ASSESSING A CUSTOMER SERVICE MODEL IN THE FINANCIAL SERVICES INDUSTRY: A PHENOMENOLOGICAL STUDY

by

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ABSTRACT

The qualitative, phenomenological study examines the perspective of debt collection professionals at XYZ Financial Services to acquire an in-depth understanding of the Three Cs model, a customer relations model relevant to the financial services industry. Findings presented how the model has supported debt collection efforts, improved customer relations, and provided a positive image for the financial services industry. The process whereby deploying the Three Cs model in an attempt to transform XYZ Financial Services into a culture of value was based on the themes that emerged within four dimensions. *Internal process* involves monitoring and assuring collectors are following state and federal guidelines that govern debt collection. *Human relation* involves the skill-sets needed to be a successful collector and the free flow of information between collectors and departments. *Open system* involves adaptation to external forces, which would include complying with guidelines governing debt collection and adaptation to changing customer characteristics (smart debtor). *Rational goal* involves using the Three Cs to cope with external forces. Findings show the model has been implemented throughout the collection department.

DEDICATION

This study is dedicated to my grandfather, William F. Kellogg, who died many years ago, but passed his own work ethic, passion, and entrepreneurial spirit to his oldest grandson. This study is also dedicated to my grandmother, Katheryn Kellogg and my mother, Marie Elena Kellogg-Hubbell, for their unconditional love and dedication throughout my life.

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CHAPTER 1: INTRODUCTION

The U.S. financial services industry has been placed under scrutiny because of its inability to effectively address violations of debt collection law, specifically of the Fair Debt Collection Practices Act (FDCPA) and the Fair Trade Commission Act (FTCA) (U.S. Federal Trade Commission, 2005). The Three Cs model was created by a financial service organization to assist management and employees in the debt collection process and to help reduce exposure to complaints and lawsuits while collecting debt. The U.S. Fair Trade Commission (2005) reported receiving 345,112 complaints in 2004, representing a 25% increase from the 275, 434 complaints reported in 2003. The number of complaints may rise because many individuals encounter some sort of financial crisis, typically caused by illness, job loss, and poor management of personal income (U.S. Fair Trade Commission, 2007).

The study evaluated the perceptions and opinions of employees who used the Three Cs model at XYZ Financial Services (Creswell, 2002). The title *XYZ Financial* was used throughout the current study to conceal the actual name of the organization under study. According to Benham and Francis (2006), a major assertion pertaining to research ethics is to keep the anonymity of participants.

In the current study, both participants and the financial institution under investigation remained anonymous. Participants were kept anonymous to protect their rights. The identity of the financial institution was kept anonymous because participants may reveal private information, and responses cannot be traced to the organization.

The Three Cs model was created and implemented at XYZ Financial Services to address the problem of violations of debt collection law. The study assessed whether the employees used the Three Cs model effectively and benefited from the adoption of the model. In addition, the study determined the applicability of the model for industry adaptation.

Chapter 1 presents an overview of the legal and personnel issues that have arisen in debt collection and have resulted in customer complaints and large monetary lawsuits. Included in the chapter are discussions on the background of the problem, the purpose and significance of the study, and the nature of the research. Chapter 1 also includes the research questions, the conceptual framework for the study, the operational definitions of relevant terms, and the limitations and delimitations of the study.

Background

During the 2004 calendar year, the U.S. Fair Trade Commission (2005) received over 75,000 customer complaints for third-party collection agencies and in-house collection departments. Complaints and lawsuits cost millions annually and create a negative image for the debt collection industry (U.S. Federal Trade Commission, 2005). *Prima facie* complaints, such as abusive behavior by collectors, normally begin with a violation of the FDCPA (U.S. Federal Trade Commission, 2005).

Congress enacted the FDCPA in 1977 because of abusive, harassing, and coercive tactics used in the business of collecting debt (“Fair Debt Collection,” 1996). The FTCA governs the activities of in-house collectors who collect debts originating where the loans or contracts were established (U.S. Federal Trade Commission, 2005). The FDCPA governs the collection of third-party collectors who collect debts for external companies that grant loans (“Fair Debt Collection,” 1996).

The area of financial services known as sub-prime lending is particularly vulnerable to consumer complaints and lawsuits because sub-prime lenders have clients with questionable credit (“Sub-Prime Lending,” 2004). Sub-prime lending serves a positive function in the financial services industry because it services borrowers who are unable to secure a loan with traditional lenders. Borrowers are usually first-time buyers without a qualified co-signer or with past bankruptcies, current delinquent accounts, automotive repossessions, foreclosures, or a poor Fair Isaac Credit Organization (FICO) score (“Sub-Prime Lending,” 2004).

A model for leadership training that reduces customer complaints and lawsuits can alleviate stress within the financial services industry and restore its positive image. The current study examined the applicability of the Three Cs model to the financial services industry through exploring its effectiveness with employees of XYZ Financial Services. In January 2004, a specific model was implemented at XYZ Financial Services, a full spectrum lender specializing in sub prime lending. The new initiative has been called the Three Cs, which stands for courtesy, competence, and compliance.

XYZ Financial Services adopted the model after several major debt collection lawsuits occurred and negatively affected the industry (U.S. Federal Trade Commission, 2005). The Three Cs model was a modification of Wooden’s (2007) pyramid of success, Rausch and Washbush’s (1998) 3 C model, and Ohmae’s (2006) Strategic Triangle of 3 Cs. The foundational value of the model implemented at XYZ Financial Services has been that all employees use it in every aspect of their work, including hiring, training, internal and external customer relations, supervision or leadership, and quality assurance. Figure 1 illustrates the Three Cs model in detail.

Figure 1. Three Cs model.

From “Three Cs Model,” by W. Hubbell, E. Newmark, W. Shirley III, M. Salcido, and S. Legaspi. Copyright 2007 by XYZ Financial Services. Adopted with permission of the authors.

The Three Cs model was created in January 2004 at XYZ Financial Services in response to a series of debt collection complaints and lawsuits occurring throughout the financial services industry (U.S. Federal Trade Commission, 2005). The purpose of the model was to assist managers and employees in making sound decisions and reducing the risk of complaints and lawsuits at XYZ Financial Services. The concept of the triangle is particularly appropriate to describe the model because each C depends on the other for maximum impact. If one of the Cs is not used, the triangle collapses and exposes the organization to external forces.

The three pieces of the strategic triangle form a forceful, vibrant, living organism. All pieces of the triangle must align and work cohesively for maximum efficacy (Ohmae, 1983). The Three Cs model can be used in every transaction with customers to reduce the number of complaints and lawsuits resulting from the debt collection process.

The qualitative, phenomenological study examined the initiative recently implemented at XYZ Financial Services to determine its efficacy as a possible industry standard. Interviews of personnel generated data on the influence of the Three Cs model on leadership and administrative decisions at XYZ Financial Services. The study examined the perceptions and opinions of the collection staff at XYZ Financial Services in regards to the implementation and efficacy of the Three Cs initiative. XYZ Financial Services is a sub-prime automotive finance company with an extensive in-house collection department consisting of 1 senior vice president, 1 vice president, 5 managers, 19 supervisors, and approximately 250 collectors.

XYZ Financial Services is vulnerable to complaints and lawsuits because of its position in the industry as a sub-prime lender. The leadership at XYZ Financial Services has proactively implemented an initiative to counter the possibility of complaints and lawsuits arising from debt collection. The Three Cs initiative program began in January 2004 and has become a standard for the leadership and workforce at XYZ Financial Services.

As seen in Figure 1, the apex of the triangle is courtesy. McKenzie (2006) defined courtesy as treating others with respect and having courteous behavior toward others. Courtesy can break down barriers through a mutual respect fostering communication and is fundamental to any successful relationship, particularly business relationships (Basso & Hines, 2007). Whether business relationships are between managers and employees, coworkers and coworkers, or collectors and customers, a courteous interaction must occur. Courtesy is a characteristic of professionalism in business interactions, and managers and collectors need to be courteous in every business relationship (Basso & Hines, 2007). At XYZ Financial Services, courtesy is a valued component of the Three Cs model.

The hiring process is the first stage in which courtesy might be demonstrated. Hiring managers can determine the professionalism of the potential employees they interview by assessing whether applicants practice courteous behavior. Potential employees who are courteous during the interview process are more likely to be considered for employment.

Once candidates are hired, they are enrolled in training sessions. Training for new hires consists of two weeks of practicing courteous behavior. Employees who cannot be courteous during the training phase are instructed to gain additional training. If supplemental training does not produce results, disciplinary actions such as coaching sessions, write-ups, and suspensions can be taken.

When the 2-week training is completed, employees report to work and take part in monthly training sessions. In the work environment, employees interact with internal and external customers; and a courteous approach is taken in transaction (Basso & Hines, 2007). While employees interact with customers, supervisors monitor progress and coach employees for improvement. A quality assurance team monitors interactions while collectors speak on the phone with customers and scrutinizes courteous behavior.

The second corner of the Three Cs model is competence. Competence concerns the comprehension, skillfulness, and aptitude of managers and employees (Rausch & Washbush, 1998). Chyung, Stepich, and Cox (2006) defined a competency as “a knowledge, skill, or attitude that enables one to effectively perform the activities of a given occupation or function to the standards expected in employment” (p. 1). Ven and Chuang (2007) stated the following:

> Competency is concerned with what people can do rather than what they know. This has several implications: competency is an outcome, competency must be clearly defined as standards, and competency is a measure of what someone can do. . . . Competency or skill can be described as using a precise language to specify performance. This precision involves the consistent use of an ‘action verb’ as the beginning word. (pp. 3-4)

Competence must be evident during the hiring process. Hiring managers must be competent in selecting the most qualified candidates for the available positions. Once competent employees are hired, they report to training. Training is focused on skills needed to perform well and raise the business competence of employees.

Employees are continuously trained to build skill sets and raise business IQ (Rausch & Washbush, 1998). Once the employees are trained, they are expected to perform a competent job through interacting with customers. While employees interact with customers, supervisors monitor their progress, coach them for improvement, and ensure that competent information is transmitted. A quality assurance team monitors competent interaction with customers and scrutinizes competency.

The third corner of the Three C model is compliance. Lutfey and Wishner (1999) defined compliance as the degree to which a person’s behavior is modified by a certain regulation or policy. The word compliance suggests people “acquiesce to, yield to, or obey” (Lutfey & Wishner, 1999, p. 2). Grey (2006) stated, “Protecting the organization by ensuring regulatory compliance is paramount in today's business environment” (p. 1). Gable (2006) maintained, “It's my opinion that companies should stop thinking about compliance as a separate function and just build it into processes” (p. 6). Organizational compliance is everyone’s responsibility.

XYZ Financial Services defines compliance as the ability to follow the codes of conduct set forth by the regulatory boards governing debt collection. Compliance begins in training sessions for new employees. New collectors are trained and tested on specific collection issues and techniques aimed at helping them provide quality customer service within the law (Zwetsloot & van Marrewijk, 2004). At the completion of training, new employees have to pass an exit exam in which they prove their knowledge of the FDCPA (U.S. Federal Trade Commission, 2005).

Once employees begin their work, they start interacting with customers, they provide quality customer service, and they follow the rules and regulations governing debt collection practices. While the new employees interact with customers, supervisors monitor their progress and coach them for improvement to ensure they are following FDCPA guidelines. A quality assurance team monitors compliance issues and ensures collectors are in compliance with company policy (Frulla & Rubin, 2007).

The Three Cs model is a powerful concept facilitating good decision-making in the present and for the future (Rausch, 1999). Proper decision-making and competent interaction with customers are paramount and influence production, servicing, marketing, and quality (Rausch, 1999). Once employees use the Three Cs model in their daily interaction with customers and stakeholders, employees obtain results that spread effectiveness throughout the organization and protect employees from frivolous complaints and costly lawsuits that damage organizations and the financial services industry (Rausch, 1999; Rausch & Washburn, 1998). “No matter what the organization's activity, or country, the better the decisions of its managers and leaders, the more likely that the organization will thrive” (Rausch, 1999, p. 1).

A balance of courtesy, competence, and compliance is essential for effective customer transactions and fundamental for the continued success of organizations (Rausch & Washbush, 1998). The twofold purpose of the study was to determine whether the Three Cs program has a positive effect on leaders and personnel of XYZ Financial Services as well as on the customers the company serves, and to establish whether the model could become a benchmark within the financial services industry.

Problem Statement

The financial services industry faces significant challenges in its debt collection activities. Burrell (1996) explained, “The potential for lawsuits against debt collectors is increasingly great given the current economic, social, and legal dynamics of debt collection law” (p. 2). For example, Triad Financial Corporation (2005), an automotive lender, was the subject of an undercover investigation finding major violations to the FDCPA by Triad Financial Corporation’s collection staff (Leighton, 2005). The company faced the possibility of penalties up to $500,000 or 1% of Triad Financial Corporation’s net worth (“Fair Debt Collection Practices Act,” 1996). Leaders at XYZ Financial Services implemented the Three Cs initiative in response to such events that challenged the financial industry with regulatory action and debt collection lawsuits.

The challenges to the financial services industry are significant because of the large amounts of money involved in lawsuits and class action suits originating from consumer complaints of violations of the FDCPA (1996). Violations of the FDCPA can cost up to $1,000 for each violation, attorney’s fees, and other costs for finance companies. Conversely, class action suits can cost a financial services company a percentage of its net worth for non-compliance and violations to the FDCPA.

To address the problem, XYZ Financial Services has modified the leadership style of its managers and regulated the decisions made within the organization, specifically within the servicing department. The company is dedicated to following the guidelines of the FDCPA and complying with state and federal laws governing first-party and third-party financial services companies and their respective collection departments. A qualitative, phenomenological approach was used to elicit the experiences of the collection staff at XYZ Financial Services (Creswell, 2002).

Purpose of the Study

The purpose of the qualitative, phenomenological study was to examine a customer relations model relevant to the financial services industry and to determine whether the model has supported debt collection efforts, improved customer relations, and provided a positive image for the financial services industry. The qualitative, phenomenological study involved interviewing the collection staff at XYZ Financial Services to obtain their perceptions of customer relations and improved industry image as well as how the staff has adopted and implemented the Three Cs model. The perceptions and opinions of the 30 randomly-selected managers, supervisors, and collectors who use the Three Cs model at XYZ Financial Services were evaluated. The study assessed whether the employees effectively use the Three Cs model and benefit from the adoption of the model.

Data collection took place through semi-structured, one-on-one interviews and periodic informal dialogue between the researcher and the interviewees with the expectation of gaining fruitful and spontaneous data. The analytical methodology involved identifying common themes within employees’ perceptions of the Three Cs initiative program and assessed how employees and management applied the program in their ordinary workday. The results will assist XYZ Financial Services and the financial services industry as a whole in providing excellent customer service and avoiding customer complaints and lawsuits costing the industry millions of dollars each year (U.S. Federal Trade Commission, 2005).

Significance of the Study

The study is important for the financial services industry. It is essential to address the volume of complaints and the magnitude of the resultant fines imposed under the FDCPA, Fair Trade Commission, Better Business Bureau, and other state and federal agencies governing consumer affairs and the collection of debts (U.S. Federal Trade Commission, 2005). Another significant aspect of the study is suggestions might be made toward improved efficiencies, safeguards against lawsuits, improved business relationships, and improved customer relations based on the findings (Amin, 2005; Clapham, 2004; Rausch & Washbush, 1998; Schmidt, 2005).

Significance of the Study Contributions

Dale Wilson’s 1996 review of John Creswell’s book, *Research Design*: *Qualitative and Quantitative Approaches* addressed many important issues in the research process. A significant piece of the research process is examining scholarly articles that properly frame the study and define the significance of the study to society. An investigator must project the relevance of a study in a clear and concise manner, which positions the study comparatively against other studies in the field. An investigator must also persuade and influence others in a succinct manner of the worth of the study (Wilson, 1996).

An extensive search of the literature has shown limited research is available on debt collection and the effects of debt collection on finance companies and consumers. The subject of debt collection and customer complaints is a rarely-discussed aspect of the finance business, yet the debt collection function is imperative to financial institutions and the economic well-being of the United States. The most prolific topics searched for this project were organizational change and value-based leadership. Peer-reviewed searches in the area of organizational change and value-based leadership provided rewarding results and an immense amount of information for the study. There were limited peer-reviewed articles in the area of debt collection and acts of law searches, and there was valid information derived from websites of federal and state entities governing debt collection and consumer complaints.

The study was preliminary and exploratory and provided a foundation for future research within the financial services and debt collection industry. The current research will be of value to consumers because the creation of a model that can reduce collection complaints will have a positive effect on customers who have become delinquent on their loan installments and for customers who are looking for excellent customer service.

Significance of the Study to the Field of Leadership

The adoption of the Three Cs model has implications in every organization and every industry because its use is applicable in every industry and business environment striving to improve customer relations and improve the competencies of their managers and employees (Chang, 2006; Ohmae, 2006; Rausch, 1999; Rausch & Stark, 1998). A leadership model that can reduce customer complaints, support debt collection efforts, act as a guide for managers and employees, reduce the liability of frivolous lawsuits, and provide a positive image of an organization will be seen as an innovative approach within the financial services industry.

The study is important for the field of leadership because the financial services industry as a whole has experienced setbacks in the effectiveness of its leadership, especially in the areas of non-compliance in the process of debt collection and unethical accounting practices (Weese, 2005). A model aiding in the development of leaders will strengthen the direction of the industry as a whole. Furthermore, the study is important to the field of leadership because it investigates best practices that any organization or industry can implement (Garman, 2005).

Nature of the Study

The objective of the research was to describe the efficacy of the Three Cs model at XYZ Financial Services in order to provide information that might be beneficial to the financial services industry. The study involved exploring the perceptions and opinions of the collection staff at XYZ Financial Services in regards to the Three C's initiative using a qualitative, phenomenological method. Creswell (2002) stated the following:

> Qualitative research is an inquiry approach useful for exploring and understanding a central phenomenon. To learn about this phenomenon, the inquirer asks participants broad, general questions, collects the detailed views of participants in the form of words or images, and analyzes the information for description and themes. From this data, the researcher interprets the meaning of the information, drawing on personal reflections and past research. The final structure of the final report is flexible, and it displays the researcher's biases and thoughts. (p. 58)

A quantitative study was not considered because the Three Cs initiative was a new program. Once the study is completed and after a period of time, it will be important to conduct a quantitative analysis study of the effect of the Three Cs initiative on the number of complaints and lawsuits occurring as a result of debt collection activities.

The phenomenological approach involves eliciting perceptions, opinions, and personal viewpoints from individuals who understand the central phenomenon (Oswell, 2005). “Perception is regarded as the primary source of knowledge, the source that cannot be doubted” (Moustakas, 1994, p. 52). The essence of the study was to explore the perceptions and opinions of the collection staff at XYZ Financial Services to assess the implementation and appropriateness of the Three Cs initiative program.

A phenomenological approach was appropriate to explore the lived experiences of collectors who take part in the Three Cs program. Other methods were considered, such as the ethnographic case study, which involves extensive research and fieldwork and would allow collectors to be observed in their natural environment in order to observe the phenomena from the participant’s viewpoint (Baker, 2006). A case study was not chosen because the purpose of the research was to focus on the perceptions and opinions of the collectors, not on the program or activity. Grounded theory is a qualitative method that calls for a constant interaction throughout the data collection process and analysis phase to create assumptions during the process of research (Bowen, 2006). A grounded theory design was not appropriate because the purpose of the study was to understand the perceptions of collectors who experienced a phenomenon (i.e., the Three Cs initiative program).

Research Questions

Three central research questions defined the scope of the study, which was to explore and understand the perceptions of the collectors at XYZ Financial Services concerning the results of applying the Three Cs model. The responses to Questions 1 and 2 and their associated subquestions described the implementation processes and consistency of the Three Cs initiative. The responses to Question 3 and its associated subquestions described how the initiative has helped collectors perform their jobs with courteous professionalism and competence and has reduce their exposure to lawsuits and complaints through compliance.

R_1: How has the Three Cs initiative been implemented throughout the organization?

R_2: What measures have been consistent in applying the model throughout the organization?

R_3: What perceptions do collectors have about the Three Cs initiative at XYZ Financial Services?

Conceptual Framework

The conceptual framework guiding the current phenomenological study was grounded in theories of value-based leadership and organizational change. The study explored whether the Three Cs model represents a value-based leadership model (see Table 1). Rue (2001) maintained that value-based leadership is the essence of who leaders are; and ethics, morals, and principles are the foundation of leaders' own existence. Ancrum (2006) commented, "Values-based leadership combines personal principles and corporate ethics with commercial sustainability" (p. 57). For the Three C model to work effectively and the organization to work efficiently to accomplish short and long term goals, supervisors and managers must oversee that processes are followed and employees are held accountable (Irani & Rausch, 2000).

Ohmae (2006) postulated that by applying the Three Cs' philosophy to organizational strategies, emphasis would naturally shift to a customer relationship culture. "Each one of the 3Cs is . . . meant to stimulate thinking about what could be done to improve on a decision or plan that has to be implemented" (Rausch & Washburn,

Table 1

Three Cs Model and Value-Based Leadership

Three Cs model	Value-based leadership
Hiring	Recruit the best talent
	Attract the best, client-experienced people
Training	Consciously build a learning environment
	Constantly develop our own knowledge
Customer relations	Meet the need, not the request
	Move customers to partners
Supervision and leadership	Be absolutely committed to simple, key processes
	Punch above our weight
Quality assurance	Provide efficient back-room support

Note. From "Three Cs Model." Copyright 2007 by XYZ Financial Services. From "The principal's principles," by R. Ancrum, 2006, *Financial Management*, p. 57-58.

1998, p. 32). The organization, management, employees, and stakeholders who use the Three Cs model produce a value-based leadership environment enhancing every aspect of the interactions between customers and organizations (Ancrum, 2006; Bellon, 2006; Rausch & Washburn, 1998). Value-based leaders “spend a majority of their time in personnel-related activities, such as recruiting, performance reviews, and career planning” (Fernandez, 2002, p. 26).

Hiring

Values are reflected in the culture of an organization and in its employees (Fernandez, 2002). Leaders are accountable to an organization to hire the most courteous, competent, and compliant employees (Prilleltensky, 2000). Executives in charge of hiring “value collaboration, helping others, and maintaining high standards. Interpersonally, they are open, warm, and friendly; thus, they create an internal climate that is comfortable and cordial. Their primary job is to hire and cultivate people” (Fernandez, 2002, p. 26). Staffing has become a major need in the financial services industry, and hiring the right people is essential for future success (“Human Resources: Strong Senior Hiring,” 1987).

Training

Jones (2004) defined organizational learning as the method organizations use to improve the efficacy of their employees. The result of organizational learning is employees make decisions that benefit the organization and increase productivity. Organizational learning also involves improving actions through acquiring additional knowledge and understanding through shared insights, knowledge, mental modes, and building on past knowledge and experiences (i.e., memory; "Harvard Business Review," 1998).

The aim of corporate training is to improve and develop the workers' job performance, and many training professionals focus on improving problem-solving skills and the interpersonal and technical skills of their respective employees (Yi, 2005). When organizations such as XYZ Financial Services offer training in basic skills like mathematics, spelling, reading, and thinking (i.e., problem solving), they indicate they suffer from a lack of workforce preparedness (Waits, 2004). "Because so many organizations are offering training for skills that are expected to be learned in school, it was no surprise that a majority of respondents were in favor of more career-oriented education" (Waits, 2004, p. 4).

Customer Relations

Lin, Tan, and Hsieh (2005) defined customer relations as "customer preference, reciprocity, and loyalty" (p. 3). Organizational success relies on courteous and competent customer relations, and customer satisfaction and customer service are essential to maintaining positive relations (Carraher, Carraher, & Mintu-Wimsatt, 2005). Carraher et al. further stated the following:

> Perceived customer service is often the determining factor in the initial purchase and/or repeat purchase of products. Positive customer service experiences drive customer satisfaction that subsequently affects the level of customer satisfaction. On the other hand, negative experiences reinforce customer dissatisfaction. A dissatisfied customer may become an economic liability to the organization, and worst, a critic of the products and services provided. (p. 1)

Professionals within the financial services industry must work harder to promote and build positive customer relations. When collectors focus on customer service and consumer satisfaction, financial services institutions save large amounts of money (Horzewski, 2001).

Supervision and Leadership

From a broad perspective, Wren (1994) defined leadership as an "all encompassing function of guiding the human resource toward organizational objectives" (p. 431). Bass (1990) further defined leadership as a combination of personality, power, and persuasion. Effective leadership encourages compliance and is a means for achieving goals and influencing behavior. Leaders who have a high level of integrity are genuine individuals, do not have hidden agendas, have character, and are reliable (Fogelman, 1996).

The financial services industry has been striving to develop ethical leadership and integrity as it enters the 21st century (Duska, 2001). In an interview with a former financial services executive, Trevion, Brown, and Hartman (2003) reported the following quote that derived from an interview with a retired CEO of a large financial services company:

> 'What is ethical leadership?' We thought of ____, the founder of the company, who personified ethics and the right way of doing business. [He] was known for his strong beliefs [that] there's only one-way to do business and that's the right way. (p. 5)

It is the responsibility of leaders to recognize conflict in employees who struggle to balance their personal goals and values with organizational goals (Prilleltensky, 2000).

Team members can have different values and goal sets. Leaders must create a common vision for group members to follow (DiTomaso & Hooijberg, 1996). Prilleltensky asserted, “For as long as personal interests are not threatened, and vision and values are clear, individuals are likely to engage in value-based actions” (p. 6).

Quality Assurance

Organizations are challenged by rules and regulations governing business throughout the country (Zwetsloot & van Marrewijk, 2004). Assuring quality through the application of value-based leadership and ethical principles allows organizations to shift paradigms effectively and efficiently (Fernandez, 2002; Prilleltensky, 2000). The purpose of change is to increase efficacy, core competencies, and assets (Jones, 2004). “Planned organizational change is normally targeted at improving effectiveness at one or more of four different levels: human resources, functional resources, technological resources and organizational capabilities” (Jones, 2004, p. 302).

Kerns (2005) maintained quality results are (a) value driven, (b) based on ethical behavior, (c) important to the purpose, (d) conducive to active learning, and (e) measurable. Nothing drives quality assurance like values and value-based leadership. Kerns further stated the following:

> When we think about organizational results, we traditionally focus on financial outcomes, such as revenue, cost and profit numbers. While these are clearly important results to monitor, there are many other areas where results can and should be traced, such as employee satisfaction, customer satisfaction, quality control, customer retention, and employee retention. (p. 827)

Leaders who strive to meet performance goals but fall short of behaving within the guidelines of the company have a negative impact on the organization and damage overall effectiveness. Values guide the behavior of leaders and subordinates and create a positive synergy in organizations (Kerns, 2005).

Definition of Terms

In order to clarify terms and phrases used in the current phenomenological study, a list of definitions provides a common understanding of terms. The following terms or phrases and their accompanying operational definitions are listed in alphabetical order.

Collection. A collection is the attempted recovery by a collection department or agency of a past-due credit obligation ("MyFICO," 2005).

