditors who have been given notice of the proposal are bound by it. I.E. if we did not receive any documents relating to the IVA then we cannot be bound by it. For an IVA to be successful, 75% of the value of Creditors must vote in favour of the proposal. If accepted, the debtor must make payment into the IVA as proposed, and the funds will be distributed to all the Creditors who are bound by it, whether they voted for or against it. IVA can be for period's between 3 and 5 years.

## Benefits of Administration Order or IVA.

**The costs and Fees are less than those of a Bankruptcy.**

**It gives the debtor more say in how their assets are dealt with and how payments are to be made to creditors.**

**Because the IVA allows the debtor to repay their debt's over a period of up to 5 years, there is more chance that Creditors will recover more money, than in Bankruptcy.**

# FAILED PAYMENT ARRANGEMENT

## DON'T FORGET – MAKE SURE YOU ARE SPEAKING TO THE DEBTOR

Arrangements to pay can fail. It is up to you to do everything within your power to ensure that any missed payment is secured as quickly as possible and, if appropriate, all subsequent payments are made on time. The debt system will draw to your attention missed payments in your review list.

**NEVER ASK THE DEBTOR IF HE/SHE HAS MADE THE PAYMENT – HE/SHE WILL ALWAYS TELL YOU THAT THEY HAVE.**

**MAKE SURE YOU ARE SPEAKING TO THE DEBTOR....**

"Mr/Mrs Debtor? My name is....give your name..... and I am calling from Smart Debt Recovery".

"I am calling you today because we have not received your promised payment and as has been explained to you, there is only ONE way to prevent action being taken for recovery and that is that you honour the arrangement you have made for repayment of the debt".

"I'll take a DEBIT CARD payment now".

If the debtor says they do not have a debit card then:-

"Mr/Mrs Debtor You **MUST** make payment **IMMEDIATELY**".

THEN AGREE HOW PAYMENT WILL BE MADE

*"You have previously agreed to send payment and last time I told you of the possibility of Court action. This will be taken if you don't make THIS payment. You must understand, I will not be able to persuade our client to wait any longer. It is up to you to prevent further action. Surely you don't want this to go any further?"*



# REVIEWING INSTALMENTS

## DON'T FORGET – MAKE SURE YOU ARE SPEAKING TO THE DEBTOR

It may be necessary to review an instalment arrangement.

"Hello - my name is (full name). I am calling from SMART DEBT RECOVERY with regard to your outstanding debt with (Client name). You have been repaying the debt at the rate of £(instalment) per (month/week). The arrangement is now under review. The balance currently outstanding is £..... Are you able to pay this amount in full?"

### IF DEBTOR SAYS NO YOU SHOULD SAY:

"We need to take some details of your income and expenditure to review your current situation and update our records."

If you are unable to negotiate payment of the balance now then you need to find out if the debtor's circumstances have changed.

YOU SHOULD COMPLETE YOUR QUESTIONNAIRE (asking the questions as they are printed for you) TO FIND OUT WHETHER THE DEBTOR'S CIRCUMSTANCES HAVE CHANGED.

**LOOK CAREFULLY AT THE DEBTOR'S CIRCUMSTANCES – HAS ANYTHING CHANGED SINCE LAST TIME? A LOAN REPAYED, OTHER DEBTS CLEARED? INCREASE IN SALARY? INFORMATION YOU OBTAIN WILL ASSIST YOU IN DECIDING WHETHER THE PAYMENTS SHOULD BE INCREASED.**

Whatever the result, you need to try and get the Debtor to increase his/her instalment. So don't forget to sell the benefits of increasing the payment. e.g. Debt repaid quicker, marked as satisfied on credit register when paid.

**WHATEVER THE DEBTOR'S CURRENT METHOD OF PAYMENT TRY AND PERSUADE THE DEBTOR TO REPAY THE REMAINDER OF THE BALANCE BY: DEBIT CARD, STANDING ORDER or POST-DATED CHEQUES, (as appropriate).**



# MOBILE TELEPHONE CONVERSATIONS

## DON'T FORGET – MAKE SURE YOU ARE SPEAKING TO THE DEBTOR

*At the end of 2000, there were 28 million mobile phones in the UK. Almost half the population – this will continue to increase. Mobile telephones are yet another useful aid to collection.*

*In all contacts with the debtor, try to obtain a mobile number (or verify the one you have as some people often change their mobile telephone numbers).*

If you have made contact via Mobile Telephone you must ensure not only that you are speaking to the debtor **BUT VERY IMPORTANTLY** that it is convenient for the Debtor to speak to you. They may not want to discuss their financial situation when you call as they might have someone else with them who they do not want to know about their personal matters.

### **SAY:-**

“Mr/Mrs debtor, I understand that it may be difficult for you to talk right now, but this will only take a short time. I am calling with regard to your account with (give Client Name). Can we talk now?”

### **IF THE DEBTOR SAYS YES:-**

“You are speaking to (your name) from Smart Debt Recovery”

- continue with the call as appropriate.

### **IF THE DEBTOR SAYS NO:-**

“It is very important that we talk. If it is not convenient for you to talk now, what time may I call you back?”

## MAKE THE DEBTOR GIVE YOU A COMMITMENT

# FULL AND FINAL SETTLEMENT

**Sometimes debtors will contact you asking if we will accept a payment in full and final settlement. The reason behind this is usually because the debtor is wanting a mortgage and is unable to get one until the debt is satisfied.**

You should always initially say you require the full outstanding balance. The debtor will then usually tell you that they are looking to pay a reduced sum in full and final settlement.