Collector. A collector is any employee who performs the following:

> Uses any instrumentality of interstate commerce or the mails in any business for the principal purpose of collecting any debt, or who regularly collects or attempts to collect, directly or indirectly, debts owed, due, or asserted to be owed or due another. ("Fair Debt Collection," 1996, p. 2)

Consumer. A consumer (or creditor) is "any natural person obligated or allegedly obligated to pay any debt" ("Fair Debt Collection," 1996, p. 2).

Creditor. See consumer.

Credit Risk. Credit risk is the likelihood individuals will pay their credit obligations as agreed. Borrowers who are more likely to pay as agreed pose less risk to creditors and lenders ("Sub-Prime Lending," 2004).

Debt. A debt is any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance, or services that are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment ("Fair Debt Collection," 1996).

Default. Default is the failure to make a loan or debt payment when due. Usually, an account is considered to be *in default* after being delinquent for several consecutive 30-day billing cycles ("MyFICO," 2005).

Delinquent. An account is delinquent when a client fails to deliver even the minimum payment on a loan or debt payment on or before the agreed time. Accounts are often referred to as 30, 60, 90 or 120 days delinquent because most lenders have monthly payment cycles ("MyFICO," 2005).

FICO. FICO is a mathematical model created by the Experian credit bureau as a tool for lenders to use in evaluating the risk associated with lending people money. FICO stands for Fair Isaac Company, the company that created the original scoring model ("MyFICO," 2005).

FICO® scores. The FICO scores are the risk scores produced by credit bureaus and based on models developed by Fair Isaac Corporation. They are known as FICO scores. Lenders use the FICO scores to assess the credit risk of prospective borrowers or existing customers in order to help make credit and marketing decisions. FICO scores are derived solely from the information available on credit bureau reports ("MyFICO," 2005).

Finance Company. A finance company is engaged in making loans to individuals or businesses. Unlike a bank, it does not receive deposits from the public (Sources of Financing, 2007).

Integrity. Integrity is an “adherence to a code of values” (“Merriam-Webster,” 1997, p. 389) that appear “as a principle in most codes of ethics governing financial services professions” (Duska, 2005, p. 1).

Prime Credit. Prime credit is the interest rate that commercial banks charge their most creditworthy borrowers (Investorwords.com, 2006).

Sub-Prime. According to Cephas and Fruchtman (2001), guidelines provide the following illustrative list of credit risk characteristics of sub prime borrowers:

1. Two or more 30-day delinquencies in the last 12 months, or one or more 60-day delinquencies in the last 24 months.
2. Judgment, foreclosure, repossession, or charge-off in the prior 24 months.
3. Bankruptcy in the last 5 years.
4. Relatively high default probability as evidenced by, for example, a credit bureau risk score (FICO; Fair, Isaac & Co.) of 660 or below (depending on the product/collateral), or other credit bureau proprietary risk score with an equivalent default probability. Debt service-to-income ratio of 50% or greater, or otherwise limited ability to cover family living expenses after deducting total monthly debt-service requirements from monthly income. (p. 3)

Assumptions

Assumptions are situations or circumstances taken for granted in a research study (Leedy, 1997). The assumption that the sub-prime financial services industry is more vulnerable to collection complaints and lawsuits than other financial services companies lending to higher-tier credit customers might be valid because the sub-prime tier of the finance business lends money to individuals with challenged credit (“Sub-Prime

Lending," 2007). Individuals with challenged credit have experienced auto repossessions or bankruptcies. First time buyers also belong to the category of individuals with challenged credit ("Sub-Prime Lending," 2007).

The assumption that a happy, satisfied customer is less likely to submit complaints and file lawsuits is debatable (Homburg, Koschate, & Hoyer, 2005). Blanton (2005) reported that Paul Collier, director of litigation for the Harvard clinical program at the Hale and Dorr Legal Services Center in Jamaica Plain, said his office receives frequent complaints from subprime customers. Subprime lending once primarily targeted low-income people, including minority borrowers. However, many middle class buyers have fallen into the sub-prime lending spectrum.

Regarding the data collection in the study, there was an assumption that participants would answer interview questions truthfully and candidly. Member checking is a strategy used to validate data by asking the participants to confirm their meaning, and it was used in this study (Richards, 2005). The study helped clarify the assumption the Three Cs model is effective, which was made by the creators of the model implementation at XYZ Financial Services.

Scope

The Three Cs initiative includes the three general categories of courtesy, competence, and compliance (Rausch & Stark, 1998). The results associated with the model within each category might vary between divisions and personnel, and the data might require different levels of analysis. In order to not limit the applicability and effectiveness of the findings in relation to the Three Cs model, all interpretations of the terms courtesy, competency, and compliance were considered acceptable data for analysis.

Limitations of the Scope

Limitations are elements of a research design that weaken the validity of the study (Patton, 2002). “These weaknesses are enumerated one by one, and they often relate to inadequate measures of variables, loss or lack of participants, small sample sizes, errors in measurement, and other factors typically related to data collection and analysis” (Creswell, 2002, p. 253). In the study, the following limitations were acknowledged.

Only the experiences of collectors and managers from the collection staff at XYZ Financial Services were considered for the current study. Interviewing only collectors and managers from XYZ Financial Services may have weakened the validity of the study because clients may have presented a different view of how the Three Cs model has been implemented in the process of debt collection. The client could provide needed information to strengthen the application of the model. The time (i.e., 30 min) allocated for each interview may not have been adequate for obtaining in-depth knowledge. However, more time was allotted if 30 min was not an enough time in which to obtain in-depth knowledge.

Participants were coworkers with the interviewer, a situation that might have limited the level of honesty in the participants during the interviews. Thus, the Internal Review Board who govern trustworthiness and ethical practices in research, specifically in the interaction with human participants (Fassett & Hazlet, 2006), demanded strict confidentiality and protection of human rights in research. The interviewees were assured that their identity and responses would be held strictly confidential, which was a technique that encouraged participants to be candid when responding to questions asked by a known colleague.

Delimitations of the Scope

The study took place at XYZ Financial Services in the western portion of the United States. No other company was solicited for data collection. Thirty employees from the debt collection division represented the sample.

Generalization is the ability to make inferences and draw conclusions from data (Creswell, 2002). “When results are generalizable, they can be applied to different populations with the same characteristics in different settings” (Salkind, 2003, p. 86). Although credit analysts give credit limits to clients (Broderick, 1998), analysts did not take part in the study because the focus of this study was how the implementation of the Three Cs model was perceived, and analysts do not employ the model.

Although the U.S. Fair Trade Commission reported receiving complaints (U.S. Federal Trade Commission, 2005), the leaders in Washington D.C. who oversee the Commission were not asked to take part in the current study because the study took place at XYZ Financial Services in the western region of the United States. Furthermore, the leaders at the Fair Trade Commission do not collect past due debt and do not have experience using the Three Cs model. The findings and conclusions from the study were generalizable only in the areas of leadership, customer relations, customer service, organizational change, ethical leadership, and organizational learning.

Summary

Chapter 1 presented an overview of the problems under investigation. Sustained customer complaints and costly monetary lawsuits that emerge during the process of debt collection in the financial services industry have caused concerns for organizational and governmental leaders to form possible solutions. XYZ Financial Services has implemented a Three Cs program aimed at helping management and employees make correct decisions based on courtesy, competence, and compliance (Rausch & Washbush, 1998). The program has been seen as an initiative for change with regards to customer relations, and it has had important implications for leadership, integrity, organizational learning, and corporate training. The successful implementation of the Three Cs program could have great relevance within the financial services industry in the future.

Chapter 1 introduced the research objective, which was to evaluate the efficacy of a Three Cs model implemented by XYZ Financial Services to address the legal and personnel issues that have arisen in debt collection. Because of customer complaints and large monetary fines and lawsuits, determining the model's applicability for industry adaptation was critical. The current study evaluated the perceptions and opinions of the employees who use the Three Cs model at XYZ Financial Services and assessed whether the employees effectively implement the model and benefit from it.

Chapter 1 introduced background information and the problem and purpose statements. The chapter provided a discussion of the significance of the study to the financial services industry and to the field of leadership. Also presented in chapter 1 was the nature of the study, which included a rationale for choosing a phenomenological design and an explanation of the design appropriateness for accomplishing the study's goals. Other important aspects of the study were presented in chapter 1, such as research questions, the theoretical framework, definitions, and the limitations of the research.

Chapter 2 presents a review of the literature, including germinal and current investigations on the research topics of value-based leadership, ethics, training, and organizational change in relation to the Three Cs model. Chapter 3 discusses the research design and methodology chosen to accomplish the study goals. Chapter 4 presents the analysis, themes, and findings from the data collected. Chapter 5 concludes the study and proposes the interpretation and the practical value of the findings to the XYZ Financial Services and the financial services industry.

CHAPTER 2: REVIEW OF THE LITERATURE

The financial services industry is in jeopardy because of its inability to address violations of debt collection law, specifically violations to the FDCPA and the FTCA ("Fair Debt Collection Practices Act," 1996; U.S. Federal Trade Commission, 2005). The purpose of the current qualitative, phenomenological study was to understand a customer relations model relevant to the financial services industry and describe how the model can support debt collection efforts, improve customer relations, and provide a positive image for the financial services industry.

Numerous complaints and lawsuits involving large amounts of money have made leaders within the financial services industry look for innovative approaches to an important and urgent problem (U.S. Federal Trade Commission, 1998, 2005). XYZ Financial Services has implemented a Three Cs initiative program that helps management and employees make correct decisions based on courtesy, competence, and compliance (Rausch & Washbush, 1998). The program has been accepted as an initiative for change in relation to customer relations and customer service. The program and its purpose are grounded in the concepts of leadership, integrity, organizational learning, and corporate training. The Three Cs model could have significant relevance within the financial services industry in the future.

Chapter 2 presents an examination of debt collection law and certain parts of the law that financial institutions and debt collectors find troublesome. Effectively collecting past due debts is important to the economic stability of the United States, organizations, and consumers. The Three Cs model is used in the management of debt collection to reduce the number of consumer complaints, collect more debt, and increase consumer satisfaction. Chapter 2 presents an in-depth analysis of the literature on the broad theoretical framework of the Three Cs model in relation to value-based leadership.

Titles Searches, Articles, Research Documents, Journals Researched

For the purpose of conducting a review of available literature, there were approximately 200 sources identified, including peer-reviewed articles, journals, and books, discussing the problems associated with customer relations and customer services within the financial services industry and other industries with similar customer relations issues. With numerous Internet searches, there was an investigation of other models that could be of value for the current research project and other change initiative models that could add relevant information to the study. Included in the literature search were approximately 350 peer-reviewed articles, journals, and books describing organizational change, leadership, training, and organizational learning.

Approximately 150 Internet downloads addressed the topics of customer relations, customer service, organizational change, leadership, ethical leadership, integrity, training, and organizational learning. Limited results were obtained about debt collection, the results of debt collection lawsuits, and the effects of the debt collection process on business and customers. Table 2 illustrates the literature search efforts.

Historical Overview

Debt collection law (i.e., FDCPA) was enacted to protect consumers from unruly collectors and eliminate unfair practices in the collection of a debt (“Fair Debt Collection,” 1996). When collectors have not been able to secure a payment from a customer, they have used unruly tactics (“ACA International’s Guide,” 2005b). Some common unruly tactics include (a) harassing customers and claiming to be a police

Table 2

Overview of Major Literature Title Searches

Topic of examination	Peer-reviewed articles	Non-peer review articles	Books
Value-based leadership	75	15	7
Organizational change	120	25	22
Collections	10	17	4
Acts and laws	25	50	4
Research methods	70	10	12

officer, a law enforcement official, or an attorney; (b) threatening repossession if the customer does not pay immediately; and (c) calling and harassing a customer even when repossession is not an option (“ACA International’s Guide,” 2005b).

Debt collection law has evolved to protect reputable debt collectors from competitors who abuse the law with tactics violating the FDCPA and FTC and potentially resulting in debt collection complaints and lawsuits (“Fair Debt Collection,” 1996). Change is needed in the financial services industry to address unruly collectors and eliminate exposure to complaints and lawsuits arising from breaking the guidelines of the FDCPA. The Historical Overview section of the literature review presents a detailed discussion of the (a) debt collection law, (b) false and misleading representation, (c) unfair practices, and (d) the concept of organizational change.

Debt Collection Law: *Fair Debt Collection Practices Act and the Fair Trade Commission*

“In the mid-1970s, Congress investigated the consumer debt collection industry” (Jewel, 1988, p. 1). During the investigation of the industry, Congress found that collection agencies and financial institutions harassed customers and generally ignored the customers’ rights while collecting consumer debt. Congress found adequate proof to justify a federal statute to regulate the debt collection industry (Jewel, 1988). Subsequently in 1996, the FDCPA became law to govern the collection of consumer debt and protect customers from rogue debt collectors and organizations that had no regard for state laws and consumer rights (U.S. Federal Trade Commission, 2005). The majority of the FDCPA is dedicated to the most common prohibited behaviors that generate the most consumer customer complaints: (a) communication with consumers and third parties, (b) harassment or abuse, (c) requests to cease communications, (d) false and misleading representation, and (d) unfair practices ("ACA International's Guide," 2005a; "Fair Debt Collection," 1996; Jewel, 1988; U.S. Federal Trade Commission, 2005).

Communication with consumers. Under § 805(a)(1) [15 U.S.C. § 1692c(a)(1)] of the FDCPA of 1996, a debt collector is not allowed to call customers or visit their place of residence or workplace at any inconvenient time for the consumers or at unusual times throughout the day or night in the process of collecting a debt or communicating with a customer ("ACA International's Guide," 2005a; "Fair Debt Collection," 1996; Jewel, 1988; U.S. Federal Trade Commission, 2005). The usual problems debt collectors have in regards to communication with consumers are calling customers (a) at unusual times, (b) at work when customers or employers specifically stated not to call at work, and (c) after they have retained an attorney. A search of the literature indicated that contacting customers after they have retained an attorney was a frequent infraction by debt collectors.

In Kuhn vs. Account Control Tech (as cited in "ACA International's Guide," 2005a), a collection agency repeatedly contacted a customer after it was warned that the customer had retained an attorney; and the collection agency was fined an undisclosed amount. Further search of the literature revealed infractions regarding communicating at consumers' place of employment. In Austin vs. Great Lakes Collection Bureau, Inc. (as cited in "ACA International's Guide," 2005a), an agency violated the act when it continued to call the consumer at work after both the consumer and employer had made countless requests to the collector and agency not to call at work because collection calls were inconvenient and disruptive.

Communication with third parties. Within the Association of Credit and Collection Professionals (ACA) International's Guide to the FDCPA of 1996 (2005a), and as part of the FDCPA, under § 805(b) [15 U.S.C. § 1692c (b)] of the FDCPA, a debt collector is prohibited from speaking to anyone other than the customer, a cosigner on the loan, or an attorney retained by the customer or cosigner in regards to the debt in question. The major portions of consumer complaints to the Fair Trade Commission have been about debt collectors disclosing customers' debt information with coworkers, friends, family members, and neighbors, in strict violation of the FDCPA (U.S. Federal Trade Commission, 2005). The literature revealed court cases relating to infractions of third-party disclosure rules.

> [In a federal court ruling,] West v. Costen, the court found that the agency violated this section of the Act by contacting a consumer's grandparents and uncle about his debt, another consumer's sister, and other family members about his debt, as well as another consumer's children about his debt. ("ACA International's Guide," 2005b, p. 73)

Harassment or abuse. The function of the FDCPA is to protect customers from debt collectors who harass and deceive while trying to collect a debt ("ACA International's Guide," 2005a; Jewel, 1988). The U.S. Federal Trade Commission (2005), which governs the FDCPA and debt collection violations, defined harassment as "making personal appearances at the [consumer's] home or place of work or by sending a series of letters" (p. 99). Collectors who employ harassing or abusive practices (irritating tactics) when communicating with consumers violate § 806 [15 U.S.C. § 1692d] ("ACA International's Guide," 2005a).

Harassment and abuse infractions were found in a federal court ruling in which the agency collection letters harassed and abused consumers (Dixon v. United

Adjusters, Inc., as cited in "ACA International's Guide," 2005b). Another form of harassment found to be oppressive was calling customers repeatedly on the telephone or to let the telephone ring excessively. Under the FDCPA, debt collectors can only call customers one time at each telephone number provided until they make contact with the customer. A district court ruled in favor of the consumer when it was found that the finance company had harassed the customer by continuously calling over a one-hour period ("ACA International's Guide," 2005b).

Request to cease communications. Section § 805(c) [15 U.S.C. § 1692c(c)] of the FDCPA indicates customers can send debt collectors written notice to stop all communications in association with the collection of a debt. If consumers take such a step, collectors must stop all communication except (a) to warn the customer all communication will be stopped, and (b) to inform the customer that the financial services company will invoke special remedies to collect the debt. The law also entails the letter to cease communication be sent directly to the collector, not the organization, and the notice must be in writing ("ACA International's Guide," 2005a). In 2004, 2,058 consumer complaints to the Federal Trade Commission stated that collectors ignored consumers' notices to cease communication and continued aggressive and harassing collection efforts with no regard for the impending federal violations (U.S. Federal Trade Commission, 2005).

False and Misleading Representation

Section § 807 [15 U.S.C. § 1692e] of the FDCPA indicates that debt collectors are forbidden from using deceiving tactics or misleading statements in the process of debt collection. The major violations covered by Section § 807 are debt collectors who (a) claim to be attorneys or to have government affiliation, (b) misrepresent the amount owed or legal status, (c) take unlawful action, (d) threaten arrest, (e) accuse consumers of a crime, and (f) misrepresent their identity ("ACA International's Guide," 2005a). Further search of the literature revealed that representative of a finance company used deceptive practices in the process of collecting a debt when it told the customer that the agency had a court decision against the consumer when, in truth, no decision had been filed.

In the second violation, the collectors told the consumer that full payment had to be made or the sheriff would make an arrest and repossess an automobile ("ACA International's Guide," 2005b). Another example of a Federal Court ruling stating violations was the false and misleading representation that occurred in Adams v. First Fed (as cited in "ACA International's Guide," 2005b). The word *federal* combined with a logo resembling the great Seal of the United States was used in the company's name ("ACA International's Guide," 2005b).

Unfair Practices

Section 808 [15 U.S.C. § 1692f] of the FDCPA indicates federal and state courts are allowed to fine or penalize unacceptable behavior not explicitly stated by other parts of the FDCPA ("ACA International's Guide," 2005a; "Fair Debt Collection," 1996). "In determining whether an action taken by a debt collector in the collection of a debt is unfair, the Federal Trade Commission has stated that an action may be unfair if it causes substantial injury to the consumer" ("ACA International's Guide," 2005a, p. 93). In Fox vs. Citicorp Credit Services (as cited in "ACA International's Guide," 2005b), "a jury could rationally find that filing an application for a writ of garnishment when the consumers were current in their payments constitutes an unconscionable means of collecting a debt" (p. 115).

Another example of a Federal Trade Commission ruling for violations of the FDCPA, specifically Section 808 [15 U.S.C. § 1692f], Unfair Practices has been reported:

> The Federal Trade Commission announced today that National Financial Services ("NFS"), a Baltimore, Maryland, debt collection agency, paid $625,810 to the U.S. Treasury stemming from a lawsuit filed by the U.S. Department of Justice, on behalf of the FTC, against NFS 1991 for massive violations of the Fair Debt Collection Practices Act (FDCPA). In January 1993, the U.S. District Court for the District of Maryland found that NFS violated the FDCPA by, among other things, mailing collection letters to consumers that threatened lawsuits, when, in fact, the defendants did not sue consumers and did not intend to sue them. In July 1995, the same court ruled that NFS and Smith had mailed millions of illegal collection letters and ordered the defendants to pay a civil penalty of $500,000. (U.S. Federal Trade Commission, 1998, pp. 1-2)

Organizational Change

Organizational leaders seeking to produce consistent profits must understand the paradox that the present accomplishments depend on by executing and improving procedures that are performed effectively; the future expectations and accomplishments are determined by the ability of leaders to construct and assemble new capabilities (Putz & Raynor, 2005). Some organizational leaders only make an effort to change when the leaders are pressured to do so; whereas, other organizational leaders view change as a normal occurrence and way to reinvent existing processes (Bielski, 2004).

Organizational change has been occurring at a frantic pace throughout all industries (Arena, 2002). “Organizational change can serve as a powerful engine that can stimulate organizational evolution” (Mason, 2004, p. 1). The drivers of organizational change are environmental, regulatory, and competitive in nature; and traditional change methods have proven to be inadequate to effectively address the new ways of doing business in the 21st century (Arena, 2002).

Change can be defined in many ways and has different meanings for different organizations, but it commonly can be described as a modification or shift from one thing to another or an adjustment or modification in an individual’s behavior (McLean, 2004, 2005). Peter Senge, the father of the learning organization movement, posited that change cannot be accompanied without learning (McLean, 2004, 2005). Mclean further implied that learning and change are mutually bound for the survival of an organization. From an organizational perspective, change can be viewed as a restructuring of the way companies do business and an attempt to modify or transform the behavior of its members (McLean, 2004, 2005).

Sherwood, Wolfe, and Staley (2005) maintained, “Change is inevitable. Even if we can’t be sure what changes will occur, we can be sure that financial services, like everything else, will undergo dramatic changes into the future” (p. 2). Zimmerman (2003) agreed with Sherwood et al. (2005). Zimmerman stated that many scholars who focus on organizational change believe that to influence change, a leader (change agent) must create a crisis (sense of urgency) that will stimulate a catalyst for the organization to move beyond complacency to a better model to serve the needs of constituents and lift the organization to a new level of consciousness. Significant federal and state laws governing the industry have triggered change within the financial services industry (Sherwood et al., 2005). The rise in customer complaints and costly lawsuits because of violations to the FDCPA and the FTCA governing the collection of debt by finance services companies have resulted in the need for changes in customer relations practices (U.S. Federal Trade Commission, 2005).

The financial services industry has been "confronted with significant changes in practice and increased responsibility for failures in ethical leadership" (Sherwood et al., 2005, p. 2). Business leaders operate in a turbulent marketplace forcing them to use every means available to remain competitive. The companies that will survive are those that can respond quickly, effectively, and efficiently to the changing environment. Successful firms develop adaptive skills, flexibility, and responsiveness to changes in their normal business operations.

Change initiatives have to be meaningful to organizations, a sense of urgency must accompany change, and the initiative has to fit with organizations' needs (Bruch, Gerber, & Maier, 2005). Successful initiatives are tailored to each organization's culture, and continued success depends on the staff's acceptance and commitment for the change initiative (Bruch et al., 2005). An essential aspect of a successful change initiative is selecting the correct individual to lead, sell, and implement the plan from beginning to end. Bruch et al. stated top management plays a critical role in the success of organizational change and must ask the following:

1. What can the organization credibly implement?
2. What change can the organization really commit to?

3. What type of change will fit the organization’s style so that employees will be able to support the style authentically and wholeheartedly later?

A company’s top executives transmit the organization’s goals and strategies to frontline employees when in the midst of a major organizational change (Adamson, Pine, van Steenhoven, & Kroupa, 2006). Successful change requires all the stages and processes become part of the organizational culture.

Kotter (as cited in Bolman & Deal, 2003) recommended eight steps that must be undertaken for a successful change initiative to be sustainable. Bolman and Deal offered the stages do not occur in a linear sequence and might overlap during a real case initiative:

1. There must be a sense of urgency.
2. A group of individuals with the credibility and authority to move the change initiative forward must lead.
3. Leaders must have a plan.
4. Leaders must communicate the plan throughout the organization.
5. Leaders must remove barriers and empower people to change.
6. Signs of progress must be noticed.
7. The company must stay the course and never quit.
8. Leaders must cultivate the new environment and support its progress. (p. 384)

Change initiatives include (a) connection to real work goals and improved performance, (b) people with the power to achieve the goals, (c) maintaining an active balance of action and reflection while connecting inquiry and experimentation, (d) providing an open environment for the exchanging of ideas, (e) increasing participation, and (f) focusing on learning (Senge et al., 1999). Understanding the steps and components in the change process eliminates many of the incidents and situations known to be associated with organizational change (Kline & Saunders, 1993).

Cause and effect relationships of resistance to change have been discussed in germinal and recent literature. Germinal research articles in change initiatives and resistance to change have linked issues to planned changes (Drazin & Joyce, 1979). The equilibrium of organizations is upset when employees are forced to learn a new skill set. Research has shown changes in processes that affect employees' routines are met with resistance and can be associated with high turnover, low productivity, and aggressive acts toward management (Drazin & Joyce, 1979).

Eliciting cooperation and involvement from company employees in making important decisions is a way for organizations to overcome resistance to change. Marci, Tagliaventi, and Bertolotti (2002) reported many issues arise during the process of organizational change, such as resistance to change. To overcome the issues and grow as an organization, leaders must understand change and the dynamics of change and the affects change has throughout the organization.

Whether change is seen as positive or negative, leaders must address the issue of resistance in any change initiative (Hackman, 2005). Resistance to change, a stress caused by organizational change, are natural occurrences that occur during any change initiative. Resistance to change and stress can benefit an initiative because the actions help collectors decipher old behaviors and practice to new behavior, which assist in focusing on important issues rather then the day-to-day busy work ("A Nameless Approach," 2002).

To create a successful change initiative and lessen resistance from employees, leaders must take certain steps. Employees must support any initiative, program, or new process implemented in an organization for initial and sustained success ("Exceeding Customer Expectations at Novotel," 2005).

Most individuals accept change as an inevitable occurrence of life; but when change arises in the workplace, it can trigger a chain reaction of defiance and rebellion managers and leaders need to address (Ransom & Knighton, 1996). A frequent occurrence describing change in many organizations is a move away from familiar settings or from the status quo resulting in resistance to change (McLean, 2004, 2005). Change disturbs people's safe zone and continuously challenges employees to think differently and perform their jobs in new ways (McLean, 2004, 2005). Resistance heightens dependence on the nature of the change. "Mandatory change can often elicit cynical and negative responses with people viewing compliance as a nuisance and giving only lip service to the activities and, as a consequence, doing the minimum required" (Hackman, 2005, p. 347).

A change in an organization's culture or a person's work process creates a sense of insecurity (Lines, Selart, Espedal, & Johansen, 2005). Folaron (2005) concurred the following:

> The importance of the human side of change cannot be underestimated. If the human element is neglected or left to chance, the improved process implementation can be prolonged, the change effort can become more frustrating, the resulting benefits can be diminished, and the entire improvement can be short-lived. (p. 2)

The uncertainties that arise from change normally stem from people’s fear of how the change will affect their personal goals and how much change is required (Lines et al., 2005). Employees resist change because they wish to retain the comfort of the way things are currently done and because of the fear of the unknown (Folaron, 2005). Research has shown involving employees in the change process results in less resistance to and positive perceptions of the change initiative (Lines et al., 2005).

When implementing a change process, it is important to communicate with the individuals involved in the change, plan for potential barriers to the initiative, and seek acceptance and motivation from the new procedure (Folaron, 2005; Lines et al., 2005). Additionally, it is an organization’s responsibility to prepare its employees for change by properly training them and insuring employees have the business acumen to adjust to the new environment (Landale, 2004/2005). Planning and correctly recognizing the “barriers of change and how to manage the human aspect of the change management process” (Landale, 2004/2005, p. 2) will give employees a smoother transition.

The underlining factor for determining a company’s success or failure is the employees’ attitudes. A positive attitude is vital in achieving a company’s goals of change. In contrast, a negative attitude impedes any progress toward the organization’s adoption of a change initiative (Vakola & Nikolaou, 2005).

Current Findings

The Three Cs model suggests that courtesy, competence, and compliance are a foundation for managers and employees to make better and more consistent decisions (Rausch & Stark, 1998). Non-prescriptive guideline questions in the model are as follows:

1. What else do we have to do to ensure that we will reach the outcome that we are setting out to achieve, and so we will know when we have to modify our implementation, or plan, because we are not getting the results we want? In other words, how can we make sure that we will gain appropriate control over this process of getting there?
2. What else do we have to do, as part of this decision or plan, if anything, so that all stakeholders (people who are involved and/or affected, including possibly even customers or clients) will have the necessary/desirable knowledge and skills?
3. What do we have to do, that we are not already doing, or planning to do, to ensure that the relevant stakeholders will be satisfied with what is happening, or at least not be so unhappy that they will present obstacles? (Rausch & Stark, 1998, p. 335)

The advantage of utilizing these three questions resides in their inherent ability to facilitate improvement in people's decisions and their motivation toward learning more effective behaviors (Rausch & Stark, 1998). The Current Findings section introduces the broad theoretical framework of the Three Cs model. The discussion focuses on the relevance of the theoretical framework to the concepts of hiring, training, supervision and leadership, and quality assurance. The discussion is placed in the context of organizational change within the financial services industry.

Hiring

Successful organizations hire the most capable, proficient, and talented employees (Hughes, 2007). Successful organizations use value-based leadership in the hiring process and promote ethical standards through the process (Prilleltensky, 2000). Many organizations make immense investments to attract the best talent and are “generally diligent when looking at a new external candidate for a particular role” (Johnson, 2006, p. 12).

Organizations striving to compete in the 21st century, specifically in the financial services sector, will begin to demand and emphasize that new recruits have certain skills when entering the company (Broderick, 1998). These skills will stress a high level of relationship and service management and accentuate trustworthiness and reliability throughout the business relationship (Broderick, 1998). Organizations with a vision to the future invest heavily in the hiring process and promote an ethical culture. The hiring process usually entails multiple in-depth interviews, background checks, and other safeguards to ensure a quality fit for the organization (Hughes, 2007; Johnson, 2006).

Hughes (2007) mentioned a recruiter should recognize six characteristics when searching for prospective employees: (a) work ethic, (b) positive attitude, (c) attention to detail, (d) teamwork, (e) pace of work, and (f) safety orientation. Fernandez and Hogan (2002) postulated that successful leaders hire intelligent employees who can work and act appropriately with minimum supervision. “Values are important to understanding leadership because they explain the focus and direction of people’s actions” (Fernandez & Hogan, 2002, p. 25). Hiring the most competent individual is a sign of value-based leadership and “flourish[es] best in businesses that are successful. . . . If values are going to mean anything, they must be touchstones for behavior and guides to action” (Ancrum, 2006, p. 58).

Many employers in the financial services industry search for qualified collectors with a broad range of skills to fill certain needs of the organization (“Jobs Grow,” 2005).

Skilled collectors have certain qualities such as a minimum of one to two years of previous collection experience, knowledge of state and federal laws applicable to collections including the FDCPA, and excellent communication and negotiation skills ("Careers," 2007). Organizations hire employees to balance the needs and vision of the company and strive to hire competent employees to strengthen and grow the company (Cabot & Steiner, 2007). Additionally, a positive organizational fit for an employee has been directly related to how satisfied the employee is in his or her job, commitment an organization has for an employee's career success, and the values under which an organization operates (Ostroff, Yuhyung, & Kinicki, 2005).

Training

Organizational learning is considered a vital factor in the adaptation to organizational change at the micro and macro levels of transformation (Seger, Ulmer, Novak, & Sellnow, 2005). "Organizational learning research suggests that organizations that have the ability to acquire, integrate, and exploit new knowledge are more likely to be successful in the knowledge era" (Farrell, Flood, Mac Curtain, & Hannigan, 2005, p. 1). Jankowicz (2000) posited the following:

> The idea of a 'learning organization' is based on a central assumption: namely that in a complex, changing and turbulent environment, an organization must itself be able to change if it is to address and resolve the problems that the environment presents. (p. 472)

Senge (1990) defined a learning organization as an "organization that is continually expanding its capacity to create its future" (p. 14). Senge further posited that the goal of the learning organization is to create an innovative and creative environment in which ideas and freethinking are cultivated and employees are allowed to share thoughts without the fear of being belittled by superiors. Learning organizations develop slowly and require a conscious effort (Kepczyk, 2004).

“This means firms must change their current perspectives on training and learning. They must have a program in place to evaluate their existing situation and identify areas where learning is needed” (Kepczyk, 2004, p. 1). Changes must be made if an organization is to succeed in becoming a learning organization (Jankowicz, 2000).

Organizational learning generally follows a simple, three-step process common to all organizational learning initiatives throughout multiple industries worldwide (“Harvard Business Review,” 1998). The three steps are (a) cognitive (i.e., organizations begin to grow, mature, and think differently), (b) behavioral (i.e., staff begins to change as a result of the new knowledge), and (c) performance (i.e., measurable improvements such as better customer service, lower complaints, and increased volume; “Harvard Business Review,” 1998). Learning at all levels of an organization is the vehicle that builds relationships and drives the organization forward (Martin, Quigley, & Rogers, 2005).

Managers who commit to organizational learning allow employees to be part of the learning process (Ladd & Chan, 2004). “Learning organizations are supposed to allow not only for continuous improvement, but also major change and transformation from the learning developed” (Blackman & Henderson, 2005, p. 53). When a company makes a commitment to becoming a learning organization, it makes a commitment to becoming better than its competitor; and every organization strives to become a learning organization (Yeo, 2005).

A company cannot be transformed into a learning organization without effective leadership. To create a learning organization, leaders must break old habits and learn new skills, communicate a collective vision for the company to their employees, and create novel ways of structuring their promoting system in order to reward employees and perpetuate learning (Yeo, 2005). For organizational learning to occur, employees must recognize their own limits and have the enthusiasm and eagerness to gain new knowledge (Yeo, 2005). “This must be done in a non-threatening environment which allows them to be honest with their learning abilities and needs” (Yeo, 2005, p. 29). Once the employees’ skill levels have been determined with the assistance of the manager, employees go through a series of classroom and on-the-job training to improve their skills (Yeo, 2005).

Learning is an ongoing process for organizations and learners within organizations, and commitment from both parties is essential for continued success. “To learn, people must be at certain readiness level, be open to learning, be responsive to teaching, feel empowered and appropriately challenged, and know a sense of safety and trust” (Reynolds, Murrill, & Whitt, 2006, p. 125). There must be continued support for organizational learning and its benefits for the health and prosperity of a company in the midst of change (Mavrinac, 2005).

However, some researchers, such as Mavrinac (2005), criticized organizational learning as a vague concept with no real empirical evidence for how learning is transferred and to what degree it has improved an organization’s performance. In spite of such criticism, organizational learning continues to be essential for a company’s survival in a dynamic world. Organizational learning represents change, which is a powerful tool (Mavrinac, 2005).

People’s behaviors bring difficulties in generating and sustaining a successful learning organization (Amitay, Popper, & Lipshitz, 2005). Many employees have a predisposition toward protecting their self-image and self-confidence, so “the main challenge in building learning organizations is to reduce the impact of defensive routines that guide people’s behavior” (Amitay et al., 2005, p. 59). Organizations are communities that facilitate interaction among employees.

Sharing and contributing to the knowledge base generates and expands the services of the organization (Nonaka & Nishiguchi, 2001). Weick and Sutcliffe (2001) explained that if organizational leaders are serious about change, leaders should not put restrictions on employees and should create an environment conducive to learning. “The whole point of a learning organization is that it needs to get a better handle on the fact that it doesn’t know what it doesn’t know” (p. 18).

Training is vital to assist employees in adapting to change and gaining the knowledge and skill sets required to succeed under the constraints of a new paradigm. During any organizational change initiative, training is essential to ensure employees have the right skills and knowledge to be successful (Messmer, 2005). Aligning training to the change process reinforces management’s commitment to the organizational transformation, strengthens employee’s proficiency, and lessens resistance to the change process (Messmer, 2005). Bielski (2004) stated, “We train and encourage employees to really wow our customers by extending themselves in service situations” (p. 1).

For change to occur, employees must learn new skills and processes. Training must be seen as an important part of the initiative at all levels of the organization and an essential part of making the change initiative successful (Cocheo, 2004). Acton and Golden (2003) asserted the following:

> Company commitment to the training needs of its employees positively influences employee satisfaction, leading to an increase in employee motivation and an increase in retention. Such commitment culminates in employee exposure to quality job-related training, leading to better employee morale, an increased sense of employee achievement and accomplishment, and ultimately to an increase in organizational competitiveness. (p. 2)

For the success of a change program, training must provide employees with the competence required to support the change (Jacobs, 2002). Jacobs claimed, “It is the articulation of training programs to provide differing levels of employees the competence they require to implement the change” (p. 4). Training and skill-set development of staff is necessary for organizational effectiveness and efficacy and raises the competency level of employees (Acton & Golden, 2003).

Customer Relations

Organizations in every sector of business are confronted with changes that are usually a response to competition or regulatory pressures (Kerber & Buono, 2005). Organizational leaders who build an environment of quality customer relations and have a genuine focus on excellent customer service envision excellent customer relations (Goodstein & Butz, 1998). The financial services industry, as other industries, is adopting a new way of doing old tasks with more customer focus and a clear plan that strives for better customer relations (Todman & James, 2004).

Cole (2005) maintained customer relations involved two issues related to organizational change. The first issue was defining specific areas for change, and the second issue was changing employees' behavior in regards to customer relations. Cole further stated, "Creating a customer service culture is more than training. It entails defining your desired customer service culture and identifying your crucial moments of truth or interaction with the customer and deciding how each of these interactions will be managed" (p. 2).

To successfully implement changes and make them part of a company's culture, leadership must be involved at the personal, team, and broad corporate levels (Sherwood et al., 2005). Roberto and Levesque (2005) explained how to introduce and solidify a change initiative in an organization. They believed management must allow employees the freedom to learn and accept the new processes and must incorporate the theoretical basis for the initiative in the way employees do their day-to-day job.

The primary concern of building a structure valuing customer relations is to be certain all members of the organization understand the importance of customer service and see the new way of thinking and acting as part of their professional responsibilities (Schmidt, 2005). Crucial factors in sustaining a new way of thinking is to "ensure that time spent with customers is a top priority during the workday" (Schmidt, 2005, p. 1). Another important step is to learn more about the customers and how the organization currently views customer relations (Schmidt, 2005).

Producing quality customer relations is fostered in an environment of change (Bruce, 2005). The new generation of organizations with a culture of quality customer relations and a high value of customer services will succeed at a higher rate than their traditional competitors (Johnson & Schultz, 2004). Vandermerwe (2004) stated that organizations needed a systematic approach to produce a culture sustaining positive customer relations.

Creating an organization that values customer relations “requires new ways of doing things rather than just listening to customers and reacting, a company needs people who are open and prepared to break with the past and move ahead” (Vandermerwe, 2004, p. 27). “Employees are the crux of any organizational change initiative” (Chonko, Jones, Roberts, & Dubinsky, 2002, p. 1). Employees’ beliefs and attitudes about an organization’s willingness to change and improve its perception of customer relations will determine whether an organization can successfully change (Chonko et al., 2002).

Supply-chain management and the factory model drove the 20th century economy based on the principle of profit first, consumer second (O’Marah, 2005). Conversely, the 21st century has been driven by organizations depending heavily on customer relations and believing customer satisfaction drives profits (O’Marah, 2005). Companies have identified the importance of customer relations and customer service as a primary competency of continued organizational success (Russ-Eft, 2004).

Customer relations and customer service are essential ingredients for successful organizations and represent the foundation of all business (Amin, 2005). Many employees and managers are taught the customer is always right; but it is fitting to suggest many customers are not right and use the laws to their advantage, trying to receive merchandise for free by complaining or threatening to complain (Woodvia, 2007). Most professionals agree, when a customer has a legitimate issue, everyone at the company tries to resolve the situation and create a positive experience for the customer (Woodvia, 2007).

It is nevertheless difficult to find an organization with core values and competencies in personalized and profitable customer relations (Schmidt, 2005). Many organizations do not find value in customer relations or customer relation initiatives unless stakeholders can directly associate the initiative to profits (Schmidt, 2005). Clapham (2004) stated, “Winning new customers costs five times more than retaining existing ones” (p. 1). Many executives have learned through experience that developing good relations with customers is highly profitable and directly related to profits (Wright, 2005).

A successful customer relations project must be linked to the organization's profits (Berman, 2005). To address profit issues, researchers have used analytical tools to quantify results and justify the changes being implemented (Berman, 2005). Linking a program to profitable outcomes and being able to quantify the effects of the program throughout the company helps gain support from staff and helps sell the project to the decision makers within organizations.

Positive customer relations are important to organizations for many reasons. When organizations provide good customer service and exhibit a genuine concern for their customers, they retain a large percentage of their customer base (Clapham, 2004). Research has shown that existing customers are more profitable than new customers because they refer friends. In contrast, it takes time to develop an income stream from new customers. Statistics have indicated that one satisfied customer makes four positive referrals whereas dissatisfied customers tell nine potential customers (Clapham, 2004).

Frequently, customers are lost or frequent complaints occur because of a buildup of mistakes that develop into customer dissatisfaction. Many complaints arise through miscommunication or non-communication and can be solved quickly and efficiently by giving the customer enough time to completely solve their issues (Clapham, 2004). The difference between keeping and losing a customer is often directly related to the type of relationship organizations develop with customers.

The relations are built when consumers are provided efficient service. Hard work and dedication to solving customer’s issues are a demonstration of quality customer service. An employee’s commitment toward customer services indicates organizational leaders and employees value clients and believe the customer is important (Clapham, 2004).

Organizations can begin to develop good customer relations by recognizing the importance of courtesy, competence, and compliance, and by making efforts to understand the customers’ point of view (Berman, 2005). Berman further explained organizations must identify the correct approach to use with customers and must refuse to be content with average service performance ratings. The important factors the financial services industry must address in developing better customers are (a) customer needs; (b) risks associated with different delivery models; and (c) the need for new processes, systems, and people to achieve a higher level of customer relations (Gould & Fahy, 2005).

In the process of collecting a debt, collectors may profile a customer and give the customer certain options depending on the criteria available. Certain options include new payment arrangements, credit counseling, payment extensions, due date changes, or other mutually negotiated options, which benefit both the customer and the lending institution (U.S. Fair Trade Commission, 2007). Consequently, the overall goal is to assist the customer to become current on their loan.

Once organizations recognize the importance of customers and the commitment needed to sustain a successful customer-relation initiative, they need to determine what competencies are required from staff in successfully interacting with customers (Russ-Eft, 2004). Past research has provided many customer service models in which the required proficiencies were similar. “Based on these models, the following competencies emerged as common: (a) listening and communicating, (b) being reliable, consistent and dependable, respectful, courteous and fair, and (c) solving problems” (Russ-Eft, 2004, p. 214). Successful organizations acquire these core competencies. The literature suggested organizations that conduct comprehensive question-and-answer sessions to generate ideas and implement collaborative decisions created successful customer relations programs.

When it is time to implement a customer service initiative, senior level support is necessary for the program to be successful; and the support must be ongoing to avoid short-lived success (Kerber & Buono, 2005). Kerber and Buono further stated, “If the infrastructure and resources supporting change are not in place, any approach will require additional planning and effort to create the necessary infrastructure and to acquire the necessary resources, in addition to implementing the change itself” (p. 7). The implementation of new programs causes resistance, anxiety, lack of commitment, distrust, and other personal reactions that must be addressed by managers and leaders so they can create a successful program and a successful environment for employees (Vakola & Nikolaou, 2005).

Research indicated satisfied customers who received excellent customer service were less likely to file complaints against a company, and organizations can charge customers a premium because of the relationship it has built with them (Homburg et al., 2005). However, according to Blanton (2005), complaints and lawsuits occur because of loans made to customers with challenged credit, financial instability in a fast-growing sector of the financial services industry, and the financial institutions targeting high-risk customers because of high interest rates and high returns**.** The financial services industry is constantly looking for innovative ways to improve its customer relations and its customer service delivery (Bielski, 2004).

Supervision and Leadership

Effective leadership provides guidance for customer relations and organizational change. Organizations are not static, and leaders in the 21st century are required to find new initiatives and processes to advance their companies (Watkins, 2005). “When you lead people through a difficult change, you challenge what people hold dear-their daily habits, tools, loyalties, and ways of thinking-with nothing more to offer perhaps than possibility” (Heifetz & Linsky, 2002, p. 3).

Leadership has been the topic of widespread exploration and analysis throughout the 20th and 21st centuries (Martin & Ernst, 2005), and many different definitions have been proposed for this concept (Brazier, 2005). Fabian (2004) defined a leader as someone who can improve the performance of an organization, provide direction, communicate and coach team members, overcome obstacles, actively listen, think outside the box, embody integrity, honor commitments, and be charismatic. Effective leaders possess important qualities such as integrity, honesty, wisdom, truthfulness, reliability, and vision (Perkel, 2005).

Leadership is woven into organizational change and is crucial to any organizational change initiative (Gill, 2003; Mavrinac, 2005). Gill further proposed, “If change is a process of taking an organization on a journey from its current state to a desired future state and dealing with all the problems that arise along the journey, then change is about leadership” (p. 3). A difficult task leaders face during change processes and initiatives is ensuring their employees can adjust to the changes.

Integrity is an essential ingredient of organizational change, and those who lead and manage change must possess integrity. In an organizational context, integrity means trustworthiness (Stefano & Wasylyshyn, 2005). Research has shown that integrity is an important trait for which employees look in leaders and managers. It is an essential trait for those who lead change initiatives (Karl, Peluchette, Hall, & Harland, 2005).

Leaders must be capable of influencing employees toward the adoption of a new vision and goals that are reliable and consistent (Smith, Jennings, & Castro, 2005). Leaders can provide a clear vision for employees to become successful. To create effective plans for their organization, leaders must understand the real issues that challenge the organization so they can provide efficient leadership solutions (Caldwell, Bischoff, & Karri, 2002). Kerber and Buono (2005) offered the following:

> Given today’s turbulent business environment, the ability to lead organizational change is essential for individuals, teams, and entire organizations; and the nature

> and pace of change require an expanded, yet integrated framework. Based on our analysis, the most effective approach to organizational change appears to be dependent on key contingencies of the situation including (a) the complexity of the business environment and (b) the socio-technical uncertainty of the task or problem, along with (c) the change capacity of the organization and (d) the risks associated with either no or slow change. (p. 34)

Ethical leadership plays an important role in the financial services industry (Duska, 2001) and includes perspectives that apply to all industries (Duska, 2005). Ethical leadership represents character, honor, and belief in oneself; and it is created through trust and collaboration (Wallington, 2003). Ethical leadership empowers organizations and creates a sense of invincibility that can facilitate overcoming overwhelming tasks (Yoder-Wise, 2005).

Creating an ethical workplace and healthy work environment begins with leadership (“Creating and Sustaining,” 2006). Wallington (2003) maintained, “To operate an ethical organization, you have to create an environment for your people that allows them to operate in an ethical manner” (p. 2). Leadership from the top is critical when trying to have an impact on employees and change behavior and an organization’s culture (“Creating and Sustaining,” 2006). The processes under which an ethical organization is run include the tone set by the leader, the establishment and enforcement of set policies, continual education of the employees, separate duties, rewards for ethical conduct, and permission for employees to question authority (Wallington, 2003).

Deception and misrepresentation are forms of unethical behavior that can ruin people’s careers (Duska, 2002). Unethical behavior costs organizations millions of dollars each year and creates an environment of distrust and suspicion that spreads throughout the company (Farmer, 2005). “The government has responded with a series of regulations that themselves carry a hefty price tag for companies and therefore for investors” (Farmer, 2005, p. 2).

It takes a steadfast will to address ethical issues carrying steep ramifications such as punishment or dismissal from the company. It takes even more fortitude to oppose unethical behavior and lead an organization in the right direction (Nielsen, 1989). Implementing the Three Cs model assists leaders and employees in making ethical decisions and developing a code of ethics (Bucaro, 2007).

Quality Assurance

Ivanovic and Majstorovic (2006) defined quality assurance as product quality improvement and process improvement in organizations. “Quality is meeting or exceeding customer' expectations . . . [s]ervice quality to external customers has been commonly suggested as a critical success goal for organizations” (Liao & Wu, 2006, p. 557). Kerns (2005) described five key indicators of quality results: (a) value driven, (b) based on ethical behavior, (c) important to the purpose, (d) involving active learning, and (e) measurable. A third party usually regulates quality requirements and assesses whether organizations follow procedures (Drew & Healy, 2006).

Rules and regulations governing businesses throughout the country challenge organizations (Zwetsloot & van Marrewijk, 2004). Assuring quality through the application of value-based leadership and ethical principles allows organizations to change and shift paradigms effectively and efficiently (Fernandez, 2002; Prilleltensky, 2000). The purpose of change is to increase efficacy and improve the usefulness of organizations, core competencies, and assets (Jones, 2004). “Planned organizational change is normally targeted at improving effectiveness at one or more of four different levels: human resources, functional resources, technological resources, and organizational capabilities” (Jones, 2004, p. 302).

A quality assurance team usually includes experts in policy and guidelines, and they constantly inspect work processes and customer interactions to ensure processes or products meet the quality assurance guidelines (Drew & Healy, 2006). An assurance team’s ultimate objective is to provide realistic assertions that work processes are being completed correctly and guidelines are being followed (Walker, 2006). Nothing drives quality assurance better than values and value-based leadership (Kerns, 2005).

An organization built with underpinning core values allows a company to build a strong internal environment with a strong corporate culture, to interact with clients in an effective manner, and to build long lasting business relationships (Hayden, 2006). Kerns stated the following:

> When we think about organizational results, we traditionally focus on financial outcomes, such as revenue, cost and profit numbers. While these are clearly important results to monitor, there are many other areas where results can and should be traced, such as employee satisfaction, customer satisfaction, quality control, customer retention employee retention. (p. 827)

Svensson and Wood (2006) believed, “Quality control and quality assurance are no longer enough for most organizations” (p. 522). To create a value-based culture, organizations need to develop “sustainability components into processes of their management and business practices (i.e., internal and external practices) in order to be judged as successful in corporate decision-making and business behaviour in organizational performance in the long term" (Svensson & Wood, 2006, p. 522). External practices include demonstrating ethical behaviors.

Internal practices include possessing values. Values guide the behavior of leaders and subordinates and create a positive synergy in organizations (Kerns, 2005). Leaders who strive to meet performance goals, but fall short of behaving within the company's guidelines, have a negative impact on the organization and damage its overall effectiveness (Kerns, 2005).

Conclusion

By implementing a value-based leadership model, financial institutions and debt collection agencies can create a paradigm shift through the hiring of courteous and competent employees (Fernandez & Hogan, 2002). Based on the available literature, ethical leaders are willing to comply with rules and regulations governing the collection of debt and work in an environment of quality customer service (Carraher et al., 2005). Ethical practices create a positive environment, and effectiveness spreads to all levels of the organization (Prilleltensky, 2000). Employees view ethical and value-based leadership as a motivator and work more productively when they are trusted and respected (Wallington, 2003). By applying value-based leadership and the Three Cs model, a value-based culture prompting critical effective decision-making throughout the organization emerges (Fernandez & Hogan, 2002; Rausch & Washbush, 1998).

Summary

Chapter 2 described the research related to debt collection law and sections of the law that financial institutions and debt collectors have found difficult to uphold. A discussion of the conceptual framework of organizational change and the Three Cs model was presented. The review of literature, focused specifically on organizational change, change initiatives, and customer relations in the financial services industry, can enhance the study. Schneider and Goldwasser (1998) described change, transition, and the influence of leadership throughout the change process. Delegating change is not feasible. To guide collectors through painful transitions, supervisors and managers have to think, act, and perform as a leader. Words and actions are great influential factors that stimulate change (Schneider & Goldwasser). Other discussions in chapter 2 included hiring, ethical leadership, integrity, training, and quality assurance. Chapter 3 presents the research methods used for data collection, internal and external validity checks, and data analysis procedures.

CHAPTER 3: METHOD

The purpose of the current qualitative, phenomenological study was to understand a customer relations model relevant to the financial services industry and describe how the model has supported debt collection efforts, improved customer relations, and provided a positive image for the financial services industry. Chapter 3 presents a rationale for the choice of research design fulfilling the goals of the study. Chapter 3 lists the central research questions and gives a description of the sample selected for data collection. Additional topics presented in chapter 3 are informed consent issues, the sampling method, confidentiality statement, geographic location, instrumentation, data collection, data analysis, and a chapter summary.

Research Methodology

Research methodology is the process, design, or structure for gathering, assessing, and reporting activities in a research study (Creswell, 2002; Patton, 2002). A qualitative, phenomenological methodology was selected for the current study to explore the perceptions and opinions of the collection staff at XYZ Financial Services in regards to the Three Cs initiative. "Phenomenology asks for the nature of the phenomenon, for that which makes a some-'thing' what it is-and without which it could not be what it is" (Patton, 2002, p. 104).

Data collection involved conducting semi-structured, audio-recorded interviews with the collection staff at XYZ Financial Services to determine the success of the Three Cs initiative. The Three Cs model represents courtesy, competence, and compliance. The qualitative, phenomenological method involved identifying common themes of the Three Cs program and determining how employees and management have applied the program in their day-to-day activities. The results of the study were expected to provide evidence of the efficacy of the Three Cs model as implemented at XYZ Financial Services. The financial services industry as a whole might benefit from a model helping employees provide excellent customer service and avoid customer complaints and costly lawsuits, thereby saving the industry millions of dollars each year.

Research Method

According to Salkind (2003), a qualitative study is research without numbers. Qualitative research produces common themes, pictures, images, words, and sounds (Neuman, 2003). A qualitative research study is an inquisitive “approach used for exploring and understanding a central phenomenon” (Creswell, 2002, p. 649). Qualitative research relies on participants’ interactions through interviews, questionnaires, or other forms of textual data collection (Kvale, 1996).

The quantitative design was considered as an option for this investigation. In the future, a quantitative study will be necessary to gain a full understanding of the Three Cs initiative and its efficacy in reducing customer complaints and costly lawsuits in the process of debt collection in the financial services industry. However, a quantitative study was not appropriate for the current study because quantitative approaches attempt to explain tendencies in statistical data or a relationship between variables (Patton, 2002) and not describe in-depth experiences.