**You need to look on the F5 screen (Client Screen) to see if the client will allow full and final settlements. If they will then details of limits will be stated. If there is nothing on the screen then we do not have authority to accept anything in full and final settlement without the client's consent.**

You need to find out what the debtor is offering.

If this figure is more than the minimum percentage allowed by the client then you can try and negotiate upwards if you wish or accept the payment.

If you cannot agree a settlement without client's permission, or the figure offered is lower than the client's minimum percentage - then you need to tell the debtor that you have to put their offer forward to your client?

Tell the debtor that you need to know where the money is coming from and ask them why they are offering this settlement. If they want to know why you want to know this explain that you need some information to help you to persuade your client to accept the offer. You should also endeavour to obtain details of other income and expenditure. Once you have the information you need inform the debtor that you will call them back after you have spoken to the client.

If a client confirms the offer is acceptable you must obtain written confirmation, I.E. fax or email.

When you are sure that the amount offered is acceptable, contact the debtor and confirm the offer is acceptable and arrange payment.

***WHEREVER POSSIBLE PAYMENT SHOULD BE BY DEBIT CARD but whatever the method the debtor must understand that there is a deadline (MAKE SURE YOU GIVE THEM ONE) and payment must arrive AT OUR OFFICES before that deadline.***

## System Codes Help Sheet

## System Codes Help Sheet

Instructions
i12 - Place account on hold
i43 - Experian Trace
i45 - Leave message on Intranet
i46 - Inbound Phone call
i71 - Stop auto statements
i72 - Re-Start auto statements
i73 - Re-Cycle Account
i123 - Setup Direct Debit
i125 - Paper DD mandate returned
i126 - Amend Direct Debit
i127 - Cancel Direct Debit
i100 - Payment promise Immediate payment
i300 - Debit Card Payment
i316 - Setup auto card payments

Letters
i051 - Monthly statements
i052 - Reminder statement
c892 - Pre-default notice
c893 - Final Default Notice
c894 - Free text to customer
c895 - Free text to 3rd party
c896 - Receipt & confirm balance
c897 - Accept offer Pay fo S/O
c886 - 3rd Party Accept offer
c887 - 3rd party Arrangement continuing
c899 - Letter with Giro slip
c874 - Dishonoured cheque
c877 - Debit/Credit card due to expire
c885 - send balance to 3rd party
c871 - send giro slips on i9 account
c879 - confirm FFS offer
c500 - Payment Promise

Harold Emory Codes
C463 - Letter to CAB chasing payments
C81 - Send non standard ltr 3rd Party
C465 - to CAB-Hold acct for inc/exp info
C464 - to CAB chase fin statement
C233 - Send balance to 3rd party
C053 - Send slips to 3rd party
C74 - Send receipt to THIRD PARTY

SDR Codes
C355 - Letter to CAB chasing payments
C12 - Send non standard ltr 3rd Party
C467 - to CAB-Hold acct for inc/exp info
C354 - to CAB chase fin statement
C353 - Send balance to 3rd party
C583 - 3rd Party review payment plan
C043 - Send slips to 3rd party
C42 - Send receipt to THIRD PARTY

Melita Instructions
i400 - uplift payment ammount
i410 - Cust refuse with reason
i420 - Cusst refuses no reason
Upl - Uplift screen

Dept	Tel
Enquiry line	0870 771 2244
Enquiry line MB	0800 844 1145
Payment Line	0870 771 4177
Fax No	0870 771 5477
Smart Debt Rec	0870 771 2000
Harold Emory	0870 771 2020

Dept Address
Smart Debt Recovery
PO Box 14000
Huddersfield
West Yorkshire
HD1 3DH

Posibank Address
Posibank
PO Box 662
Pudsey
Leeds
LS19 5AA

Standing Order Details
Griffin-City Bank
Account number 1147 6136
Sort code 55 11 23

Phone Codes
1- Break (15 mins Am/Pm)
2- Lunch
3- After call work
4- Supervisor
5- Comfort Break
6- Buzz & Team Meeting
7- Training
8- Photocopying & Admin
9- Legal phonecalls filing

Email address: [enquiries@smartdebtrec.co.uk](mailto:enquiries@smartdebtrec.co.uk)

Online Payment: [www.smartdebtrec.co.uk/pay](http://www.smartdebtrec.co.uk/pay)

Collectors	
W0	Chloe
W1	Timmy
W2	Leah
W3	Blake
W4	Nathan
W5	Natalie
W6	Aaron
W7	Ghfoor
W8	Zoe
W9	Ellen
X0	Emma
X1	Gabriella
X2	Eva
X3	Imran
X4	Madeleine
X5	Charlotte
X6	Gillian
X7	Sophie
X8	Connor
X9	Gavin
Y0	Logan
Y1	Lydia
Y2	Emily
Y3	Faariah
Y4	Keira
Y5	Mahmood
Y6	Catherine
Y7	Thomas
Y8	Haidar
Y9	Gohar
Z0	Brooke
Z1	Hannah
Z2	Grace
Z3	Isabella
Z4	Jason
Z5	Amelia

Isabella	13329
Amelia	13367
Tina	13369
Craig	13342
Grace	13040

Legal	19095
Pre Legal	19003
FSU	19122
Admin	19120
Charging Orders	19098
IT Help	14420