The mixed-methods research approach involves collecting both qualitative and quantitative data. It was not selected for that reason (Creswell, 2002). For a preliminary and exploratory study on the topic of debt collection, the qualitative approach was the most appropriate. The goal of the research was to obtain the perceptions of debt collectors who have used the Three Cs program and to provide an industry that has little information on the problems associated with debt collection with an understanding of the experiences of debt collectors at XYZ Financial Services, where the program has been implemented.

Appropriateness of Design

A phenomenological method was chosen to examine the experiences of the participants and to draw from their understanding of the phenomenon under study (Marques, 2005). Blodgett-McDeavitt (1997) described the phenomenology design as the following:

> A research design used to study deep human experience. Not used to create new judgments or find new theories, phenomenology reduces rich descriptions of human experience to underlying, common themes, resulting in a short description in which every word accurately depicts the phenomenon as experienced by co-researchers. (p. 10)

The phenomenological approach allowed participants to answer questions based on direct experience and knowledge of the problem under study. “[The] phenomenological approach involves a return to experience in order to obtain comprehensive descriptions that provide the basis for a reflective structural analysis that portrays the essence of the experience” (Moustakas, 1994, p. 13). The essence of the current study was to explore the perceptions and opinions of the collection staff at XYZ Financial Services to assess the implementation and appropriateness of the Three Cs initiative program. A phenomenological study was selected because, according to Moustakas,

> [Phenomenology focuses] (1) on the appearance of things, removed from prejudices, (2) focuses on totality, and examines things from every angle until a complete picture is drawn, (3) phenomenology seeks meaning, (4) phenomenology aims a describing experiences, (5) phenomenology is rooted in questions that give a direction and focus to meaning, (6) Subject and object are integrated, (7) intersubjective reality is part of the process, (8) Data of experience, my own thinking, (9) Research questions are carefully constructed, and every word deliberately chosen. (p. 58)

The study was preliminary. At the time this study was conducted, no data had been collected on the Three Cs initiative and how it has affected debt collection efforts at XYZ Financial Services. A phenomenological study was best suited for a preliminary study because it was a method that could be used to elicit the thoughts and experiences of the people who knew about the phenomenon, and it aided in collecting useful information for future research. In phenomenology, “the only way for us to really know what another person experiences is to experience the phenomenon as directly as possible for ourselves” (Patton, 2002, p. 106).

A phenomenological design was chosen over other designs for many reasons. The goal of employing a phenomenological design was to obtain sufficient data to answer the research questions (Creswell, 2002). “Phenomenological research is a qualitative approach possessing unique characteristics that separate it from other qualitative approaches” (Oswell, 2005, p. 76). Foran (2005) further explained, “a phenomenological study draws on experiential lived experiences-concrete experiences-and relies on a range of descriptive text to show us the moment" (p. 151). The focus of the study was to draw valuable data from the lived experiences of the participants.

A phenomenological study "describes the meaning of the lived experiences for several individuals about a concept or the phenomenon" (Creswell, 1998, p. 51). Patton (2002) agreed and further explained, "Phenomenology aims at gaining a deeper understanding of the nature or meaning of our everyday experiences" (p. 104). A phenomenological methodology is required to gain the type of insight that thoroughly illustrates, explains, and exemplifies individuals' experiences and perspectives of a phenomenon (Patton, 2002). "To gather such data, one must undertake in-depth interviews with people who have directly experienced the phenomenon of interest; that is, they have 'lived experience' as opposed to secondhand experience" (Patton, 2002, p. 104).

Other methods considered as possible design choices for this study included ethnography, grounded theory, and case study. In ethnography, the patterns and behaviors of a group are portrayed; and countless hours are spent in the field with a group in order to learn the group's culture and behaviors (Moustakas, 1994). Another important attribute of ethnographic research is the discovery of shared patterns. A shared pattern in ethnographic research is a common social interaction that stabilizes as tacit rules and expectations of the group (Baker, 2006). The ethnographic approach was not appropriate for the current study because the purpose of the study was not to explore social interactions of collectors but to understand the perceptions and opinions of the collection staff at XYZ Financial Services with regards to the Three Cs initiative.

The grounded theory, which focuses "on unraveling the elements of experience" (Moustakas, 1994, p. 4), was also considered as a possible approach. The grounded theory approach aims to produce an idea or premise about an important subject or phenomenon (Bowen, 2006). The grounded theory design was not appropriate for the current study because the purpose of the study was not to formulate a theory based on why debt collection lawsuits and complaints emerge. The study explored how an existing concept, the Three Cs model, has improved customer relations and provided a positive image for the financial services industry.

The case study approach was also considered as a possible research design. The essence of the case study is to explain and analyze a central phenomenon that could be represented by a person, an organization, or a group of people (Yin, 2003). Depending on the central phenomenon being studied (i.e., program, activity, or event), the focus is on the person, organization, or group, and on their involvement with the program, activity, or event.

The case study approach was considered because a logical viewpoint emerges within a case study methodology. The Three Cs initiative is a program, and the debt collectors at XYZ Financial Services are the group involved in the program. Although the case study approach would have been valid for the research, a phenomenological study was best suited to the study's goal, which was to examine the perceptions about the Three Cs initiative, not to evaluate the interactions amongst collectors within the program.

Research Questions

The research objective is a statement of the purpose or goal of a study (Creswell, 2002). The research objective statement "specifies specific goals that the investigator plans to achieve in the study" (Creswell, 2002, p. 128). In order to achieve the research objective, there are structured, focused questions asked of participants who are knowledgeable about the problem under discussion (Neuman, 2003). Central research questions seek to "reveal more fully the essences and meaning of human experience" (Moustakas, 1994, p. 105). Associated research questions are narrowly structured and provide a focal point for the research objectives of the study (Creswell, 2002; Neuman, 2003).

Three central research questions defined the scope of the study, which was to explore and understand the perceptions of the collectors at XYZ Financial Services concerning the application of the Three Cs model (see Appendix A). The responses to Questions 1 and 2 and their associated subquestions described the implementation of processes and consistency of the Three C initiative. The responses to Question 3 and its associated subquestions described how the initiative has helped collectors perform their job with courteous professionalism and competence and has reduced exposure to lawsuits and complaints through compliance.

R_1: How has the Three Cs initiative been implemented throughout the organization?

R_2: What measures have been consistent in applying the model throughout the organization?

R_3: What perceptions do collectors have about the Three C initiative at XYZ Financial Services?

Subquestions 4 to 8 in relation to courtesy helped discover what factors affected the business-client relationship and reduced professionalism. Subquestions 9 to 14 in relation to competence helped discover whether collectors performed their job efficiently. Subquestions 15 to 25 in relation to compliance helped discover which policies and laws ensured quality and sustainability by reducing exposure to lawsuits and complaints (see Appendix A).

Population

The U.S. Fair Trade Commission (2005) reported receiving 345,112 complaints in 2004, a figure representing a 25% increase from the 275, 434 complaints reported in 2003. Due to the rise of debt and foreclosures in the United Sates, the financial industry has needed more debt collectors (Cook, 1996). In 1990, U.S. collectors attempted to collect in excess of $66.5 billion from consumers (Cullinane, 1992). Cook (1996) further stated the following:

> With a projected increase of 68.4 percent, credit reporting and collections will create more new jobs between 1994 and 2005 than any other small-business-dominated industry in the nation, according to the U.S. Small Business Administration. During that same time frame, the SBA said credit reporting and collections will be the fourth-fastest growing small-business-dominated service industry in the United States. The industry's growth is fueled by increasing consumer debt. In July 1996, outstanding consumer installment debt totaled $1.15 trillion, a 10.5% increase over July 1995, according the American Collectors Association Inc. (p. 1)

The U.S. Federal Trade Commission (2005) estimated that hundreds of thousands U.S. collectors contact millions of consumers each year for debit obligations; many collectors are employed in the western region of the United States. The population for the current study was junior personnel and management staff from the collection department at XYZ Financial Services located in California. The banking and financial assets in the United States are the largest in the world, just ahead of Britain and Switzerland (Tagliabue, 2007). XYZ Financial Services is an Internet-based, full-spectrum lender specializing in the acquisition of automotive retail repayment contracts. The company employs over 700 individuals, and approximately 250 of these employees are in the collection department.

Sampling

Sampling is creating a subset of the population of interest (Salkind, 2003). Random sampling consists of using a systematic procedure to arbitrarily select subunits of a population and is used when sampling a whole population is time consuming or not cost effective (Neuman, 2003; Olken, 1993). Random sampling adds validity to a phenomenological study and reduces the possibility of sampling error because the sample size is large and, therefore, more representative of the population under study (Moustakas, 1994).

The sampling frame for the current study was the collection staff at XYZ Financial Services who consisted of approximately 1 Senior Vice President, 1 Vice President, 5 managers, 19 supervisors, and 250 collectors (i.e., customer care representatives). Five departments fall under the collection division at XYZ Financial Services: (a) the call center, (b) 30-days, (c) 60-days, (d) 90-days, and (e) recovery. Each of these divisions is involved in collecting delinquent accounts based on days past due.

Thirty personnel were randomly selected from the five collection departments at XYZ Financial Services to represent the sample group. This group was selected because the collection staff has been most affected by debt collection complaints and lawsuits. Fifteen managers or supervisors and 15 collectors were asked to participate in the study.

Human resources provided the names for the collectors and managers in the collection department. The names were written on a piece of paper, folded, and placed into a container. The collectors and managers whose names were drawn were asked to participate in the study.

Research Ethics

Benham and Francis (2006) asserted that research ethics involves the three underlying principles of “respect for individuals (controversially restated as autonomy), beneficence/non-malevolence, and justice” (p. 387). However, the main focus of research ethics is to protect the individual rights of human beings involved in research studies (Benham & Francis, 2006). An Internal Review Board governs the trustworthiness and ethical practices in research, specifically in the interaction with human participants (Fassett & Hazlet, 2006). The Internal Review Board’s approval is necessary for every study involving the study of human participants (Fassett & Hazlet, 2006). The protection of human participants is discussed in the subsections below: (a) informed consent, (b) confidentiality, and (c) geographic location.

Informed Consent

Informed consent involves notifying research participants of the overall purpose of a study (Kvale, 1996). “Participants can become aware of their rights and what they are getting involved in when they read and sign a statement giving informed consent” (Neuman, 2003, p. 124). When signing an informed consent form, individuals acknowledge their willingness to participate voluntarily and free from unnecessary influence or coercion (Kvale, 1996) and to have the interview audio recorded. According to Neuman (2003), informed consent statements should contain:

1. A brief description of the purpose and procedure of the research.
2. A statement of any risks or discomfort associated with participation.
3. A guarantee of anonymity.
4. The identification of the researcher and where to receive information about subjects' rights or questions about the study.
5. A statement that participation is completely voluntarily and can be terminated at anytime.
6. A statement of alternative procedures that may be used.
7. An offer to provide a summary of findings. (p. 124)

The Chief Operating Officer at XYZ Financial Services granted permission for the research study to be conducted on the premises (see Appendix B). Participants were also informed there were no foreseeable risks, such as stress, psychological, social, or physical consequences, visual or auditory stimuli, chemical substances, or other measures, by participating in this study. Each member of the collection department staff who was randomly selected to participate in this study signed an individual consent form (see Appendix C). Consent forms, audiotapes, and any other report that could reveal participant information will be held in a secure file cabinet and destroyed three years after completion of the study.

Confidentiality

Confidentiality is the ethical protection of participants' personal information and research data from a specific study (Neuman, 2003). Anonymous participation is the type of ethical protection that allows participants to remain nameless (Neuman, 2003). Participants' identity was strictly maintained in this study. Each participant received an informed consent form to sign.

The form included details regarding the process by which anonymity was maintained and information kept confidential. Statements made during the interview process will not be traced to any particular participant. Each manager or supervisor and each debt collector received a code (Patton, 2002); for example, Supervisor Participant 1 was coded as SUP1, and Collector Participant 16 was coded as COLL16.

Geographic Location

This study took place at XYZ Financial Services, which is located in the western region of the United States. The western region consists of California, Arizona, Nevada, Washington, and Oregon ("AutoCount," n.d.). The state of California possesses the world's fifth largest economy and holds some of the largest financial institutions in the United States (Department of Financial Institutions, 2007). Random selection of managers, supervisors, and collectors allowed for greater generalizability due to the large, diverse pool of collectors in the western region of the United States.

Instrumentation

According to Kvale (1996) and Moustakas (1994), the primary instrument for collecting data in a qualitative, phenomenological study is the investigator. The investigator used questions based on data from several scholarly sources addressing value-based leadership and the Three Cs model (Ancrum, 2006; Rausch & Washbush, 1998; see Appendix A) to explore the phenomenon. The research questionnaire was divided into three sections, including (a) demographic information, (b) the central research questions that aim to determine the effectiveness of the Three Cs model, and (c) associated research questions that aim to explore the Three Cs model at a deeper level and investigate the perceptions and opinions of the staff who have used the model.

Validity

Content validity is the extent to which a test, experiment, or instrument accurately represents the circumstances, issue, or sample under investigation (Leedy, 1997). In order to increase the validity of data collection instruments, traditional pilot studies are conducted to analyze questionnaires in terms of appropriate sequencing of questions and ease of understanding (Collins, 2003; Kvale, 1996). Pilot studies are typically used to identify difficulties that might interrupt the primary data collection process (Collins, 2003; Kvale, 1996). Pilot interviews aim to improve the phrasing of the interview questions to ensure clear understanding. Pilot studies establish the content validity of the instrument used in the study and help develop data-gathering skills (Creswell, 2003).

Conducting a pilot study independent of the final study helps researchers gain self-confidence regarding the interview process and the interview environment and helps assure validity and reliability in the data collection process. Kvale (1996) stated, “An interviewer’s self-confidence is acquired through practice; conducting several pilot interviews before the actual project interviews will increase his or her ability to create safe and stimulating interactions” (p. 147). Pilot interviews provide practice in conducting interviews, gathering data, and testing audio equipment.

Before initiating the data collection for the study, pilot interviews took place with two randomly-selected managers or supervisors and eight collectors from the collection staff at XYZ Financial Services. The probing technique Collins (2003) recommended helped the participants generate in-depth detailed responses. The responses obtained during the pilot study assisted in determining whether the instrument measured what it was intended to measure (Leedy, 1997). Neuman (2003) maintained the following:

> Reliability and validity are central issues in all measurement. Both concern how concrete measures are connected to constructs. Reliability and validity are salient because constructs in social theory are often ambiguous, diffuse, and not directly observable. Perfect reliability and validity are virtually impossible to achieve. (p. 178)

Reliability

Reliability refers to the consistency and dependability of findings over time (Neuman, 2003). Creswell (2002) further defined reliability as “scores from an instrument should be nearly the same or stable on repeated administrations of the instrument and that they should be free from sources of measurement error and consistent” (p. 649). Neuman reiterated, “Reliability is improved by using a pretest or pilot version of a measure first” (p. 181).

Many circumstances and conditions can decrease the reliability of a study, but the biggest threat is researcher bias. “Such a commonsense conception of objective as being free of bias implies doing good, solid, craftsmanlike research, producing that has been systematically cross-checked and verified knowledge” (Kvale, 1996, p. 64). To assist in determining consistency to the interview text, thus controlling bias, HyperRESEARCH™ 2.6 and 2.8 software was used to test propositions about data, manipulate coded material, and export and retrieve data for in-depth analysis (Collins, 2003; Hesse-Biber, Dupois, & Kinder, 1991).

Data Collection

The data collection process includes selecting participants for a study, obtaining their permission, conducting the interviews, and assembling information (Creswell, 2002). Interviewing participants is important in a phenomenological study because interviews are designed for understanding real-life experiences (Moustakas, 1994). Interviews are a vehicle for collecting rich, qualitative data and discovering what is not easily observed (Patton, 2002). Patton (2002) further asserted the following:

> The purpose of interviewing, then, is to allow us to enter into the other person's perspective. Qualitative interviewing begins with the assumption that the perspectives of others is meaningful, knowable, and able to be made explicit. We interview to find out what is in and on someone else's mind, to gather stories. (p. 341)

The purpose of semi-structured interviews is to "obtain descriptions of the life world of the interviewee with respect to interpreting the meaning of the described phenomena" (Kvale, 1996, pp. 5-6). Furthermore, "the structure of the research interview comes close to an everyday conversation, but as a professional interview it involves a specific approach and technique of questioning" (Kvale, 1996, p. 27). Conversation is a fundamental trait of all human interaction and is used by people to share knowledge, understanding, and information with others.

Kvale (1996) explained the interview process "goes beyond the spontaneous exchange of views as in everyday conversation, and becomes a careful questioning and listening approach with the purpose of obtaining thoroughly tested knowledge" (p. 6). Kvale (p. 88) proposed seven stages of interview research:

1. Thematizing--Formulate the purpose of an investigation and describe the concept of the topic to be investigated before the interviews start.
2. Designing--Plan the design of the study, taking into consideration all seven stages of the investigation, before the interviewing starts.
3. Interviewing--Conduct the interviews based on an interview guide and with a reflective approach to the knowledge sought and the interpersonal relation of the interview situation.
4. Transcribing--Prepare the interview material for analysis, which commonly includes a transcription from oral speech to written text.
5. Analyzing--Decide, on the basis of the purpose and topic of the investigation, and on the nature of the interview material, which methods of analysis are appropriate for the interviews.
6. Verifying--Ascertain the generalizability, reliability, and validity of the interview findings. Reliability refers to how consistent the results are, and validity means whether an interview study investigates what is intended to be investigated.
7. Reporting--Communicate the findings of the study and the methods applied in a form that lives up to scientific criteria, takes the ethical aspects of the investigation into consideration, and that results in a readable product.

Preparation

During a meeting, members of the collection (i.e., servicing) management team received information about the research study and the method of data collection. The meeting was held in the training facility at XYZ Financial Services to inform the collection management team of where the interviews would take place, how participants would be selected, and the purpose of the informed consent form. The specific conference room used for the interviews was determined upon access and availability at XYZ Financial Services. The meeting was an opportunity for the management team to ask questions about any aspect of the research study.

Digital audio recording has many benefits that assisted in this research study (Ingram, Bunta, & Ingram, 2004). Working with a digital audio recorder increased the means “for transcription, analysis, and treatment” (Ingram et al., 2004, p. 9). Digital audio-recorders are smaller and easier to access than traditional recording devices and have the capability to store data more efficiently (Ingram et al., 2004).

The Sony® IC Recorder ICD-SX46 was used to document conversations. Prior to the interview, the recorder was tested to ensure it was functioning correctly. If the digital audio-recorder stopped functioning during an interview, the responses were recorded by hand.

Process

Each interview took place in a secure conference room at XYZ Financial Services and was audio recorded. All collectors signed a consent form in which the collectors agreed to participate in the study and acknowledged having been informed prior to the interview process that the interview would be audio recorded. The respondents who were randomly selected for the sample had the opportunity to decline participation. If at anytime during the interview the participants wished to stop the interview, participants were allowed to stop immediately. The interviewer stopped the audio recorder and erased the taped data, which released the participants from any obligation.

Once the dialogue began, participants were monitored for nonverbal cues, which could indicate lack of comfort or apprehension (Kvale, 1996). If participants did not understand a question, the interviewer repeated the question. If the question was still not understood, the participants were asked to paraphrase the question as they understood it and to answer, based on that interpretation (Collins, 2003). If participants continued to have difficulty understanding, the question was discarded. At the completion of the interview, the participants received thanks for their willingness to participate; and the process of member checking was explained.

Data Analysis

The primary purpose of the study was to explore the perspectives and to understand the experiences of the collection staff at XYZ Financial Services in regards to the implementation of the Three Cs initiative and whether it has changed the organization. The process of data analysis consisted of following a clear and systematic path, beginning with collecting raw untreated information and synthesizing it into meaningful results and outcomes (Rubin & Rubin, 2005). Moreover, “analysis transforms data into findings” (Patton, 2002, p. 432).

Analysis Methodology

The process of analysis followed the data analysis model of Hycner (1985), a well-known phenomenologist, in order to present the perceptions of the collection staff at XYZ Financial Services in a straightforward manner (Girard, 2004). Hycner created the guiding principles of the model through years of experience in teaching phenomenological research. Hycner’s methodology included (a) transcribing all audio-taped interviews, (b) thoroughly reading through transcripts and identifying common themes, (c) assessing the relevancy of text and themes to the research questions, (d) organizing themes using a data analysis tool, (e) valuating similar themes and categories, (f) creating a table listing clusters and themes, (g) questioning text and structures to help apply data analysis software, and (h) contextualizing themes to help in their identification.

Transcription of Data

An expert in data transcription transcribed the data collected from the interview. Data stored on the audio-recorder were uploaded onto a designated computer and transmitted to the professional who perform the transcription (Trapp, 2007). “A transcript is an intentional representation of data translated from one medium to another as a necessary and convenient analytic strategy requiring selective interpretations that impact on the targeted phenomena” (Muller & Damico, 2002, p. 301). Once the data were transcribed and converted into a Microsoft Word document, the information was examined to ensure transcription reliability and authenticity.

Pilot study. The ten pilot interviews recorded on a Sony® IC Recorder ICD-SX46 were transcribed verbatim by Lady of Letters, Inc. (see Appendix D). Lady of Letters, Inc. replaced the initial transcription company due to the scope of the project. The transcription process took approximately 15 days.

First, the digital voice files were uploaded to a secure online FTP site, Box.net where the secretarial services retrieved the files for transcription. Second, the file was loaded to software for transcribing. Third, the file was assigned to staff members who have signed a confidentiality agreement with Lady of Letters, Inc. Fourth, the completed transcription was submitted to the investigator for final review. Fifth, the completed transcription was returned to the investigator once all suggestions were addressed. Finally, all copies of the recording were destroyed. A confidentiality agreement signed by Lady of Letters staff member ensures that all data from recordings will not be disclosed.

Actual study. Thirty interviews were also transcribed by Lady of Letters, Inc., which took approximately 12 days to complete. The audios were transcribed using the same protocol as the pilot study transcription process. However, a smart copy technique, a form of editing, was used to improve the flow of the responses. The transcriptions were individually returned upon completion via email. After payment was rendered for service, Lady of Letters, Inc. was asked to destroy all data.

Codes and Themes

Several computer-assisted qualitative analysis tools, such as QSR NVivo 7, HyperRESEARCH ™, ATLAS. ti, and QSR NUD*IST, were considered to assist with exploring the content of the data collected from the pilot and main study. Content analyzing is the process of deciding "what things go together to form a pattern, what constitutes a theme, what to name it, and what meanings to extract" (Patton, 2002, p. 442). Patton further explained the following:

> The analysis of qualitative data involves creativity, intellectual discipline, analytical rigor, and a great deal of hard work. Computer programs can facilitate the work of analysis, but they can't provide the creativity and intelligence that make each qualitative analysis unique. (p. 442)

Using computer-assisted software allows researchers to distance themselves from the data and access potential themes and patterns (Welsh, 2001). Although QSR NVivo 7, a qualitative analysis software program, "facilitate[s] data storage, coding, retrieval, comparing, and linking" (Patton, 2002, p. 442), HyperRESEARCH™ 2.6 was used to code the data collected from collection professionals in the pilot study. HyperRESEARCH™ 2.8 was used to code the data collected in the actual study (Hesse-Biber, Dupois, & Kinder, 1991). "The central part of qualitative data analysis involves extracting meaning from collected textual material" (Biber-Hesse et al., 1991, p. 292). HyperRESEARCH™ automated the process of coding and retrieving data and made manipulating codes easier and more manageable.

Data Management

Once the data were transcribed, coded, and checked for validity, the data and audiotapes were stored in a locked drawer; and the files were stored on a laptop. Any identifying information will be destroyed after three years. The audiotapes were stored on a laptop, and the recordings stored on the audio recorder were erased upon upload.

Validity

Validity indicates whether an instrument (i.e., qualitative measure) and survey (i.e., quantitative measure) measure what the investigator intended to evaluate (Leedy, 1997). With regards to validity, the concepts of trustworthiness, credibility, transferability, dependability, and confirmability are specifically relevant to qualitative studies. Leydens, Moskal, and Pavelich (2004) explained, "Trustworthiness refers to how we determine whether we have accurately described the settings and events, participants' perspectives, or content of documents" (p. 68). Trustworthiness is established through validity, reliability, and objectivity checks (Shenton, 2004).

Credibility is established through internal validity checks determining whether the study captures "what is really occurring in the context and whether the researcher learned what he or she intended to learn" (Pitney, 2004, p. 26). Transferability is established through external validity checks determining whether the findings are useful in other situations or different locations (Pitney, 2004). Dependability is established through reliability checks (i.e., audits determining whether the data are rational, perceptible, and documented) (Pitney, 2004). Confirmability is established through objectivity or neutrality checks determining whether the interpretation of the findings was derived from the data and not thoughts imposed on the data (Shenton, 2004). The following section explains the process of establishing internal and external validity checks to determine the accuracy of the data collected in the current study.

Internal Validity

The three primary processes that assured internal validity were (a) triangulation, (b) research positioning, and (c) member checking (Creswell, 2002; Leedy, 1997). "By measuring something in more than one way, researchers are more likely to see all aspects of it" (Neuman, 2003, p. 138). Triangulation is the method of verifying data from different sources, such as the investigator and collection professionals, types of data collection methods (i.e., interviews, observations, and field notes), and types of research methods (i.e., quantitative and qualitative; Creswell, 2002). Research positioning refers to "researchers' awareness of their own influences (both subtle and direct) in the research setting" (Leedy, 1997, p. 168).

As a co-worker of participants, the investigator was aware of direct influence (Leedy, 1997). To refrain from bias, member checking, which consisted of allowing participants to review for accuracy, was used (Creswell, 2002). By allowing participants to self check the themes transcript and validate the interpretation, bias may have been reduced (Richards, 2005).

Once themes were documented through analysis, the themes were emailed to two managers or supervisors and three debt collectors so the participants could determine the accuracy of the data and ensure creditability (Adams & Evans, 2004; Shenton, 2004). “Participants are asked about many aspects of the study, such as whether the description is complete and realistic, if the themes are accurate to include, and if the interpretations are fair and representative of those that can be made” (Creswell, 2002, p. 280). The assessment provided by the participants was documented, and validity was further ensured by an external audit.

External Validity

External validity is attained when the results of a study can be applied to a real life scenario or circumstances in populations other than the one in the study (Abiodun, 2005). “External validity is concerned with the interaction of the experimental treatment with other factors and the resulting impact on the ability to generalize to (and across) times, settings, or persons” (Cooper & Schindler, 2003, p. 434). The findings and conclusions from this study were generalizable only in the areas of leadership, customer relations, customer service, organizational change, ethical leadership, and organizational learning.

A representative from the Fair Trade Commission or a senior executive of XYZ Financial Services who oversaw the credit analyst division was asked to serve as an external auditor, which represented a population other than the one in the study. The external auditor, who was not affiliated with the study, reviewed the research project and wrote or communicated an evaluation of the study (Creswell, 2002, p. 280). The assessment has been included in an appendix to the research report.

Summary

Chapter 3 presented a detailed description of the research methodology chosen for the study and an explanation of phenomenology as the method of choice. Chapter 3 also presented the research questions and discussed the population, sampling frame, and research ethics for the study. Issues of instrumentation, data analysis, and validity and reliability of the data were explored. Chapter 4 presents in detail the results of the data analysis. Chapter 5 presents implications, conclusions, and recommendations for the study.

CHAPTER 4: RESULTS

The purpose of the current qualitative, phenomenological study was to understand a customer relations model relevant to the financial services industry. The qualitative method was appropriate to research a phenomenon that occurred in a natural setting and to discover meaning and understanding of a phenomenon (Creswell, 2003; Leedy & Ormrod, 2001). Chapter 4 presents the analysis of the qualitative data. Findings are representative of one month of data collection and analysis. The organization of information assists in understanding the data provided in *Appendices* G through M.

The pilot study employed probing, think-aloud, and paraphrasing approaches to address the research questions (Collins, 2003). Results indicated that the approach and data collection techniques were sufficient for the study. The pilot study also indicated certain questions that needed to be revised for greater participant understanding, and the sample group needed to be modified for a higher level of experience for the actual study. The actual study employed a systematic approach centered on value-based leadership, personal principles, corporate ethics, and commercial sustainability to address the research questions. Results indicated rich and productive information about the use of the Three Cs model implemented at XYZ Financial Services.

Participant Selection

The purpose of the current research was to obtain the perceptions and opinions of the employees at XYZ Financial Services in regards to the phenomenon under investigation. Participants were formally solicited through the assistance of the Human Resources Division. A total of 10 interviews were conducted in the pilot study, and 30 in the actual study.

Pilot Study

The investigator emailed the human resource department at XYZ Financial Services requesting the names of all organizational leaders and employees in the collection or servicing department. Approximately 1 hour after the initial email was sent, the names of all personnel in the collection or servicing department were delivered. Each employee’s name was annotated on a piece of lined notebook paper. The list was separated into two sections: employees and management. Each paper was folded twice so names remained anonymous and was placed in two different coffee cans. To begin the pilot study, names were randomly pulled from the cans. Collection professionals were notified that their names were selected as a participant in the study.

Actual Study

Eight women and 22 men were randomly selected to participate in the study. The participants’ ages range from 26 to over 45, with most collection professionals ranging in age between 26 and 35. Most collection professionals hold an Associate’s degree and had 3 to 5 years of experience in their current position and 6 to 14 years of debt collection experience. The ethnic background of the collection professionals included 22 Hispanic, 2 African American, 4 White American, and 2 who did not specify their ethnicity.

The Pilot Process

Prior to beginning the research project, a pilot study was completed to ascertain whether the interview approach and questions would furnish supporting data and whether the interview questions were clear and understandable to participants. The goal of the pilot study was to select collection professionals who possessed a similar knowledge level and were willing to volunteer to answer the research questions and assist in evaluating the efficacy of the data collection method and questionnaire. Pilot participants (PPs) validated the interview questions and strengthened the overall direction of the study. PPs were easier to access to obtain and validate the data. The PPs were selected because their career and experience mirrored the level of knowledge and insight of collection professionals who participated in the actual study.

Preparation

During a preliminary meeting prior to the pilot study, two senior members of the collection management team were asked to evaluate the questionnaire. The vice president of collections suggested amending two associated subquestions. The vice president felt Questions 15 and 16 were leading and the word *unethical* might be taken out of context. Therefore, to facilitate meaningful discussion, Questions 15 and 16 were revised (see Appendix A):

R_{15}: What unethical practices have collectors engaged in that have caused customers to file complaints or lawsuits?

Revised R_{15}: What types of collection techniques have collectors engaged in that have caused customers to file complaints or lawsuits?

R_{16}: What unethical practices have collectors engaged in that have caused organizational leaders to restructure policies?

Revised R_{16}: What types of collection techniques have collectors engaged in that have caused organizational leaders to restructure policies?

Pilot Interviews

The pilot study employed probing, think-aloud, and paraphrasing approaches to address 25 research questions (Collins, 2003; see Appendix A). Probing was interviewer-driven and involves asking the interviewee detailed questions to draw out important information. Think-aloud was a technique used concomitantly with other techniques to collect data and find what collection professionals were thinking. Paraphrasing consisted of asking the interviewee to rearticulate interview questions for better understanding. The techniques aided collection professionals to answer questions in their own words and create conversation, which added fruitful information to the study (Collins, 2003).

Before interviewing, each collection professional was given a brief synopsis of the purpose of the study (Appendix E), the informed consent form to sign, and a debrief form concerning how participants' personal information and responses throughout the study would remain confidential and their identity would be kept anonymous (see Appendixes C & D). Statements made during the pilot interview process are difficult to trace to any particular PP. Each manager or supervisor and debt collector was assigned a code to conceal his or her identity. For example, Supervisor 1 was identified as PPSUP1, and Collector 10 was identified as PPCOLL10 (Patton, 2002).

During the pilot process, most PPs seemed relaxed and eager to participate in the study; and they gave good eye contact throughout the interviews. One participant seemed uncomfortable, had some difficulty answering some questions, and never made eye contact with the interviewer throughout the study. When PPs experienced difficulties understanding a question, the question was re-read or the investigator asked PPs to paraphrase the question in their own words to gain a better understanding.

Four hours after the 10th interview, the interviewer realized that the Sony® IC Recorder ICD-SX46 experienced technical difficulty, and some of a participant's responses were not recorded. The following day, the PP was re-asked Associated

Subquestions 20 through 25. At the conclusion of the interviews, the investigator showed appreciation to the collection professionals for participation in the study.

Instrument Reliability

Data obtained from the 10 pilot interviews were systematically organized into phrases, sentences, or whole paragraphs and were classified into categories (i.e., codes), which were linked by common responses to questions (i.e., themes; Leedy, 1997). The transcribed, demographic data were assembled into a table format (see Table F1 in Appendix F); and the transcribed data were merged by question and subquestions. Before uploading the merged document into the HyperRESEARCH™ 2.6 software, the data were carefully read, semi-edited, and bracketed. Bracketing is an important reasoning strategy that keeps the investigator "focused on achieving the research objective and keeping preconceived ideas within brackets" (Poggenpoel, 2005, p. 7).

The analysis of the data collected from the pilot studies conducted by Brigette's Technology and Consulting Firm (see Appendix G) aimed to determine whether cognitive interviewing techniques, such as probing, thinking-aloud, and paraphrasing, were the most effective method for the actual study (Collins, 2003). The unstructured data in the modified transcript were manually dissembled. Next, the data were assembled under categories (i.e., open coding; see Table H1 in Appendix H) derived from the construct of the research questions (see Appendix A) and meaningful themes that emerged from the responses.

Using HyperRESEARCH ™ 2.6 software, the validity and reliability of each research question and the questionnaire was tested (Creswell, 2003; Leedy, 1997). The core themes that emerged during the pilot data analysis centered on techniques employed by collectors and the FDCPA, which governs the techniques employed by collectors. The data were also assembled in new ways and into new categories (axial coding) used to compare selective data collected in the actual study (selective coding; Leedy, 1997). New categories included The Organization, Management, and The Smart Customer.

Textural Descriptions of Emerging Themes

Central Research Questions

Central Research Question 1 shaping the current study was asked; however, three participants (PPCOLLs 4, 6, & 7) experienced difficulty understanding and explaining how the Three Cs initiative has been implemented throughout XYZ Financial Services. Common responses centered on job performance, courtesy, and following regulations.

Because participants had to pause or think about the question asked, the assumption was some participants did and some did not comprehend the question in a similar way. In the case of PPCOLLs 4, 6, and 7, who had been employed less than one year in their current position and had either an Associate's degree or high school education, they may not have had experience or knowledge in understanding the depth of the research objective (Knapik, 2006). Central Research Question 1 was not revised; however, the criteria for selecting collectors were revised (see Instrument Validity subsection).

Central Research Question 2, which also shaped the current study was asked. In relation to what measures have been consistent in applying the model, common responses included ranking courtesy, competence, and compliance. PPCOLLs 1, 3, 4 and 8 needed clarification to understand the question. PPSUP1 and PPCOLLs 2, 5 and 7 provided sufficient examples of measures employed.

PPCOLL5 gave an example of applying the competence approach: “using all tools that I had to locate the customer and repossess the vehicle, you know, in a timely fashion [to] meet my goal”. PPCOLL6’s declaration to remain compliant contradicted the example, which applied to the competence approach. After repeated clarification, most participants comprehended the question in a similar way; however, common sufficient responses were not provided. Subquestion 2 was revised to provide examples of measures for improving the quality of the communication.

Central Research Question 3, which also shaped the current study, was repeatedly asked or clarified for five participants (PPCOLLs 3, 4, 5, 6, & 7). In relation to perceptions concerning the Three Cs initiative, PPCOLL2’s view centered on the perception of XYZ Financial Services. Sufficient common responses included focusing on the fact that if practiced, the model was valuable and promoted success; however, the model was beneficial to new hires and some experienced collectors who experienced difficulty coping with pressure and learning innovative techniques. The assumption was some participants did and did not comprehend the question in a similar way. Thus, Central Research Question 3 was not revised; however, the criteria for selecting collectors were revised.

Associated Research Subquestions

Associated Research Subquestion 4, in relation to how the attitudes of co-workers had changed since employing the Three Cs model, was asked; and participants provided sufficient responses. Common responses included the response that some supervisors and collectors recognized a positive increase in attitudes. Reasons for the increase included the implementation of the model, continuous monitoring, and employment of a new leadership.

PPSUP1's responses included means to determine whether changes in attitudes existed. PPCOLLs 4 and 5 provided examples of positive changes in job proficiency. PPCOLL1 experienced difficulties determining whether a change had taken place due to employment duration and the implementation period. Although some collectors indicated that some agents were relaxed during stressful periods and conflicts existed amongst collectors, the overall atmosphere of XYZ Financial Services was positive. All participants comprehended the question in a similar way, and the examples strengthened the reason for the change in attitudes as well as reconstruction; therefore, Subquestion 4 was not revised.

Associated Research Subquestion 5, in relation to how customer-client relationships improved once collectors understood the financial and personal situation of their customers, was asked. Although the investigator provided prompting responses to stimulate discussions, participants provided sufficient responses. Common responses centered on listening to determine clients' financial and personal situations, profiling, and displaying empathy.

PPSUP1 presented supporting examples on effective means for achieving customer care. Although trusting clients to make a payment when agreed upon continued to be a problem, most participants indicated customer-client relationships had improved. All participants comprehended the question in a similar way, and Subquestion 5 was not revised.

Associated Research Subquestion 6, in relation to how feedback or actions displayed by customers caused collectors to refrain from being courteous, was asked; and participants provided sufficient responses. Common responses centered on debtors and customers having a bad day. Responses indicated that organizational practices, such as repeated call transfers and inquires about the same information, stimulated customers' unethical behaviors.

Responses also indicated that customers tended to make idol threats and used profanity when collectors called. Customers also tended to get frustrated when customers did not understand debtors' requests. All participants comprehended the question in a similar way, and Subquestion 6 was not revised.

Associated Research Subquestion 7, in relation to the behaviors displayed by collectors that may cause customers to refrain from filing complaints or lawsuits, was asked. Although the subquestion was repeatedly clarified for three participants (PPSUP1 and PPCOLLs 3 and 5), participants provided sufficiently diverse responses. Collectors attempted to ensure actions complied with the Three Cs model, to establish trust, to show empathy, to provide clear communicating, and to document all transactions to alleviate complaints or lawsuits. All participants comprehended the question in a similar way, and Subquestion 7 was not revised.

Associated Research Subquestion 8, in relation to how training programs assisted in improving customer care relationships, was asked; and participants provided sufficient responses. Overall responses indicated that training improved in the three areas: courtesy, competence, and compliance. Training had been beneficial in providing knowledge on how to give extensions, change due dates, and read the transaction history.

Training on compliance and the overall organization mission were suggested as needed training courses. Common responses indicated that continuous training, such as cross-divisional and situational training (role playing), not only were needed for customer service representatives, but also were needed for supervisors, agents, call center workers, and collectors. Collectors also indicated inexperienced, new, minority collectors with an urban background may need additional training to improve professionalism. Hiring qualified personnel and conducting surveys were indicated as means leaders might employ to improve customer care relationships. All participants comprehended the question in a similar way, and Subquestion 8 was not revised.

Associated Research Subquestion 9, in relation to how collectors used innovative techniques to improve customer satisfaction, was asked. However, sufficient responses were not provided. Traditional practices centering on customer care and effective communication, not innovative techniques, were provided. Customer care centers on waving late fees and calling to make payment arrangements. Effective communication centers on listening and being courtesy.

PPCOLL1 presented means, such as training, to improve satisfaction. Although most participants comprehended the question in a similar way by presenting traditional practices or solutions, some participants offered innovative techniques. PPCOLL2 indicated that customers are offered settlements because certain states do not allow litigations. PPCOLL6 indicated that customer accounts are referred to agents (supervisors) to obtain additional lending. Subquestion 9 was refined to elicit quality responses suggesting innovative techniques or to substantiate how collectors use innovative techniques.

Associated Research Subquestion 10, in relation to skills most important in a high-pressured collection environment, was asked; and participants provided sufficiently diverse responses. Common responses centered on listening, being multi-tasked, patient, attentive, and resourceful, and profiling customers. Additional responses included using reverse psychology, negotiation, and motivational techniques, being resourceful, and having common sense. All participants comprehended the question in a similar way, and Subquestion 10 was not revised.

Associated Research Subquestion 11, in relation to skills least important in a high-pressured collection environment, was asked; and participants provided diverse responses. Diverse responses included being aggressive and detail-oriented in certain tasks, writing, adhering to some changes that were not warranted due to the nature of the position, and performing administrative tasks (e.g., mailing duplicate statements). Although probing responses were provided, most participants did not indicate skills deemed least important in the profession.

Additional skills collectors deemed important included verbal, technical, and typing skills. All participants comprehended the question in a similar way but experienced difficulty in providing concrete responses. Subquestion 11 was revised to elicit responses to determine skills least important in completing a specific task within the collection division. Some skills were used more than other skills within certain departments (i.e., floors).

Associated Research Subquestion 12, in relation to knowledge gained when collectors sought to understand customer’s personal and financial situations, was asked; and participants provided sufficient responses. Common responses centered on collectors becoming more proactive in and competent at managing accounts and understanding customers' history and personal financial situations and finance and financing. All participants comprehended the question in a similar way, and Subquestion 12 was not revised.

Associated Research Subquestion 13, in relation to how knowledge was shared between collectors and leaders who formulated organizational policies, was asked; and participants provided sufficient responses. Responses indicated knowledge was transmitted via telephone, email, and letter correspondences; and open communication existed on certain floors and often during team meetings. Knowledge was shared when management passed information pertinent to specific job performances, agents needed assistance, and collectors asked for information or transferred telephone complaints. PPSUP1 indicated that additional knowledge could be gained if leaders listened to collectors who worked on the floor. All participants comprehended the question in a similar way, and Subquestion 13 was not revised.

Associated Research Subquestion 14, in relation to training programs that improved the skill set and knowledge level of collectors, was asked. Although clarification was provided for several collectors, participants provided sufficiently diverse responses. Responses indicated that training programs, such as cross-departmental workshops, computer programs (e.g., Excel spreadsheet), compliance (e.g., FDCPA), communications (e.g., courtesy, negotiations, English), Mathematics, and managing dialers, live calls, and multi-functions, would improve the skill-set and knowledge level of collectors. Role-play, such as on the job training in negotiations, was highly recommended as a solution to improve skill-sets. All participants comprehended the question in a similar way, and Subquestion 14 was not revised.

Associated Research Subquestion 15, in relation to collection techniques employed by collectors that may cause customers to file complaints or lawsuits, was asked; and participants readily provided sufficient responses. Common responses included misrepresentation (e.g., idol promises, lies, impersonations), harassment (e.g., repeated calls), and disrespectfulness (e.g., rudeness, vulgar language). Additional responses included threatening to sue and releasing information to third parties. All participants comprehended the question in a similar way, and Subquestion 15 was not revised.

Associated Research Subquestion 16, in relation to collection techniques employed by collectors that may cause organizational leaders to restructure policies, was asked. Although Subquestion 16 was repeated for clarification, participants provided sufficiently diverse responses. Common responses included non-reporting and documenting false information. Additional collection techniques included being unprofessional and aggressive, changing the policies based on the situation, and proclaiming to be a repossession agent or an attorney.

PPSUP1 stated revisions in policies were warranted because some collectors found ways to manipulate policies or discovered loopholes within the system. PPCOLLs 4 and 6 did not indicate any collection techniques. Although responses indicated that legislators or federal agents had addressed unethical practices and management provided ethical collection techniques, participants indicated department meetings and coaching sessions might assist collectors in understanding the organization’s guidelines and policies. Most participants comprehended the question in a similar way, and Subquestion 16 was not revised.

Associated Research Subquestion 17, in relation to how employing the Three Cs model has assisted collectors to refrain from engaging in activities that could result in complaints and lawsuits, was asked. Although the question had to be repeated or clarified for several participants, participants provided sufficiently diverse responses. Responses included the response that if the Three Cs model was followed, customers would not have justification to file judgment against the collection department; and the Three Cs model reminded collectors laws existed and collectors were there to serve the customers.

PPCOLL3 was consistent in declaring the Three Cs model may work in a perfect world. However, in order to obtain payment from customers, the concept of the Three Cs model was seldom practiced in the Call Center. As indicated, PPCOLL3 believed the change in leadership prompted a positive change in attitudes.

PPCOLL7, who was consistent in declaring the Collections: Special Handling Unit had its own rules collectors follow to prevent lawsuits, did not elaborate on the actual rules followed in the unit. PPCOLL5 supported PPSUP1’s former declaration that in order for the model to work, users had to believe in the Three Cs model. PPCOLL8 indicated experienced collectors made all attempts to follow the guidelines. All participants comprehended the question in a similar way, and Subquestion 17 was not revised.

Associated Research Subquestion 18, in relation to how employing the Three Cs model assisted organizational leaders in restructuring procedures and guidelines, was asked; and participants provided sufficiently diverse responses. Due to investigator’s error, PPCOLL7 was not asked Subquesion 18. PPSUP1 and 2 indicated that guidelines (checklists) have been revised to address problems and ensure compliance. Although PPCOLL8 was not aware how the Three Cs model prompted reconstruction, responses indicated most collectors were aware that organizational leaders and their immediate supervisors interacted to discuss procedures and guidelines.

Common responses centered on techniques used in accordance with the Three Cs model and organizational guidelines. In a former response, PPCOLL2 indicated that superficial techniques were sometimes used as an extension of courtesy. In order to recover payment, collectors often “kill customers with kindness” (PPCOLL2). In response to Subquestion 18, PPCOLL2 added the following:

> We [supervisor and deficiency collectors] do not believe in that [XYZ Financial Services’] way. We, yes, we have, you know, practiced these three things because they are very important, and they are very crucial to our job, but we have our own way of doing it, and we stand 100% behind it, because it works.

Some collectors indicated organizational leaders recommended supervisors attend Collection Enhancement Training (CET) to ensure guidelines were followed and problems were being addressed. Based on the nature of the subquestion and the position the participants held, all participants comprehended the question in a similar way; and Subquestion 18 was not revised.

Associated Research Subquestion 19, in relation to how retention of collectors had increased since employing the Three Cs model was asked; and most participants provided diverse, sufficient responses. PPSUP2 and PPCOLLs 4, 6, and 7’s responses were disregarded because the four participants had only been employed less than one year within their current positions at XYZ Financial Services. Common responses included that since employing the Three Cs model and attending training sessions, turnover had reduced.

Responses indicated the model provided a safety net for collectors and alleviated the opportunity to violate policies, which may result in dismissal. Responses also indicated collectors resigned to find a position that paid more money or were discharged due to tardiness. All participants comprehended the question in a similar way, and Subquestion 19 was not revised; however, the criteria for selecting participants were revised (see Instrument Validity section).

Associated Research Subquestion 20, in relation to additional effective measures organizational leaders used to restructure policies and procedures and guidelines collectors used in their daily workflow, was repeatedly asked or clarified. Participants did not provide sufficient responses. Responses centered on job motivational techniques (e.g., raffles, banners), overload of responsibilities, measures currently practiced (e.g., the Three Cs model), and solutions to ease collectors' responsibilities. Solutions included continuous training (e.g., communication skills, managing phones) and hiring knowledgeable personnel. All participants did not comprehend the question in a similar way, and Subquestion 20 was revised to elicit common responses on effective measures that could be employed, such as engaging in group meetings, distributing surveys, and conducting annual and quarterly audits to assist with revising policies, procedures, and guidelines (see Appendix I).

Associated Research Subquestion 21, in relation to which situations prompted organizational leaders to implement formal quarterly audits, was asked. Although three participants (PPCOLLs 3, 5, & 8) experienced difficulties in providing an initial response, most participants provided sufficient responses after clarification. Common responses included lawsuits, complaints, and unproductivity. Additional responses included fluctuation in numbers (e.g., delinquent accounts) and a decrease in profits.

Some participants also indicated that supervisors and collectors conducted regular informal audits to ensure compliance. According to PPCOLL6, specific or randomly-selected agents used the NICE software to monitor, tape, and audit calls to ensure quality assurance. PPCOLL5 indicated that audits should be conducted regardless, whether or not complaints exist. All participants comprehended the question in a similar way, and Subquestion 21 was not revised.

Associated Research Subquestion 22, in relation to how financial institutions reshaped their mission to improve and help customers who were bankrupt and needed to overcome the stress of debt, was asked. Although some participants (PPCOLLs 3 & 6) experienced difficulty in providing an initial response, participants provided sufficiently diverse responses. Responses indicated that XYZ Financial Services' mission involved meeting the customers' needs, and organizational leaders and staff understood that personal situations (e.g., medical) arose that may cause a delay in payment.

Strategies suggested included implementing different payment options (e.g., similar to Cash Call's plan), refinancing with higher or lower interests, and continuing to rewrite (i.e., extend) contracts and educate debtors on financial matters and risks. Responses also indicated although XYZ Financial Services was the last result for some customers, customers had to accept responsibility to educate themselves on financial issues. All participants comprehended the question in a similar way, and Subquestion 22 was not changed.

Associated Research Subquestion 23, in relation to the views on the laws (e.g., FDCPA) protecting the customers, was asked; and participants provided sufficient responses. Common responses indicated the FDCPA and guidelines were needed to protect customers from harassment and threats. Responses also indicated some collectors viewed themselves and family members as customers.

Although PPCOLL6, as well as other participants, indicated some laws were fair, PPCOLL6 did not seem to understand the nature of the laws under investigation. PPCOLLs 3 and 7 opposed laws supporting debtors who abused their personal finances and were allowed to maintain certain properties (e.g., cars). Most participants comprehended the question in a similar way, and Subquestion 23 was not revised.

Associated Research Subquestion 24, in relation to how legislation amended laws to control unethical practices, was asked. Although the subquestion had to be repeated to some participants, participants provided sufficiently diverse responses. Common responses included (a) legislators had been efficient in amending laws (e.g., privacy act, FDCPA); (b) no matter what laws were made, violators (e.g., collectors, debtors) would exist; and (c) stricter punishment was needed for collectors who violated a law. PPCOLL2 indicated in some states, laws might be amended to enforce different payment provisions. All participants comprehended the question in a similar way, and Subquestion 24 was not changed.

Associated Research Subquestion 25, in relation to how legislation took into consideration that the customer was not always right and protected all parties, was asked.

Although repeated to several participants, the subquestion stimulated thoughts because the approach was uncommon. PPSUP1 stated, “That’s a good question. The company. I do not think I have ever been in a situation where we were harassed by the client.” Subquestion 25 aimed to establish support measures for the organization as well as the client.

PPCOLL3 stated, “The scale [of justice] is totally on the side of the customer. . . . They [legislation] could just give us a little bit more leeway . . . . There are people who can just write in a letter, and say, ‘You can only contact me by mail.’” All participants comprehended the question in a similar way, indicating a profound focus on the needs of the clients existed and were met. As indicated, collectors also viewed themselves (i.e., collectors) as a debtor. Associated Subquestion 25 was not changed to determine whether actual participants’ views supported the client, organization, or legislation.

Instrument Validity

The pilot study provided insight into the implementation and use of the Three Cs model at XYZ Financial Services, which assisted in revising several research questions and in selecting an appropriate sample population to collect fruitful data. The 10 pilot interviews gave insight of how collection professionals comprehended the nature of the research questions and whether the questions might give fruitful data to add to the existing body of knowledge. The pilot interviews also gave insight about the sample selection process. Findings revealed that changing the sampling frame for the actual study resulted in obtaining fruitful responses.

The assessment concerning the questionnaire used in the current pilot interviews were made. The efficiency of the Three Cs model and a representation of XYZ Financial

Services' staff utilizing the model were investigated (i.e., face validity). Using HyperRESEARCH ™ 2.6 to assist with coding and assembling participants' responses, the research questions were accurately investigated by comparing common responses (i.e., content validity, see Appendix A) supported by rich, thick descriptions (i.e., internal validity).

After analyzing the findings, four premises emerged. The first premise was some participants had limited knowledge about research interviewing based on the responses provided. "At the time of their interviews, there was, then, an anticipatory rather than a knowing quality about their involvement" because the participants were randomly selected (Knapik, 2006, p. 12). The repeated response, "You know," indicated some participants were unfamiliar with scholarly research interviewing processes or that some practices were common within the collection division amongst collectors and needed to be addressed by upper management.

The second premise was the limits of generalizing participants' experiences was primarily underscored to collectors who had limited experience in collections and employing the Three Cs model. To obtain highly competent communicators for the actual study, the sampling selection criteria were slightly modified. The actual study employed a simple stratified sampling approach via a simple random sampling approach (Leedy, 1997). Five executives or senior executives, 20 supervisors, managers, or directors who had been in their current position more than one year, and 5 collectors who had 6 to 14 years of experience in collections or who had at least obtained a Bachelor's degree were randomly selected from each organizational level to participate in the actual study.

Due to time constraints and the nature of some of the associated subquestions, the five executives were only asked to answer the central research questions and Associated Research Questions 20 through 25. Junior executives' responses aimed to determine whether organizational leaders believed in the Three Cs model and supported the FDCPA and the FTCA. The level of influence and authority imposed by executives attributed to collections created particular conditions, which are addressed in the Results section (Knapik, 2006).

The third premise was various associated subquestions (2, 9, 11, & 20) in the original questionnaire were revised to improve the overall quality of the communication, eliciting participants to understand the questions in a consistent way (Collins, 2003; see Appendixes A & I). The fourth premise was based on the flow of information; the most effective method to use to conduct the actual study was employing the probing approach to obtain responses from management and the paraphrasing approach to obtain responses from collectors. In many instances, the investigator interrupted the communication processes by providing premature responses during the pilot interviews. Paraphrasing allowed collectors to rephrase the research question, which identified comprehension problems (Collins, 2003).

Conclusion of Pilot Analysis

The pilot study process touched on the FDCPA, and why adhering to the FDCPA was important for the organization, employees, customers, and the financial services industry. The pilot study process shed light on skills most important to be a successful collector, and the perceptions and opinions collectors had of XYZ Financial Services' Three Cs initiative. The pilot process also offered collection professionals the opportunity to directly express perceptions and opinions concerning the initiative under investigation and the internal and external factors impeding the professional progress of the collection industry. Throughout the process of the pilot interviews, the term *smart customer* arose several times, which assisted in forming codes in the actual study and in shedding light on a new obstacle within the debt collection profession.

Data Collection of the Actual Study

The interviews were conducted in a secure conference room at XYZ Financial Services between 7:30 a.m. and 9:00 p.m. At the beginning of the interview, to provide conformability, participants were asked if the environment was comfortable and if a drink and visit to the bathroom were desired. Once the collection professionals were comfortable, the interview commenced.

The confidentiality agreement was discussed, and collection professionals were assured their identity would be held in the strictest confidence. The collection professionals were asked to voice their opinions of the phenomenon under investigation and were advised that no right or wrong answers to the questions existed. The data collection tool consisted of a 30 semi-structured questions.

Through the interview, collection professionals voiced their perceptions and opinions on the implementation and effectiveness of the Three Cs model. Collection professionals also shared similar experiences in relation to how the model was implemented. All participants seemed relaxed and comfortable during the interviews, and no collection professional showed any sign of anxiety or stress (e.g., nervousness or apprehension) during the interview process.

Some participants showed more passion toward responding to the questions by providing in-depth answers. In most cases, the research questions were repeated. If collection professionals did not understand a question, they were asked the question again or the question was explained in lay terms. At the conclusion of each interview, collection professionals were reminded that they might be selected to participate in the member-checking process and if they wanted to receive a copy of the results. Throughout the interview process, the tape recorder worked effectively; and no malfunctions or mistakes were noticed.

Data Analysis

After each interview, the taped data were transcribed and recorded into a Word document. Brigette's Technology Consulting and Research Firm was contracted to assist with merging documents, coding text using HyperREASEARCH™ 2.8, and documenting emerging themes. Once the data were analyzed, the process of member checking was performed. The data analysis process was as follows: (a) code, (b) textural descriptions of emerging themes, and (c) member-checking.

Codes

Data obtained from 30 one-on-one interviews were systematically organized and classified into phrases, sentences, or whole paragraphs, which were linked by common codes (Leedy, 1997). The transcribed demographic data were assembled into a table format (see Table J1 in Appendix J), and the transcribed data were merged by position segment: executive, supervisor, and collector. The core categories centered on value-based leadership, and the subcategories centered on the organizational culture, which shaped the conceptual framework of the current study. The core categories combined with subcategories were selected as coding schemes (see Table K1 in Appendix K).

Value-based leadership combines personal principles, corporate ethics, and commercial sustainability (Ancrum, 2006). Personal principles are factors important in managing the everyday lives of self, employees, and XYZ Financial Services. Principles are philosophies that provide direction, shape development or identity, and display core values (Best, n.d.).

Core values center on the concern for the well-being of self, employees, customers, and the organization. Four cultural value dimensions include human relations (flexibility-internal), open system (flexibility-external), rational goal (control-external), and internal process (control-internal; Ostroff et al., 2005). The human relations dimension involves sharing information freely, being supportive, and being team-oriented. The open-system dimension involves being adaptable and innovative. The rational goals dimension involves providing debtors convenience and excellence, being honest and professional, having integrity, building a good reputation, and striving for continuous improvement.

The internal process dimension focuses on performance, responsibility, results, taking initiative, and being self-directed (Ostroff et al., 2005). The organizational culture of XYZ Financial Services Collection Division can be expressed through the Three Cs model, which encompasses courtesy, competence, and compliance. The Three Cs model combines (a) three forces of business practice based on Ohmae’s (1983) Strategic Triangle of 3 Cs (i.e., the corporation, customer, and competition), (b) foundations of decision-making based on Rausch and Washbush’s (1998) 3 C model (i.e., control, competence, and climate; Mello, 1999), and (c) success techniques based on Wooden's (as cited in Hayden, 2006) pyramid of success (i.e., industriousness, loyalty, enthusiasm, self-control, skill, team spirit, confidence, and competitive greatness).

Personal value codes definitions. Personal values encompass emotions, beliefs, morals, and inner-self that drive behaviors and attitudes ("Creating and Sustaining," 2006; Ostroff et al., 2005). At the executive level, personal values involve (a) the human relations dimension focusing on freely sharing information about the perceptions of the culture of the financial industry and programs, policies, and laws governing collections; (b) the open system dimension focusing on why financial institutions adapt to external forces, such as economic factors, legal issues, and laws and regulations governing the industry, (c) the rational goal dimension focusing on being honest and keeping the promise to debtors and aligning technical competencies with strategies to improve debtor-collector relations, and (d) the internal process dimension focusing on taking initiative and being self-directed to understand collectors views of programs, which may or may not be aligned with senior management perceptions ("Creating and Sustaining," 2006"; Ohmae, 1983; Ostroff et al., 2005; Rausch & Stark, 1998; Ulrich, Smallwood, & Sandholtz, 2006).

At the managerial level, personal values involve (a) the human relations dimension, which focuses on being open but confidential in the delivery of knowledge and skills to collectors and senior management; (b) the open system dimension, which focuses on the adaptation to external forces, such as an ever-changing job market, debtors' situations, complaints, and lawsuits, and laws and regulations governing the industry; (c) the rational goal dimension, which focuses on being honest when assisting customers and impartial when identifying whether collectors are courteous and competent and will be compliant during the hiring process; and (d) the internal process dimension, which focuses on taking initiative to make recommendations on policies or programs to senior management based on collectors views that align or disagree with executives' perceptions ("Creating and Sustaining," 2006; Ohmae, 1983; Ostroff et al., 2005; Rausch & Stark, 1998).

At the subordinate level (i.e., collectors and customer service representatives), personal values involve (a) the human relations dimension, which focuses on being open but confidential in the delivery of information to collectors and supervisors; (b) the open system dimension, which focuses on the adaptation to external forces, such as the ever-changing job market, attitudes and situations of smart debtors, and laws (e.g., debtors are always right), and regulations governing the industry, (c) the rational goal dimension, which focuses on being loyal and trustworthy when assisting debtors in an effort to enhance relationships, and (d) the internal process dimension, which focuses on being self-directed to improve knowledge and skills by deploying the Three Cs initiative and attending training sessions (Hayden, 2006; Ohmae, 1983; Ostroff et al., 2005; Ulrich et al., 2006).

Corporate ethics codes definitions. Organizational values center on the well-being and development of employees at XYZ Financial Services and the well-being of XYZ Financial Services, with an emphasis on courtesy, competence, and compliance (Ostroff et al., 2005). The main objective at XYZ Financial Services is to transform identified organizational values into behavioral standards ("Creating and Sustaining," 2006). Based on responses from the pilot interview, XYZ Financial Services' transformation included developing and deploying the Three Cs model; however, continuous ethics training programs and support and reward for collectors' ethical behavior were needed to communicate the importance of ethics (Bucaro, 2007).

At the executive level, corporate ethics involved (a) the human relations dimension, which focuses on support in enabling XYZ Financial Services' capabilities; (b) the open system dimension, which focuses on innovation of a compelling strategy that appeals to debtors, such as approving credit, granting extensions, and implementing bankruptcy options; (c) the rational goal dimension, which focuses on professionalism by cultivating an environment whereby as soon as debtor are contacted by XYZ Financial Services, debtors are greeted by an internal culture presenting ethical values supported by senior management; and (d) the internal process dimension, which focuses on each member of senior management taking the responsibility to oversee ethical programs, such as the Three Cs model, are created, developed, executed, and monitored ("Creating and Sustaining," 2006; Ostroff et al., 2005; Ulrich et al., 2006).

At the managerial level, corporate ethics involve (a) the human relations dimension, which focuses on being team-oriented by assisting senior management to create an ethical culture, taking ongoing assessment to determine the success of the ethics program, and being supportive by acknowledging collectors' issues and skills resulting in work-related stress, tangible rewards, and psychological rewards; (b) the open system dimension, which focuses on using migration (i.e., flexible) techniques to adjust debtors' accounts; (c) the rational goal dimension, which focuses on providing excellence in debtor service to lessen physical, financial, and reputational damages, such as complaints and lawsuits from the debtor; and (d) the internal process dimension, which focuses on taking on individual responsibility for physical, financial, and reputational damages caused by the collectors, recruiting collectors to assist with creating codes of ethics, and addressing training needs to create an ethical culture (“Collection Law Overview,” 2007; “Creating and Sustaining,” 2006; Kerns, 2005; Ostroff et al., 2005; Rausch, 1999; Rausch & Stark, 1998).

At the collector’s level, corporate ethics involve (a) the human relations dimension focusing on being supportive in solving delinquent accounts; (b) the open system dimension focusing on using migration (i.e., flexible) techniques to adjust debtors’ accounts; (c) the rational goal dimension focusing on providing excellence in debtor service by seeking to understand the personal and financial situations of each debtor; and (d) the internal process dimension focusing on taking assessments and changing policies or missions to meet divisional and organizational goals (“Collection Law Overview,” 2007; Hayden, 2006; Ostroff et al., 2005; Woodvia, 2007).

Commercial sustainability codes definitions. Commercial sustainability centers on the process and guidelines pertaining to control or setting of goals for the organization, division, and clients (Mello, 1999; Rausch & Stark, 1998). At the executive level, commercial sustainability for the organization involves establishing goals, effective decision-making planning, communications processes for disseminating information to the stakeholders, and work apportionment among divisions (Rausch & Stark, 1998). Effective planning addresses internal and external groups and functions. Internal factors include costs, guidelines, and programs, such as the Three Cs initiatives; and external factors include debtors, laws, and competitors (Ohmae, 1983).

At the managerial level, commercial sustainability for the division involves prevention and timely resolution of resolvable conflicts, communications processes for disseminating information to the collectors, customer services representatives, and debtors, monitoring and evaluation of progress toward goals, performance evaluation procedures, work apportionment among collectors, requiring a shared set of values and norms, and concentrating on functional issues, such as education, training, and experience (Rausch, 1999; Rausch & Stark, 1998). At the collector's level, commercial sustainability involves prevention and timely resolution of resolvable conflicts with the debtors, communications processes for disseminating information to educate collectors and debtors, and monitoring of progress toward goals (Mello, 1999; Rausch & Stark, 1998).

Textural Descriptions of Emerging Themes

The coding schemes derived by Brigette's Technology Consulting and Research Firm from credible sources aimed to highlight hidden themes to determine whether the Three Cs model was a value-based leadership model and was relevant to the financial services industry. Although no standard procedure for qualitative analysis existed, a systematic technique was used (Leedy, 1997). Prior to using HyperRESEARCH 2.8™ to code the data (see Appendix K), brackets were placed throughout the data to keep the analyst focused on defined ideas (Poggenpoel, 2005). Three codes were used to distinguish between participants' status (Patton, 2002; see Appendix J): executive (EX), management and supervisor (SUP), and collector (COLL). After analyzing the structured and unstructured data (i.e., source materials; see Appendix K) from 30 interviews, the following themes (e.g., topic, premise, or argument) in relation to the Three Cs initiative emerged at each level.

Executives

Through a series of five interviews with executives at XYZ Financial Services, each executive presented statements addressing the phenomenon under discussion. EX1, the director of human resources, held a Masters degree, had 15 to 30 years experience in collections, and had 5 to 10 years in her/his current position. EX1's views centered on external factors that affected the financial industry. The financial industry has been under pressure to comply with laws designed to protect the customer. As smart customers emerge, collectors have been prompted to react to situations collectors would not react to in a non-hostile situation. Legislators who take the time to collaborate with financial institutions may understand collectors' actions under investigation.

EX2, the vice president of marketing, had 6 to 14 years in collections. EX2's views centered on internal activities that may improve collection techniques. Getting to a level of competence was the primary concern. Through auditing, weaknesses may be determined. Devising new programs and policies, monitoring all activities, hiring qualified personnel, and educating the client may increase competence levels.

EX3, the vice president of servicing, had 6 to 14 years in collections. EX3's views also centered on internal activities that may change the organizational culture to become client-focused rather than result (i.e., bottom line) focused. Organizational leaders requesting feedback for divisional leaders, ensuring the Quality Assurance Division is conducting audits properly, and establishing formal rules and regulations may stimulate the transformational processes.

EX4, the vice president of portfolio management, held a Bachelor's degree. EX4's views centered on the implementation of internal and external philosophies and programs. Carefully constructing the mission of the organization, whereby goals are derived, was a primary. A 100% buy-in at all levels had to be established in order for any program to be effective.

When a lack of competence and support exists, a level of difficulty to remain courteous and in compliance arises. Legislative may consider that the stringent laws imposed on the financial industry have provided a loophole for smart customers to take advantage of the industry. Smart debtors' actions have affected not only the industry, but also future customers who have a reputable payment history. EX4 held a Bachelor's degree and was the vice president of production.

EX5, the senior vice president of production, held a Bachelor's degree and had 1 to 5 years in collections. EX5's views centered on internal approaches affecting organizational productivity and external relationships. Within all divisions and at all levels, employees must be held accountable for their actions. The effects of organizational dilemmas have tended to migrate internally and externally.

The creation of laws sometimes emerges as a result of a lack of competence. For example, when tenured representatives do not receive the same level of training as new hires, a lack of competence tends to increase, which results in creating problems that stimulate additional regulations that may not be warranted. Taking different approaches, such as relaying the mission of the organization, the Three Cs initiative, and audits, may alleviate some dilemmas.

Managers and Supervisors

Through a series of 20 interviews at XYZ Financial Services with managers or supervisors, the phenomenon under discussion was also presented. SUP1, a female collection trainer, had 6 to 14 years of experience in collections and had 1 to 3 years of experience in her current position. SUP1’s views centered on investigating internal programs and practices. According to SUP1, the adjustment of internal policies was warranted to improve customer relations. The laws governing the financial industry were fair. The Three Cs initiative was practiced, however, in some divisions. A lack of courtesy existed at XYZ Financial Services. Questionable techniques, such as third party disclosures, impersonations, and the misuse of the blind line, also prompted the need to investigate internal activities.

SUP2, an African American assistant manager of recovery, holds a Bachelor’s degree, had 15 to 30 years of experience in collections, and had less than one year of experience in the current position. SUP2’s views centered on external factors regulating the industry. According to SUP2, legislative needed to be less lenient with collection agencies more so than financial institutions. The FDCPA served as the guide within the division. The staff needed to revisit laws and to be held accountable for actions that violate the law. Knowledge of practices that are permitted in the financial industry were an important skill set. The creation of an upgrade to the initial Three Cs model and rigorous guidelines were warranted to improve business ethics.

SUP3, an African American quality assurance manager, holds a Bachelor’s degree, has 6 to 14 years of experience in collections, and 5 to 10 years of experience in the current position. SUP3’s views centered on internal attitudes promoting the professionalism of the institution. According to SUP3, courtesy was implemented in some division more so than others. As hired professionals, collectors should remain courteous and in compliance, despite the attitudes of debtors. Courtesy, which is a natural act, could not be learned in training sessions.

However, according to SUP3, divisions providing continuous job training and conducting assessments have tended to have a higher courtesy rating than divisions not providing continuous training. When debtors file complaints with outside agencies, complaints need to be immediately investigated. The responsibility rests on the financial industry to (a) train collectors, especially young new hires, to be competent; and (b) conduct audits to ensure collectors remain courteous, competent, and in compliance.

SUP4, a female collection manager, had 6 to 14 years of experience in collections and 5 to 10 years of experience in the current position. SUP4’s views centered on communication methods employed internally and externally of XYZ Financial Services. According to SUP4, internally, communication existed between divisions, training provided tools to improve communication skills, managers made themselves approachable, offered suggestions, and shared experiences, and collectors inquired about their progress.

However, according to SUP4, collectors have had limited awareness of the Three Cs initiatives, which may have been due to the restructure of the Three Cs model. Externally, legislation had not been affective in communicating to smart debtors that the law prohibits the abuse of personal property (e.g., vehicles). Leaders governing financial institutions may be more apt to establish an effective mechanism to communicate to debtors whose accounts were 60 or 90 days delinquent that options were available and abandonment or abuse of personal property were not warranted.

SUP5, a recovery supervisor, had 6 to 14 years of experience in collections and 5 to 10 years of experience in the current position. SUP5's views centered on deploying psychological techniques to approach external situations. Psychological techniques included using reverse psychology (e.g., inform the debtor collector would back when the debtor was calm; do not charge off account and cure it), looking beyond negative attitudes, relaxing the mind (e.g., physical fitness), and focusing on the positives (e.g., options) not the problem (e.g., repossession) to sell or sustain a dream. Techniques could only be employed effectively if collectors understood the various aspects of debtors' lives, such as the background, culture, and situation.

SUP6, a female customer service supervisor, had 6 to 14 years of experience in collections and 5 to 10 years of experience in her current position. SUP6's view centered on using internal educational systems to improve (a) the self, especially new hires, to become a true collector; and (b) the debtors' knowledge-level. According to SUP6, techniques to improve self included probing to understand debtors' situations, organizing work to limit repetitiveness, being prepared to encounter negative situations, giving correct information, and using historical files (e.g., notes) to acquire knowledge. Leaders within the financial industry might consider educating debtors, especially foreigners, about financing and the laws governing financing.

SUP7, a collection supervisor, had 6 to 14 years of experience in collections and 1 to 3 years of experience in the current position. SUP7's views centered on the traditional internal practices continuing to shape XYZ Financial Services' culture. According to SUP7, true collectors learned from experience (e.g., on the floor) not via training. Most collectors (a) were results-focused (e.g., obtain payment), (b) thought short-term (e.g., repossess) instead of long-term (e.g., achieve continuous payment via negotiations), (c) did not probe to decipher whether debtors were honest, and (d) spontaneously reacted negatively instead of positively to disrespectful debtors.

According to SUP7, most supervisors did not (a) communicate effectively with the collectors or (b) audit collectors' performance when numbers fluctuated. SUP7's view also centered on professional (e.g., unethical) debtors. Many debtors (including military personnel) especially in the Eastern region have not been honest (i.e., from date of the contract) and have had negative attitudes (e.g., racist comments). The legislator has not enforced civil laws governing debtors who conceal property (e.g., vehicles) and give false information. The legislator has been too consumed with focusing on whether financial institutions are being unlawful.

SUP8, a loss recovery manager, had 30 or more years of experience in collections and 1 to 3 years of experience in the current position. SUP8's views centered on internal activities and external complaints. According to SUP8, a conspiracy (e.g., imitation) existed within the department. Collectors have allowed egos and professional jealousy to deter them from making effective decisions.

According to SUP8, self-gratification (i.e., an incentive) has been centered on repossessing vehicles. Having composure (e.g., courtesy) and common sense were necessary to be an efficient collector (i.e., payment salesperson). Leaders at XYZ Financial Services should (a) assess the organization's reputation in being compliant; (b) conduct assessments prior to changing organizational policies; (c) formulate incentive programs; (d) design programs whereby debtors are educated on how to determine which financial obligation is priority; (e) update outdated computer programs; and (f) hire collectors who have an understanding of not only collections, but also the auto industry. Collectors have tended to receive minimal external calls from irate debtors. Collectors have usually stimulated the negative reactions (e.g., frivolous filings) of debtors when collectors threaten to file police reports and criminal or deportation charges and calling minority debtors illegal aliens. Debtors should file a complaint despite the expected outcome.

SUP9, a collection supervisor, had 6 to 14 years of experience in collections and 1 to 3 years of experience in her/his current position. SUP9's views centered on internal and external practices that may improve relationships and resolve delinquent accounts with the department. According to SUP9, evaluating positive and negative activities and intervening when conflict arises may be beneficial in deceasing complaints and lawsuits.

According to SUP9, conflict can either be internal (i.e., between reps) or external (i.e., with clients). Having weekly meetings, acquiring an explanation of the Three Cs concept, and watching other collectors who employ the Three Cs concept may improve collectors' competence and increase retention. Establishing a bureau to investigate whether debtors are honest about their current situation may alleviate some unethical collection practices. Being honest and educating debtors on various options (e.g., benefits of bankruptcy) may build trust. Debtors may come to realize that collectors' objectives are to assist and not harm.

SUP10, a collection supervisor, had 6 to 14 years of experience in collections and 5 to 10 years of experience in her/his current position. SUP10's views centered on internal communications between the supervisors and collectors and techniques used to protect the collector as well as the organization. According to SUP10, collectors have experienced difficulty in determining which actions (e.g., compliance) can be taken when accounts change. Some supervisors either have not listened to collectors or have provided diverse answers for similar situations to different collectors. To alleviate barriers, collectors and supervisors may consider continuously acquiring an understanding of the Three Cs concept, taking part in training sessions (e.g., scenarios, role-play), thoroughly documenting personal information (e.g., employment) and updates (e.g., references), and being proactive when communication channels become open.

SUP11, a collection supervisor, had 6 to 14 years of experience in collections and 1 to 3 years of experience in her/his current position. SUP11's views centered on attributes and practices that have diminished internally and externally. According to SUP11, true collectors were strong-willed, learned from experience, had the ability to negotiate, could handle 30- and 60-day accounts (i.e., flexible) differently than 90-day accounts (i.e., inflexible), probed for and updated information (references), conducted research, and interpreted the laws that govern the financial industry prior to applying the laws in daily activities.

According to SUP11, the growth of the organization had stimulated a lack of communication between the supervisor and collectors. Some collectors lack knowledge about certain laws (e.g., state, civil vs. criminal, writ of replevin). Inexperienced collectors have tended to become discouraged when a desired outcome is not achieved. The Three Cs model had served as a guideline to improve collectors' competence. Training can only serve as a means to provide the fundamentals of collections. The revision of policies (e.g., payment plans, practices of competitors) was warranted but could only be effective if organizational leaders communicate with front line collectors.

SUP12, a call center manager, had 6 to 14 years of experience in collections and 1 to 3 years of experience in the current position. SUP12’s views centered on improvements that had been made internally and were warranted internally and externally. According to SUP12, XYZ Financial Services’ leaders had structured a great company providing a wealth of industry-related knowledge.

According to SUP12, hiring practices and knowledge sharing between organizational leaders and managers or supervisors had improved at XYZ Financial Services since deploying the Three Cs initiative. However, an improvement of communication skills (e.g., listening) may enhance internal (i.e., collectors and organizational leaders) and external relationships (i.e., collectors and debtors). Legislation may consider reviewing the practices of agencies (e.g., state and federal), as well as debtors who attempt to discredit XYZ Financial Services. XYZ Financial Services should hire, advise, and train professional collectors to exhaust all permissible avenues to assist debtors and collect on accounts.

SUP13, a 30-day collection supervisor, had 6 to 14 years of experience in collections and less than one year of experience in her/his current position. SUP13’s view centered on the notions driving internal practices employed at XYZ Financial Services. According to SUP13, collectors were courteous by nature of the position (e.g., collection, customer service). Retention was high due to avoiding conflict with debtors.

According to SUP13, collectors had sometimes become provoked when collectors encountered rude, demanding, and difficult debtors. Collectors within the department communicated effectively with the supervisors. Collectors remained compliant for the sake of debtors and XYZ Financial Services. Collectors have proven more efficient since deploying the Three Cs initiative. Legislators may consider reviewing the payment history (i.e., patterns) of various smart debtors prior to making or amending laws.

SUP14, a back-sheet collection supervisor, had 15 to 30 years of experience in collections and 1 to 3 years of experience in her/his current position. SUP14's views centered on internal and external non-compliance measures. According to SUP14, organizational leaders may consider restructuring policies to impose stricter policies (e.g., punch in or out, log into the phone) to record attendance. Leniency (i.e., too much freedom) has tended to result in non-compliance practices. The Three Cs initiative reminded collectors that organizational leaders held collectors accountable for their actions. Legislature may consider imposing stricter punishments (e.g., fines, imprisonment, filing bankruptcy) on collectors and debtors.

SUP15, a back-sheet collection supervisor, had 6 to 14 years of experience in collections and 5 to 10 years of experience in the current position. SUP15's views centered on internal practices and behaviors prompting positive results. Experience (e.g., hands-on) was the best teacher.

According to SUP15, collectors who learned from mistakes tended to use positive channels (e.g., take deep breath, count to 10) to control their behaviors in stressful situations. Being inflexible was not an indicator of a lack of professionalism (e.g., courteous). In some instances, collectors were wise to decline options, because debtors' situations (e.g., credit to income ratio) may result in defaulting on another plan (e.g., loan, extension). Psychological awards (e.g., praises) and continuously reinforcing the Three Cs initiative tended to increase proficiency (energy).

SUP16, a 30-day collection supervisor, had 1 to 5 years of experience in collections and 1 to 3 years of experience in her/his current position. SUP16's views centered on internal and external assessment processes. According to SUP16, former audits revealed that credit card information is exposed when information is recorded on paper; and collectors searched for persons who were not relevant to the situation under investigation. Yearly audits may improve activities.

According to SUP16, the Three Cs model was a model of ideas prompting supervisors to record and evaluate calls. Organizational leaders may consider implementing the ideas of successful collectors and soliciting feedback from debtors, which may provide insight about the performance of collectors. Legislators may consider auditing debtors who believe certain practices of collectors are unethical. In many instances, debtors are unaware of the policies and laws governing the financial industry.

SUP17, a back-sheet collection supervisor, had 6 to 14 years of experience in collections and 1 to 3 years of experience in the current position. SUP17's views centered on internal practices whereby collectors created win-win situations. According to SUP17, XYZ Financial Services' competitors promoted using an aggressive approach with debtors; whereas, XYZ Financial Services used policies to guide corporate behaviors and ethics.

According to SUP17, the Three Cs initiative had ensured managers inform collectors about the laws governing the financial industry. Laws included the law that collectors cannot threaten to repossess, garnish wages, or file a writ of replevin. Both parties (i.e., collection company, debtor) lose when repossession occurs. Compliance has mostly been practiced throughout the organization because collectors have been informed of appropriate behaviors and practices. Collectors have often been informed to document all activities for legal purposes and to ease the burden for future collectors. Collectors have also networked between departments (i.e., marketing, insurance, customer service) via email (i.e., virtually) and face-to-face (i.e., internally, externally) to find solutions to debtors' situations.

SUP18, a female customer service supervisor, had 6 to 14 years of experience in collections and 1 to 3 years of experience in her current position. SUP18's views centered on internal performance measures. According to SUP18, XYZ Financial Services' ideology for improvement and growth centered on demonstrating competence (e.g., negotiating, team-work).

According to SUP18, due to fast growth and promotions at XYZ Financial Service, leaders, as well as collectors and customer service agents, needed to correspond with the change by being competent, persistent, and consistent. However, strict policies (e.g., limited time to be creative, do not apologize) have limited collectors' performance ability. In addition, customer service agents have not had apt time to build relationships with collectors due to growth and promotions.

Performances have tended to improve when collectors and agents learn by experience (i.e., on the floor). The Three Cs model and training programs have served as basic methods to achieve individual (e.g., deduct the delinquency) and company goals. Educating collectors and agents on the laws (e.g., individually suing agents) governing the financial industry may improve overall performances.

SUP19, a female back-sheet collection supervisor, had 6 to 14 years of experience in collections and 1 to 3 years of experience in her current position. SUP19's views centered on internal assessment measures promoting stability. One-on-one departmental training served as a means to assess the self, career, and organization. Self-assessment involved understanding the nature (e.g., vulnerable, strong-willed) of a collector. Strong-willed collectors tended to set examples for collectors who tend to give up.

According to SUP19, career assessment involved critiquing the reasons collectors choose to remain employed. Earning a salary seemed to be a primary reason collectors remained at XYZ Financial Services. Some collectors resigned because they preferred using the traditional means of collecting on accounts (e.g., daybreaks). Although the Three Cs initiative had not increased retention, the initiative assisted some collectors with alleviating stressful conditions (e.g., overtime, lack of knowledge, relationships).

Leaders within the Human Resources Division also assisted by partnering collectors with employees from other divisions to solve delinquent accounts. Organizational, assessment-based customer service performance measures aimed to protect the reputation of XYZ Financial Services. Customer service (e.g., positive attitudes, complying to FDCPA) stemmed beyond the call with debtors. Effective customer service involved transferring the account to rep or information to others within the organization to solve delinquent accounts. Ineffective customer service involved using skip tools to search for persons not relevant to the situation under investigation and disclosing private information to references (e.g., relatives, friends).

SUP20, a collection manager, had 6 to 14 years of experience in collections and 5 to 10 years of experience in the current position. SUP20’s views centered on internal decisions impeding performances at XYZ Financial Services. According to SUP20, organizational leaders did not fully support or enforce the Three Cs initiatives; and collectors did not acknowledge the Three Cs concept because collectors did not fully understand the concept.

According to SUP20, collectors followed the lead and ideas, whether bad or good, of co-collectors. Quick ineffective decisions have been made in an attempt to meet goals in order to receive bonuses. Instead of asking for assistance from managers or supervisors, collectors have consulted with other divisional staff member for advice or make decisions based individual (e.g., collector's) knowledge.

In order for change to occur and the Three Cs initiative to be effective, a 100% buy-in at all levels in the organization had to take place; and the entire process of collections (e.g., portfolio) had to be understood. The process included numbers, percentages, current accounts, charged-off accounts, losses, and so forth. Organizational leaders had to also listen to (e.g., monitor) the collectors who had first hand knowledge about the practices of external factors (e.g., dealers, debtors).

However, according to SUP20, new young collectors did not have the same knowledge-level (e.g., debtors' situations) as tenured collectors. Many new, young collectors' primary purpose is to earn income and not to progress or assist debtors. Retention has decreased due to competing salary in the industry and the need to meet the expense of personal obligations (e.g., family, medical, car insurance and repairs). New collectors who desire to progress at XYZ Financial Services might engage in one-on-one coaching sessions (e.g., live conversation) with tenured collectors to improve communication skills.

Collectors

Through a series of five interviews at XYZ Financial Services with collectors who had 6 to 14 years of experience in collections, the phenomenon under discussion was also addressed. COLL1, a collector, held an Associate’s degree and had 5 to 10 years of experience in the current position. COLL1’s views centered on measures protecting the interest of the collector and XYZ Financial Services.

According to COLL1, since deploying the Three Cs initiative, retention, industry knowledge, and profits have increased and delinquent accounts have decreased. Compliance was consistently applied throughout XYZ Financial Services. Collectors were more informed on policies (e.g., gray and black areas) protecting XYZ Financial Services and the laws protecting the consumer (i.e., debtors). Unwritten laws (e.g., the FDCPA) tend to apply to collection agencies but need to be adhered to at XYZ Financial Services.

Due to growth, organizational leaders may consider restructuring policies that would impel divisional leaders to (a) monitor delinquent accounts during quarters two and three, (b) partner collectors to work on the same accounts, and (c) employ the Three Cs initiative to achieve a 100% buy-in. Being courteous was a means to represent XYZ Financial Services and build customer relations (e.g., trust). The relationship between the collector and debtor was not a personal relationship but a business relationship. Collectors with a good personality have tended to present a positive image, which results in achieving goals. Organizational leaders may also consider reshaping the mission to improve customer relations by offering additional options to debtors who have filed for bankruptcy.

COLL2, a 90-day team leader, held an Associate's degree and had 1 to 3 years of experience in her/his current position. COLL2's views centered on risks associated with employing inexperienced collectors. According to COLL2, every customer and every debtor is different. Most collectors have been loyal. Experienced collectors have found difficulty building customer relations (e.g., the bridge) with debtors who encounter negative attitudes with inexperienced collectors. Inexperienced collectors tended to avoid listening to debtors, which has lead to complaints or lawsuits.

According to COLL2, experienced collectors avoided situations jeopardizing careers or putting XYZ Financial Services at risk. Laws (e.g., the FDCPA) were warranted to control inexperienced collectors. The Three Cs initiative provided the fundamentals of collections that should be enforced. Courtesy was consistently applied throughout XYZ Financial Services.

Organizational leaders may consider requesting more feedback from experienced front-line workers (e.g., collectors) to acquire an understanding of situations. Leadership involved listening to constructive criticism and implementing different approaches. Implementing training programs (i.e., 30-, 60-, 90-day) explaining the various types and situations of debtors may prepare inexperienced collectors and transform closed-minded collectors with negative attitudes.

COLL3, a 90-day team leader, had 5 to 10 years of experience in the current position. COLL3's views centered on reasons prompting internal behaviors. Leaders (e.g., team, organizational) were not consistent when providing information to collectors and debtors. Change resulted from disciplinary actions rendered, not the Three Cs initiative. Some leaders did not practice the Three Cs. If collectors followed the Three Cs initiative, then disciplinary actions would not take place.

According to COLL3, to decrease disciplinary actions, collectors might engage in active listening. No one enjoys rude debtors. As debtors share personal stories with debtors, debtors should review the accounts at the same time to determine honesty. Some smart debtors are knowledgeable of the type of vehicle collectors own. In addition to active listening, fixing the problems involves organizational leaders restructuring policies (e.g., alleviating childlike behaviors) and the mission (e.g., giving a second chance) and collectors attending training sessions (e.g., speaking, reading) and studying materials after work hours to enhance knowledge-level and improve skills-sets.

COLL4, a 90-day collector, had 1 to 3 years of experience in her/his current position. COLL4’s views centered on internal and external techniques used to meet divisional goals. According to COLL4, many collectors learned by experience (i.e., hands-on). Wisdom derived through performing everyday activities, which included listening to family, friends, and debtors.

According to COLL4, being friendly made debtors feel as though debtors were in control of the conversation. *Rollo* involved brainwashing debtors to believe collectors were assisting when collectors were using creative techniques (e.g., gray areas) that were designed to solicit information in an attempt to recover payment or the vehicle. However, some collectors (e.g., a *transa*, cheater) offered to exchange services or the merchandise (e.g., car) for payment. Although the division was organized, young collectors needed additional skills (e.g., patience, Daybreak software, sales techniques) to improve customer relations.

A formal education and computer skills (e.g., typing) were not warranted in an intense collection environment. The Three Cs initiative was devised to protect the interest of collectors. Laws protecting debtors tended to increase deadbeats (e.g., some debtors). Organizational leaders may consider organizing meetings to openly discuss situations with collectors in a respectful manner.

COLL5, a 90-day collector, had 1 to 3 years of experience in the current position. COLL5's views centered on how the Three Cs model might improve internal and external relations. According to COLL5, a lack of communication existed. Most supervisors did not freely share knowledge (e.g., Three Cs, account information) with collectors. However, when complicated situations arose, asking upper management sometimes proved beneficial. Some supervisors lacked knowledge about certain procedures (e.g., rewrites).

According to COLL5, retention might increase if the relationship between collectors and supervisors or managers improves. Courtesy was highly practiced in the department between collectors and within the team. Listening was highly recommended to improve customer relations. An explanation of the Three Cs and learning about basic collections might change the course of the collection department.

Member Checking

Based on the nature of the responses, 6 of the 30 collection professionals were selected to participate in the member-checking process. Themes, which excluded the titles of the professionals to ensure anonymity, were hand delivered to the six collection professionals. A separate email with simple instructions was also sent to the six collection professionals.

In relation to how the themes presented the culture of value at XYZ Financial Services, EX5, the senior vice president of production, indicated findings were inline with his comments as well as other employees at XYZ Financial Services. SUP3, an African American quality assurance manager, indicated the themes depicted the Three Cs model and the values and culture of XYZ Financial Services. Hiring and training competent employees specifically must be implemented thoroughly to expect consistent results.

SUP4, a female collection manager, indicated the themes clearly illustrated the values shared at XYZ Financial Services. The Three Cs should be enforced in every department and at every level of the organization. By increasing the training and awareness of each collector about what their actions represented to the company, the quality of work and lowering losses would be improved.

Many employees did not understand how much they affected the future of the company by the quality or non-quality of their work. SUP7, a collection supervisor, indicated the themes represented an overall accuracy of the different way employees viewed the values and culture of XYZ Financial Service. However, SUP7 indicated some comments made by supervisors were not being practiced on the floor and disagreed with some comments made by others throughout the study.

SUP11, a collection supervisor, indicated themes accurately portrayed the values and culture at XYZ Financial Services; and the Three Cs model was rooted throughout the organization. SUP11 pointed out the collection department pressed on with continued growth in striving for the highest level of customer service and personal growth. As the organization valued the best interest of the clients and customers, the organizational leaders prided themselves on the successes of the employees. SUP11's personal mission is as follows:

> Our mission is to provide the highest level of personal financial services of a superior quality to our customers or employees. We will use mechanization and technology to support the continued growth of our company. Our goal is to avoid losses in collecting and recovering our investments; we will never sacrifice the goal to seek growth if not able to maintain both.

COLL5, a 90-day team leader, indicated the themes accurately presented the culture and values at XYZ Financial Services. The themes explained how different departments would work and the communication prior to and after the implementation of the Three Cs with co-workers and debtors. COLL5 also indicated that things had improved by using the Three Cs in every day workflow.

Conclusion

Values and ethics play an important role in XYZ Financial Services' commercial sustainability. Findings indicated that the Three Cs model was a value-based leadership model presenting avenues to support debt collection efforts, improve customer relations, and provide a positive image for the financial services industry. Findings also indicated all collection professionals, except one, believed in the Three Cs model; but few professionals used the model to full capacity.

EXE1 stated, "The Three C model should be implemented in all areas of the organization, and should be part of people's pay plans because that will make a better organization." However, the Three Cs initiative needed to be enforced consistently throughout XYZ Financial Services. The process whereby deploying the Three Cs model in an attempt to transform XYZ Financial Services into a culture of value was based on the major themes or context (Leedy, 1997) emerging within four dimensions: (a) internal process, (b) human relation, (c) open system, and (d) rational goal.

Internal Process Dimension

According to the responses, the Three Cs initiative had been successful in addressing the internal process dimension but needed to be continuously reinforced and monitored by the quality assurance department, collection managers, and supervisors for maximum results and continued success. The Three Cs initiative had assisted collectors in adhering to state and federal guidelines governing debt collection. Management and quality assurance had taken responsibility for monitoring calls and avoiding over-aggressive collectors, properly identifying accounts, lack of communication, and listening. The result of monitoring and auditing had been high expectations for performance, compliance, and customer service. DayBreak is a servicing platform and was where collectors could see customers' information (e.g., work, home, etc) and make comments about collection calls.

Findings indicated that components of the Three Cs model, competence, courtesy, and compliance, were deployed in some departments more than other departments (see Table 3). According to EXE4, competence was the most important component of the Three Cs model. SUP 17 indicated the collectors used the Three Cs because collectors saw opportunity for growth.

Findings indicated competence involved listening and presenting options to the customers to resolve delinquent accounts. According to SUP18, courtesy was highly practiced in the call center. Findings indicated courtesy involved professionalism and respect. SUP3, the collection auditor, stated compliance was practiced most in the call center and recovery department. According to EXE3, compliance involved following policies and procedures and holding collection professionals accountable for their actions.

A need to restructure programs and policies (e.g., the mission of XYZ Financial Services) existed to stop certain collection talk-offs (e.g., third party disclosure, misrepresentation, and pre-texting) and to implement additional tools for collectors to help customers and cure delinquent account (e.g., payment plans, refinancing, and more payment options). Findings indicated management stressed communication when revising policies, but collectors were rarely informed until those policies were implemented. Findings also indicated organizational leaders who oversaw the training programs needed to reinforce the Three Cs and develop quality collectors were basic training in the financial services industry, fundamental skills of a successful collection call, communication and listening skills, and role-playing. According to SUP16, training managers were attempting to compose a training program centered on persuasion and sales techniques, tone types, and maintaining control calls.

Findings indicated training programs might focus on professional needs that are specific to the type of delinquency being collected. Training programs needed to address techniques and skill sets from the different departments and to explain in depth how successful individuals prosper in that environment. SUP17 indicated training on leadership, grammar, Microsoft Excel, time zone, collecting separate balances, and student reimbursement programs were warranted.

Table 3

Three C Application Model

Three C Initiative Application			
Department	Employee code	Element	Philosophy of model
Collections	EXE3	Competence	Common sense
	EXE4	None	Mission statement
	SUP4	None	Training, development, and leadership
	SUP7	Courtesy	Salesmanship and workmanship
	SUP9	Compliance	Guidelines for personnel
	SUP10	Competence	Guidelines for personnel
	SUP11	Competence	Provide direction to improve customer service
	SUP13	Compliance	Represents mission if used correctly and efficiently
	SUP14	Competence	Guidance
	SUP15	Compliance	A flag, 10 Commandments
	SUP16	Compliance	Training and development of staff
	SUP20	Each somewhat applied	Facilitates change

Table 3 (*continued*)

Three C Initiative Application

Department	Employee code	Element	Philosophy of model
Collections/Training	SUP1	All	Increase level of professionalism
Collection/ Quality Assurance	SUP3	Courtesy	Training and development
90-Day Collections	COLL1	Compliance	Proven successful
	COLL2	Courtesy	Improve productivity on work-floor
	COLL3	Competence	Common sense
	COLL4	Competence or Compliance	Not applicable in the collection environment
	COLL5	Courtesy	Quality customer service
Customer Service	SUP6	Compliance	Personal development model
	SUP12	Compliance	An everyday tactic to meet goals
	SUP17	Competence	Preparation and continuous improvement
	SUP18	Competence, Courtesy w/D	Improve interaction with customers and co-workers

Table 3 (*continued*)

Three C Initiative Application

Department	Employee code	Element	Philosophy of model
Customer Service	SUP19	Compliance	Improve productivity on work-floor
HR	EXE1	Courtesy	Makes successful company
Marketing	EXE2	Compliance	Increase level of professionalism
Risk	EXE5	Compliance	Create values
Recovery	SUP2	Compliance	Daily improvement
	SUP5	Compliance	Avoidance of lawsuits; leadership
	SUP8	Courtesy	Strong triangular foundation

Note. Elements of the 3C model employed at XYZ Financial Services include courtesy, competence, or compliance. D denotes department.

Human Relation Dimension

Responses indicated the support systems at XYZ Financial Services had been successful in implementing the Three Cs initiative and internal process. Findings indicated some staff share information freely. COLL3 stated, “I tell them [team leader and collectors] everything I know and I give them ideas.” However, findings also indicated supervisors and managers did not communicate with collectors when making new strategies and policies affecting each collector’s daily workflow.

Findings indicated some managers had weekly meetings, monitored team production, reviewed collection calls, and had routine coaching sessions. Findings indicated some managers did not lead but sat in the back and watched their troops die. COLL2 stated that collectors were in the trenches (i.e., on the floor) everyday. Managers and supervisors might ask collectors who had hands on experience about which policies were effective for improving customer relations.

Findings further indicated that managers implemented the Three Cs but needed total commitment from upper management. EXE5 stated all collection professionals should have clear expectations. Organizational leaders needed to hold professionals accountable and should not settle for anything less.

Managers and supervisors were responsible for hiring qualified personnel. Research indicated skills needed to be a successful collector were patience, listening, multi-tasking, organization, and time management (see Table 4). SUP14 indicated all skills were important to a successful collector because different situations emerged daily. SUP9 stated typing, computer, and administrative skills were not needed in a high-pressured collection environment. COLL3 was the only collection professional who

Table 4

Recommended Skill-Set and Knowledge

Recommended Skill-set and Knowledge			
Department	Employee code	Recommended skills	Skills not recommended
Collections	SUP4	Communication skills	Administrative
	SUP7	Relaxation	Negative attitude
	SUP9	Organized, persistent, dedicated, time management	Typing and computer skills
	SUP10	Time management	Getting personal
	SUP11	Thick-skin, game planning, strong will	Customer service
	SUP13	Patience, good verbiage	All needed
	SUP14	Controlling emotions, writing, communications	All needed
	SUP15	Remaining calm in a stressful environment	Leniency, unassertive
	SUP16	Self control, communication, listening	Customer service
	SUP20	Self control, listening	All needed
Collection/Quality Assurance	SUP3	Professionalism	Indifference

Table 4 (*continued*)

Recommended Skill-set and Knowledge

Department	Employee code	Recommended skills	Skills not recommended
Collections/Training	SUP1	Multi-task, listening, research	Inattentive, arrogance
90 Day Collections	COLL1	Patience	Not team-oriented
	COLL2	Patience	Negative attitude
	COLL3	Communication and interpersonal skills	All needed
	COLL4	Patience	Education
	COLL5	Basic Collections	Courtesy
Customer Service	SUP6	People skills, organization	People skills
	SUP12	Listening	All needed
	SUP17	Multi-task, goal oriented and driven, self motivated	All needed
	SUP18	Multi-task	Computer-related
	SUP19	Multitask, punctuality	Certain things
Recovery	SUP2	Knowledge of collection practices	Negative attitude
	SUP5	Composure	All needed
	SUP8	Being courteous, respectful	Ego, illogical

stated collectors needed interpersonal skills. Research indicated that the Three Cs were taught in new-hire training but needed to be explained further and broken into understandable chunks so collectors could comprehend and practically apply the concepts of the Three Cs.

SUP14 indicated retention had not decreased because of the implementation of the Three Cs. Since the implementation of the Three Cs, collectors had begun to accept new ideas and become more professional and courteous (see Table 5). Research indicated no universal incentive program existed. Some debtors commended collectors who presented the situation in a professional manner. As a result, the debtors also made payments on time.

Open System Dimension

According to the responses, collection professionals had been successful in addressing open systems and adapting to external forces affecting XYZ Financial Services. However, professionals needed to continuously reinforce the Three Cs initiative to have any long-term gain. Adaptability to external factors included complying with state and federal laws governing debt collection and the financial services industry. Findings indicated that the Three Cs initiative assisted in controlling unethical collection practices and kept collectors in compliance with state and federal guidelines. However, some state laws may provide barriers. SUP15 stated some states allowed customers to record collectors, which made the collection process difficult.

Findings indicated to avoid complaints or lawsuits the financial services industry must collaborate with federal and state agencies when amending laws. Suggestions included stricter guidelines when a customer signs a contract and stricter guidelines when

Table 5

Attitudes of Collectors

	Attitudes of Collectors		
Department	Prior	Present	Solution
Collections	Non-compliance, customer complaints and possible lawsuits	Change, compliant employees and clear policies and procedures	Use of 3 Cs
	No change	No change	No change
	Resistance to change	Accept new ideas and gain positive results	Positive results using the 3 Cs
	No change in collectors, major change in supervision	Clear expectations	Common groundwork for supervision
	Not a lot of direction, non-compliance	Compliance, clear direction and expectations	Heightened level of professionalism
	No guidelines, policies, or procedures	Clear expectations	Positive results using the 3 Cs
	No direction (just collect)	Guidance	Positive results using the 3 Cs
	No direction	Good feedback and acceptance	Positive results using the 3 Cs
	No direction or customer service	Drastic change, big improvement	Positive results using the 3 Cs

Table 5 (*continued*)

Attitudes of Collectors			
Department	Prior	Present	Solution
Collections	Freelance attitude, get the numbers and collect the money	Partially used but could be better implemented with more reinforcement	Training and supervision
Collections/ Training	Unprofessional, not courteous	Professional, adaptation to change, courteous	Continuous training (leadership)
Collection/ Quality Assurance	Non-compliance, untrained employees	50/50 attitude change, some implement the model and see positive results and some do not use the model and	Training
90-day Collections	Non-compliant	Compliance, protect yourself (collector) and company	Training and supervision
	No change	No change	No change
	Freelance attitude, just go get the numbers and collect the money	No change because of the implementation of the 3 C, fear of losing job	Training and supervision

Table 5 (*continued*)

Department	Prior	Present	Solution
	Work various ways, 80% negative, 20% positive	More professional	Training and supervision
90-day Collections	Rogue collection tactics, non-compliance	Some buy-in; some people said this thing sucks; I cannot do my job by doing it	Hiring, training and supervision
Customer Service	Everybody running wild, and not organized	Clear expectations of job, how to treat customers and guidelines, decreased customer complaints	--
	No formal way of collecting, hire anyone		Better hiring
	Not informed on laws and regulations that govern collections	More informed on the laws and how tasks work, what is permitted (gray area vs. black area)	Training and supervision
	Close-minded	More adapted to changes	Collaboration and supervision

Attitudes of Collectors spans Prior, Present and Solution columns.

Table 5 (*continued*)

Attitudes of Collectors			
Department	Prior	Present	Solution
Customer Service	Skip tools (gray area collection tools) used	Compliance, more creativity	Training, supervision, better hiring
Recovery	Non compliance, unethical collection techniques	Customer-oriented	Training
	Disrespect to customers, low level of professionalism	180-degree difference, higher level of courteous behavior which reflect in higher lever of professionalism	Courtesy develops professionalism
	Out of compliance, unprofessional and disrespectful	Heightened level of professionalism	Collaboration, use the 3 Cs in every aspect of the business

Note. Prior indicates attitudes prior to deploying the 3C model. Present indicates attitudes after deploying the 3C model. Solution indicates actions, including training program, that are warranted to continuous change attitudes.

a customer threatens to conceal the collateral. This collaborative effort between the financial industry and legislation would help corporate sustainability. Findings also indicated debtors (e.g., smart customers) were also more informed and manipulated the system. SUP16 stated the Internet, organizational, state and federal websites, and informative pages have become a means to educate debtors on how to manage debt.

Research indicated assessing debtors' current life situations (e.g., job, health, family, and the condition of the vehicles) would help the collectors give the customers reasonable options to make a payment and, eventually, cure the account. Findings also indicated that when collectors offered debtors acceptable options to help cure the account, such as extensions or payment deferments, payment arrangements, and due date changes, gave customers relief and a chance to bring their accounts current. Findings also indicated times when a collector went the extra mile to help the customers, such as assisting to fix a customer's vehicle and placing cost at the end of the customer's loan. This gesture of service displayed the spirit of the Three Cs initiative.

Rational Goal Dimension

Responses indicated the Three Cs initiative had been successful in assisting XYZ Financial Services achieve the rational goal to cope with external forces, but more forecasting and action, rather than reaction, needed to occur to stay ahead of the curve and sustain current successes. Techniques used to obtain goals at XYZ Financial were being courteous, competent, and compliant. Findings indicated courtesy began with professionalism and interpersonal skills, which equated to providing excellent customer service and assisting customers cure delinquent accounts. Courtesy involved being honest with debtors. According to SUP4, being courteous and understanding the debtor's situation assisted in providing a positive client-customer interaction and following state and federal guidelines.

Research indicated competence began with understanding the sub-prime financial services industry and its customers. Competence also involved being patient and listening to customers. SUP7 stated competence was knowledge of one's profession and transferring that knowledge to the customer.

Research indicated compliance involved following the FDCPA and other state and federal laws governing debt collection. Findings also indicated compliance involved abiding by state and federal guidelines. SUP9 stated compliance involved understanding collectors needed to be courteous regardless of the situation, always educating the customer and always in compliance with collection laws.

Organizational leaders may consider educating debtors on options to avoid complaints or lawsuits. Research indicated organizational leaders may consider implementing new processes and policies helping debtors get to the next level. Research indicated that the financial institution chose the customer and made sure the originating guidelines were in place when looking at a potential, thus protecting the organization from predatory debtors.

In conclusion, personal values and corporate ethics overlapped to form corporate sustainability. Research indicated corporate sustainability involved training, quality assurance, internal work environment, and complying with external factors (e.g., the FDCPA and the FTC). Research indicated training supported corporate sustainability by preparing new hires and inexperienced collectors by teaching them the basics of collections.

Furthermore, research indicated continuous training was needed for experienced collectors as they were promoted to higher-level accounts. Research indicated that quality assurance supported corporate sustainability by having a quality assurance department and assuring employees are in compliance and are competent and remain competent in every customer interaction. Research indicated internal work environment supported corporate sustainability by open and honest communication within the company at every level. External factors supported corporate sustainability by enforcing state and federal laws governing debt collection.

Summary

Ten participants from XYZ Financial Services volunteered to participate in a pilot study. HyperRESEARCH™ 2.6 was used to code the data collected from participants in the pilot study. The pilot study process validated the instrument (Collins, 2003). The combination of qualitative themes and literature review aimed to achieve a clearer and more in-depth view of the phenomenon under investigation.

Thirty participants from XYZ Financial Services also volunteered to participate in the actual study. HyperRESEARCH™ 2.8 software was used to code the data collected in the actual study and to assist with merging documents and code and develop themes into meaningful units. The following themes emerged within four dimensions: (a) internal process dimension, (b) human relations dimension, (c) open systems dimension, and (d) rational goal dimension.

In relation to courtesy, findings showed courtesy related to professionalism, quality customer service, training, and salesmanship (see Table 3). Literature supported the findings of the study. Organizations must understand the importance of customer service, professionalism, and training as part of their daily responsibilities (Schmidt, 2005). The literature did not support the relationship between courtesy and salesmanship.

In relation to competence, which occurred the most throughout the data (see Table 3), findings showed competence related to listening and being patient with the customer and directly tied to professionalism. Competence related to being able to assess the customer's situation and being able to give the customer viable options. Competence was experience and knowledge in the financial industry. Competence was attained by hiring the right people, training them to do the job, and leading and managing them to a specific goal (i.e., accountability).

Literature supported the findings. Past research has shown successful organizations hire skilled, talented, and competent employees (Hughes, 2007). Training is vital to assist employees in gaining the knowledge and skill sets required for being successful (Messmer, 2005).

Past research has also shown agent-client relationships (i.e., customer service) and "the following competencies emerged as common: (a) listening and communicating, (b) being reliable, consistent and dependable, respectful, courteous and fair, and (c) solving problems" (Russ-Eft, 2004, p. 214). Senior employees (experience) assist in raising competencies (Kerber & Buono, 2005). Leaders must be capable of influencing employees and hold them accountable to organizational goals and objectives (Smith et al., 2005).

In relation to compliance, which had the least occurrences throughout the data, findings showed compliance related to competence in that a collector must be competent of compliance laws and work within those laws. Literature supported findings of misrepresentation (i.e., a transa), third party disclosure, and harassment while collecting a debt. Some common tactics of collectors included harassing customers by claiming to be a police officer, a law enforcement official, or an attorney; threatening repossession if the customers do not pay immediately; and calling and harassing customers even when repossession was not an option (“ACA International’s Guide,” 2005b).

Similar findings from pilot and actual study included training programs (e.g., role playing, communication, and hands-on). Similar findings from pilot study and the actual study included skills needed in a high-pressured collection environment were patience, listening, and being able to multi-task. Similar findings from the pilot study and the actual study included collection techniques in which collectors engaged that have caused customers to file complaints or lawsuits, which included harassment, misrepresentation, and third-party disclosure.

There were also dissimilar findings from the pilot study and the actual study. Collectors interviewed in the pilot study said they would remove late fees to relieve stress from the customer. In contrast, collectors in the actual study did not mention removing late fees.

The process of collecting data for the pilot study began by requesting a list from the human resource department at XYZ Financial Services. When the list was received, the names were written on pieces of paper, separated into two piles (i.e., collectors and management), and folded and placed in a large coffee can. Ten names were drawn: two managers and eight collectors.

Interviews were completed in a secure conference room at XYZ Financial Services. Insight received from the pilot interviews assisted in revising Questions 2, 9, 11, and 20 for better understanding and more fruitful data. Additionally, the pilot interviews gave insight into the sample population, which was changed for the actual study to include 5 executives, 20 supervisors or managers, and 5 collectors with at least 6 to 14 years of experience and/or a Bachelor's degree.

The pilot study served its purpose and accomplished the goal of validating the data collection instrument. The actual study accomplished the objective to probe for the perceptions and opinions of the collection staff at XYZ Financial Services in examining the applicability of the Three Cs model and the model's effectiveness as an industry standard. Chapter 5 produces discussions relevant to the themes emerging in the current study.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

The purpose of the qualitative, phenomenological study was to assess the efficacy of a customer relations model relevant to the financial services industry and to describe how the model supported debt collection efforts, improved customer relations, and provided a positive image for the financial services industry. To achieve these objectives, 30 randomly-selected managers, supervisors, and collectors were selected from the collection staff at XYZ Financial Services and interviewed to draw from their perceptions and opinions and to assess whether the employees effectively used the Three Cs model and benefited from its adoption. Chapter 5 consists of (a) implications, (b) recommendations, (c) future research, and (d) conclusions.

Implications

The growing needs to address collection techniques have prompted the emergence of the Three Cs model and a thorough investigation of the model. Through the use of qualitative interviews, in-depth data were collected assessing the Three Cs model and collection techniques. To understand the effectiveness of the Three Cs model, revisiting the (a) statement of the problem, (b) research method, and (c) central research questions are necessary.

Statement of the Problem

The financial services industry faces significant challenges in its debt collection activities. Burrell (1996) explained, “The potential for lawsuits against debt collectors is increasingly great given the current economic, social, and legal dynamics of debt collection law” (p. 2). For example, Triad Financial Corporation (2005), an automotive lender, was the subject of an undercover investigation founding major violations to the

FDCPA by Triad Financial Corporation's collection staff (Leighton, 2005). The company could face penalties up to $500,000 or 1% of Triad Financial Corporation's net worth ("Fair Debt Collection," 1996). Leaders at XYZ Financial Services implemented the Three Cs initiative in response to such events challenging the financial industry with regulatory action and debt collection lawsuits.

The challenges to the financial services industry are significant because of the large amounts of money involved in lawsuits and class action suits originating from consumer complaints on violations of the FDCPA (1996). Violations of the FDCPA can cost up to $1,000 for each violation, attorney fees, and other costs for finance companies. Conversely, class action suits can cost a financial services company a percentage of its net worth for non-compliance and violations to the FDCPA.

The Three Cs initiative was implemented proactively by XYZ Financial Services to address challenges in debt collection. This study probed executives, managers, supervisors, and the collectors at XYZ Financial Services. The study explored their perceptions and opinions about the XYZ Financial Services' Three Cs initiative, implementation, collection techniques, skills relevant in a high-pressured collection environment, training programs that might reinforce the initiative's implementation, and support techniques to help collectors collect delinquent account and provide quality customer service.

Research Method

Once the interviews commenced during the actual study, apparent limitations arose. At the time of the interview, certain limitations arose. The first limitation confronted was that the researcher was a co-worker of the participants. At the beginning of a few interviews, some participants needed extra assurance their personal information would be kept confidential.

During certain pieces of the interviews, the researcher was able to empathize with participants and gather more data because of his personal relationship with the participants. The second limitation encountered was time. Some interviews lasted longer than one hour, and participants needed to get back to work. For future research, interviews might be scheduled more effectively and harmoniously with the participants' schedule.

Research Questions

The central research questions and associated subquestions communicated the research objective, which was to determine whether the Three Cs model supported debt collection efforts, improved customer relations, and provided a positive image for the financial services industry. The central research questions addressed the implementation, measures, and perceptions of the Three Cs model. Subquestions 4 to 8 addressed which factors affected the business-client relationship and reduced professionalism. Subquestions 9 through 14 addressed whether collectors performed their job efficiently. Subquestions 15 through 25 addressed which policies and laws ensured quality and sustainability by reducing exposure to lawsuits and complaints (see Appendix A).

In relation to the implementation of the Three Cs initiative throughout the organization, findings indicated the initiative had been implemented throughout the collection department but not comprehensively throughout the rest of the organization. One manager stated the initiative was not fully enforced throughout the company. Many participants could not answer about the implementation in other departments and simply answered in relation to their own department. Findings indicated continuous training could strengthen the knowledge of the Three Cs and assist veteran employees in continuously using the model.

In relation to consistent measures used to apply the Three Cs model in each department, findings indicated each collection professional had different views of which measure was consistently implemented and many had different reasons for their responses. Findings indicated courtesy frequency rates (33) were the highest of the Three Cs implemented, followed by competence (23) and compliance (5; see Table K). Reasons differed due to participants' experience and department within the company. The pilot interviews revealed similar responses; and courtesy, competence, and compliance were indicated likewise.

In relation to perceptions collectors had about the Three Cs initiative at XYZ Financial Services, findings indicated collectors felt the model was a necessity and, essentially, common sense. Findings indicated some departments had implemented the Three Cs initiative more thoroughly than other departments. The perceptions of the collectors in the implementing department in regards to the Three Cs were greater; however, the overall perception was good. One collector indicated the Three Cs model was a road map or guide to better customer service.

Additional questions that could have been described in paragraph format were Subquestion 7, in regards to feedback or actions displayed by customers that cause collectors to refrain from being courteous. The implications of this question were paramount to managing a collections department and building training programs that build quality skill sets in collectors. Findings indicated a collector's skill set may include multi-tasking, listening, patience, interpersonal skills, negotiations, and a strong knowledge of collections (see Table 4).

Subquestions 9 and 10 had implications in building competence on a collection floor and with individual collectors. Findings indicated a collector's competency included effective time management skills, communication and interpersonal skills, and a high level of professionalism (see Table 4). Subquestion 15 had implications for the FDCPA and Quality Assurance. Findings also indicated since applying the Three Cs initiative, collectors were more compliant and had a clear grasp of policies and guidelines (see Table 5). Subquestions 20 through 25 had implications of leadership and building policies and guidelines for a better and more efficient collection department. Findings indicated laws were fair but tended to lean toward the customer, and revisions could be made to help financial institutions enforce contracts and recover vehicles from customer in default.

Recommendation

As indicated in the Significance of Leadership section in chapter 1 and based on findings**,** debtors are losing jobs, defaulting on mortgages, losing their houses, and falling behind on their car notes, which results in delinquent accounts. With the rise of the smart debtor and a huge influx of debt in America, the Three Cs model has tremendous implications to the leaders of financial institutions, collection agencies, and other industries or institutions valuing customer relations. Furthermore, this study has significance as a leadership model that can reduce customer complaints, support debt collection efforts, act as a guide for managers and employees, reduce the liability of frivolous lawsuits, and provide a positive image of an organization will be seen as an innovative approach within the financial services industry.

Time is of the essence to transform the financial industry into a value-based culture. Star Performance Principles expand on factors (e.g., Three Cs model) important in the financial industry (see Table 6). Training programs or sessions based on the Star Performance Principles aim to create and sustain an organizational culture of values. The Transformational Value model is designed to present the value instilled in collection professionals at XYZ Financial Services (see Figure 2). The Transformational Value model is designed to generate value-based professionals and encompass the views of the professionals, including (a) senior officers in the financial industry, (b) managers and supervisors, and (c) collectors and customer service agents.

Senior Officers

There comes a time when senior officers need to transform by means of transmission. Star Performance Principles expand on factors of the Three Cs model and help to develop and uphold organizational values. Senior officers are seen as communicators in this model, as they are the key in disseminating the vision of the Star Performance Principles, creating buy-in, motivation, and holding staff accountable.

Internal. Managing staff and creating a productive work environment is always part of the job; however, there comes a time to transform collectors into more than just telemarketers and phone operators. By dissecting the culture and transferring information by means of face-to-face communication with collectors, information can be transferred and policies implemented to create greater efficiencies. By implementing face-to-face sessions with collectors, trust will be built and a greater level of loyalty will be built.

Table 6

Star Performance Transformational Principles

Star Performance Transformational Principles	
3 C Model	Principles
Supervision/Leadership	There comes a time to transform by means of transmission.
Hiring	There comes a time when truths are solicited.
Customer relation	There comes a time to talk.
Training	There comes a time to teach.
Quality assurance	There comes a time when truths will be revealed.

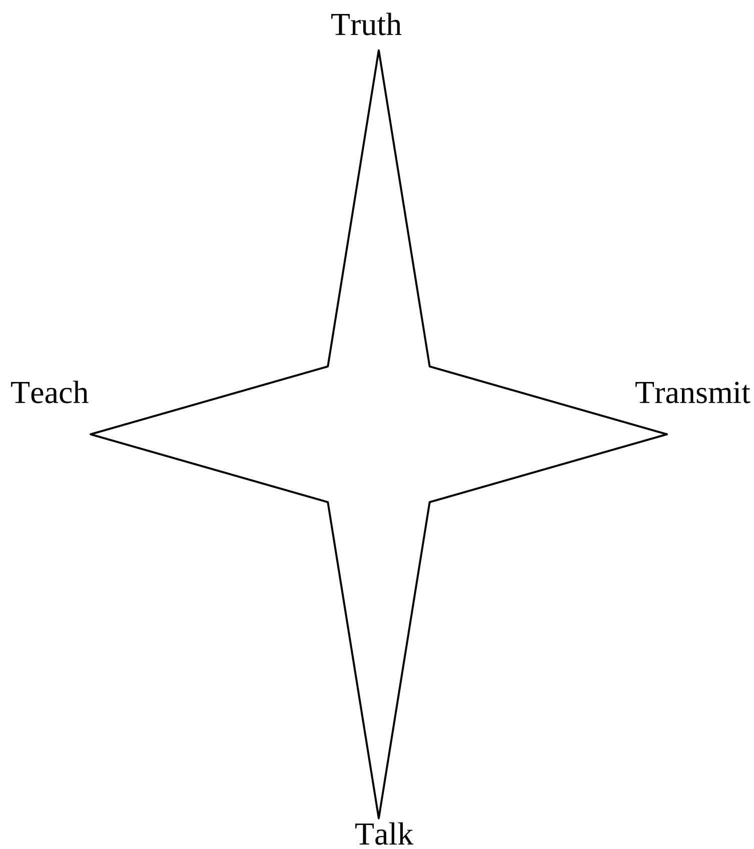

Figure 2. 4Ts model. Transformational Principles for the financial industry.

By creating training sessions including real life scenarios, skill sets can be built to enhance a collector's knowledge base and elevate production. Training sessions must also include state and federal law training, value and ethics training, and on-site mentoring on the importance of formal education. Monitoring collectors and training sessions is essential to ensure the Star Performance Principles are implemented and enforced.

External. Assisting with laws and passing acts is always a part of the job, however, there comes a time to transform collectors from freely transmitting information across the nation that debtors are not always right. Many collectors are honest and work diligently to collect debt and stay in compliance with state and federal guidelines. Some laws have caused collectors to not have a good reputation, which needs to be reviewed for the economic well-being of the customer, the financial institution, and the economic stability of the United States.

Laws need to be revised to make it harder to escape from a legal and binding contract. Laws also need to be revised to make it harder for customers to hide their collateral and not pay loans. Training seminars for the collection industry on managing debt, FDCPA rules, and how to buy a car could help customers be better debtors. Automotive dealerships and financial institutions need to look at the long term effects of selling to customers and financing customers who cannot afford to buy a car and do not have the means to finance a car.

Managers and Supervisors

There comes a time when truths will be revealed and are solicited. Revealing truths involves collection techniques, such as third party disclosure, harassment, and misrepresentation. Third party disclosure includes disclosing customer information to someone who is not on the contract being collected.

Harassment might include calling a customer numerous times with the intention of annoying them. Misrepresentation might include making false promises to a debtor to secure a payment. These acts are all in violation of the FDCPA and other state and federal guidelines, but are part of the techniques collectors use to cure delinquent accounts and collect debt. Soliciting truths involves the interviewing process whereby the staff attempts to hire collectors with integrity.

Internal. Managing is always a part of the job, however, there comes a time to transform collectors by freely transmitting information. Managers and supervisors may consider holding self-accountable divisions and take assessment to test skill sets. Managers and supervisors may consider attending quarterly training sessions to sharpen their skills to adapt to the ever-changing landscape of the smart debtor and other economic factors collectors face regularly. Quarterly formal audits may reveal truths if ad hoc or daily assessments do not reveal truths (see Table 7). Trainers, management, and collectors may consider having divisional meetings to discuss audits, progress, and reassess gaps.

External. The hiring phase is critical in supporting the Three Cs initiative. New hires who are not screened for integrity and honesty (i.e., courtesy), knowledge-level of debt collection techniques (i.e., competence), and awareness of the FDCPA (i.e., compliance) may put an organization at risk. Managers and supervisors using a pre-hire integrity evaluation (see Table 8) during the hiring process may reveal if collection candidates are courteous, compliant, and possess competence.

Table 7

Quarterly Audit Checklist

Quarterly Audit Checklist					
Measures		Satisfactory	Satisfactory w/ minor change	Unsatisfactory w/minor change	Unsatisfactory w/major changes
Attendees	Excused				
	Unexcused				
Policies	Team meets				
	Manual				
Complaints	Misrepresent				
	Harassment				
	Disclosure				
Training	Courtesy				
	Competence				
	Compliance				

Table 7 (*Continued*)

Measures		Satisfactory	Satisfactory w/ minor change	Unsatisfactory w/minor change	Unsatisfactory w/major changes
Education	Formal				
Incentive	Promotions				
	Awards				

Note. Measures indicate the number of collectors who (a) attended team meetings and read the manual, (b) received complaints in each category, (c) have not attended the training sessions, (d) are enrolled at an accredited institution, and (e) received promotions or award during the quarter. Satisfactory with minor changes indicate changes that will be checked during the next formal audit. Unsatisfactory with minor changes indicate the changes need to be made or improved within one month. Unsatisfactory with major changes indicate changes need to be made immediately.

Collectors and Customer Service Agents

There comes a time for management to talk with and listen to collectors who work in the ever-changing environment of sub-prime collections and collect delinquent accounts. Collectors have first-hand information of account status, changing demographics, and the emergence of new customer characteristics (e.g., smart debtor). There also comes a time to talk and listen to debtors who are experiencing difficulties making payments. The relations between the collector and supervisor and the collector and debtor are discussed.

Internal. Collectors who desire to grow personally and professionally may consider approaching supervisors and organizational leaders to assist with developing programs to improve performance. Training programs may help collectors understand the debtor is not always right and learn techniques that cure delinquent accounts and provide quality customer service while educating the customer. Some training sessions may include hands-on learning (e.g., role-play) in three areas: compliance (e.g., FDCPA), communications (e.g., courtesy, negotiations), and managing dialers, live calls, and multi-functions.

Discussions in training sessions may center on defending collectors' rights and approaches to create win-win situations. Formal education may also help collectors learn mathematics, English, and computer applications (e.g., Excel spreadsheet). Higher education might be monetarily out of reach for some collection professionals. Educational assistance programs may encourage collection professionals to pursue a higher education, help professionals set professional goals, and reimburse tuition.

Table 8

Integrity Evaluation

Integrity Evaluation			
Interview questions	Pass	Standing	Fail
1. When is it appropriate to harass a debtor?			
2. When is it appropriate to discontinue a conversation with a debtor?			
3. When is it appropriate to violate the FDCPA?			
4. When is it necessary to be persistent when collecting a debt?			
5. Name forms of threats when collecting?			
6. How many times can you call a customer (debtor)?			
7. When is it necessary to call a reference?			
8. What is 3rd party disclosure?			
9. What information can be revealed to references?			
10. Is the customer always right? Explain.			
Interviewee Name:	Date:		

Note. Pass indicates a potential candidate for hire. Standing indicates a potential candidate for hire, but a second interview is warranted before hiring. Fail indicates not a potential candidate for hire.

External. Listening and being empathetic, while collecting and implementing techniques that help the customer become current, result in understanding the situation of debtors. When collectors realize the job is not personal, a professional relationship emerges. Collectors' actions include refraining from using degrading language, muting phones, and referring debtors to a supervisor. Collectors who view their job as a career, collect with ethics, and seek options to improve relation by teaching the debtors the importance of paying bills on time and improving their personal credit may be considered for star performers and become credit counselors.

Future Research

Through the process of conducting the current study, supplemental factors emerged from the data that affect the financial industry and debt collection processes. Additional research may be warranted to shed more light on how the factors affect the industry and economic stability in the sub-prime market. Significant topics include (a) technical systems, (b) debt collection attorneys, (c) automotive dealerships, (d) smart debtors, and (e) credit analyst.

Technical Systems

Based on current findings and Hochstein (2007, p. 18), additional research may be warranted to explore how technologies "contain the damage caused by the recent increase in defaults within the sub-prime market". Technologies give customers a better means to pay debt and are more convenience for the customer, which boost customer satisfaction (Berman, 2005; Hochstein, 2007). Current findings indicate technologies, such as Daybreak software, Accurint, Lexis-Nexus, and Insight Collect, serve the financial services industry and provide easy and organized access to customer information. Based on findings and Hochstein's (2007) declarations, financial institutions that offer the option for payment through an online secure website limit debt collection efforts and reduce the risk of complaints and lawsuits. However, research also indicates that the costs of implementing technical programs need to be supported by customer loyalty and usage (Hochstein, 2007). Additional qualitative research may determine how technologies help collectors manage customer accounts, assist further in the debt collection process, and keep the customer current in their loan.

Debt Collection Attorneys

Based on current findings and Terzich (2005), additional research is warranted to explore the ethics and practices of debt collection attorneys who file complaints and frivolous lawsuits. Current findings also indicate that debt collection attorneys prey on inexperienced customers who may need credit counseling and debt management rather than lawsuits. Filing frivolous lawsuits does not repair credit, but strains the economic stability of financial institutions and sometimes increases the price of products offered by financial institutions. Price increases are reflected in financial institutions raising interest rates, charging higher fees, and increasing discounts to account for the lawsuits, whether valid or invalid. Additional qualitative research may determine whether reconstructing policies and procedures governing the collection industry may change the culture of law firms and the practices of debt collection attorneys who file frivolous lawsuits.

Automotive Dealerships

Based on current findings, additional research is warranted to explore the practices of the automotive dealers who sell vehicles to customers with challenged credit. Dealerships have seen a drastic rise in non-prime and sup-prime customers ("Three

Trends," 1997). Current findings indicate in addition to persuading customers to purchase a vehicle, automotive dealers may consider informing customers of the consequences of defaulting on an automotive contract. Additional qualitative research may determine if the information relayed to customers and measures used to protect the businesses of dealerships from complaints and lawsuits have been effective.

Smart Debtors

Based on current findings, additional research is warranted to explore the practices of the smart debtors (i.e., customers). Current findings indicate, over the past few years, the smart debtor has emerged and stimulated adverse relationships with collectors and created a testing environment in the customer-collector relationship. Smart customers are knowledgeable of debt collection laws and procedures, credit, credit guidelines, and their credit history. Smart customers make unwarranted demands from financial institutions and file frivolous complaints and lawsuits, which test the stability of an organization (Friedman, 1998). Current findings indicate to address the smart customer phenomenon, financial institutions may consider proactively preparing collectors for situations arising when interacting with smart customers. Preparation includes equipping collectors with the technologies and training to manage the smart debtor and accounts. Smart customer training involves learning techniques (negotiation) and strategies that may suppress tactics used by smart debtor. Additional qualitative research may determine why the smart customers are reluctant to seek appropriate measures (credit counseling) to overcome the stress of debt and rebuild their credit.

Credit Analysts

Based on current findings, additional research is warranted to explore the practices of credit analysts. Properly assessing the risk of the customer is a critical part of the analyst's position and important to the financial institution's credit risk measurement and potential profitability (Bandyopadhyay, 2007). Current findings indicate that purchasing a loan is as important as collecting payment on an existing loan. Deploying the Three Cs model on the front end (originations) might assure credit analysts perform more efficiently and prevent originations from purchasing loans from customers who have no intent of paying on a loan or does not have the means to pay on a loan. Findings also indicate customers with low-paying jobs and bad credit are a higher risk to default on their payments. Additional qualitative research may determine whether the measures credit analysts use to properly assess the risk of credit challenged customers have been effective prior to pricing and purchasing the loans.

Conclusions

The purpose of the study was to assess the efficacy of a customer service model in the financial services industry. One-on-one interviews were the primary method used to collect qualitative data. The contents of Chapter 5 captured the essence of the research by channeling the findings of Chapter 4 into three major sections: implications, recommendations, and future research.

Chapters 1 through 5 were submitted to the president of XYZ Financial Services, the Founder of the Three C model, to conduct an external audit. The president has been with the company for 10 years and has had over 30 years of automotive, collection, and financial services experience. The external auditor evaluated the study from a broad perspective and focused on how the model was actually implemented throughout the company, the model's use, how it benefits staff, the study's findings, and recommendations (Creswell, 2003). The external auditor stated the following:

> The results of the study depict the state of XYZ Financial Services and the implementation of the Three Cs model. I personally would have liked to see a better implementation throughout the whole organization, but I am satisfied to see that the servicing unit has implemented the Three Cs and use it in their daily workflow. In my opinion, the most useful information is the piece of the smart debtor. This piece is crucial to our business and the future success of sub-prime lending.

Current findings revealed four central themes: (a) internal process dimension, (b) human relations dimension, (c) open systems dimension, and (d) rational goal dimension. Recommendations included emphasis on how to lend and collect from the smart debtor, which include refocusing of training collectors. Future research suggested focusing on deploying online technical systems to assist in the process of debt collection. Future research also suggested deciphering the practices of debt collection attorneys who file debt collection complaints and lawsuits, automotive dealers who sell vehicles to customers who cannot pay on the loan, and the smart debtor who constantly challenges the status quo, which stimulates industry change. Through internal and external initiatives, leaders in the financial industry may develop strong internal processes, adopt additional measures to develop quality collectors, expand human potential, develop an ethical environment that teams will nurture, become more flexible in negotiating solutions for customers with past due accounts, and strive to provide excellent service to partners to build relations and improve customer satisfaction.

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APPENDIX A: QUESTIONNAIRE FOR QUALITATIVE RESEARCH

Demographic

Official Position Title: ____

Years of Experience:

In Collections: ____ less than 1 year ____ 1-5 years ____ 6-14 years

____ 15-30 ____ 30+

In Current Position: ____ less than 1 year ____ 1-3 years ____ 5-10 years

____ 10-15 ____ 16+

Race: ____ African American ____ Asian American ____ Hispanic American

____ Native American ____ White American ____ Non Resident Alien ____

Other

Gender: ____ Male ____ Female

Education Level: ____ High School ____ Associate ____ Bachelor ____ Master

Age Group: ____ 18-25 ____ 26-35 ____ 36-45 ____ 45+

Central Research Questions

R_1: How has the Three C initiative been implemented throughout the organization?

$R_{2.}$ What measures have been consistent in applying the model in each department?

R_3: What perceptions do collectors have about XYZ Financial Services’ Three C initiative?

Associated Subquestions

Courtesy

R_4: How have the attitudes of co-workers changed since the organization employed the Three C model?

R_5: How do customer-client relationships improve once collectors come to understand the financial and personal situations of their customers?

R_6: What feedback or actions displayed by customers cause collectors to refrain from being courtesy?

R_7: What behaviors collectors display that may cause customers to refrain from filing complaints or lawsuits?

R_8: How might the training programs assist in the improvement of customer care relationships?

Competence

R_9: Describe how collectors use innovative techniques to improve customer satisfaction.

$R_{10:}$ What skills are most important in a high-pressured collection environment?

R_{11}: What skills are least important in a high-pressured collection environment?

R_{12}: What knowledge is gained when collectors seek to understand customers' personal and financial situations?

R_{13}: How is knowledge shared between collectors and leaders who formulate organizational policies?

R_{14}: What training program might improve the skill-set and knowledge-level of collectors?

Compliance

R_{15}: What types of collection techniques have collectors engaged in that have caused customers to file complaints or lawsuits?

R_{16}: What types of collection techniques have collectors engaged in that have caused organizational leaders to restructure policies?

R_{17}: How has employing the Three C model helped collector refrain from engaging in unethical practices?

R_{18}: How has employing the Three C model assisted organizational leaders in restructuring procedures and guidelines?

R_{19}: How has retention of collectors increased since employing the Three C model?

R_{20}: What additional effective measures might organizational leaders use to restructure policies, procedures, and guidelines that collectors use in their daily workflow?

R_{21}: What situation(s) may prompt organizational leaders to implement formal quarterly audits?

R_{22}: How might a financial institution reshape their mission to improve and help customers who are bankrupt and needs to overcome the stress of debt?

R_{23}: What is your view about the laws (e.g., FDCPA) that protect the customers?

R_{24}: How might legislation amend laws to control unethical practices?

R_{25}: How might legislation take into consideration that the “client” is not always right and protect all parties?

APPENDIX B: INFORMED CONSENT TO USE PREMISE

APPENDIX A: PERMISSION TO USE PREMISES

Westlake Financial Services

I, hereby authorize William D. Hubbell, student of the University of Phoenix, to use the premises, name, and or/subjects requested to conduct a study entitled *Assessing a Customer Service Model in the Financial Services Industry: A Phenomenological Study.*

1/22/07

Signature   Date

Name: Bruce E. Newmark   Title: Chief Operating Officer

Name of Facility: Westlake Financial Services

APPENDIX C: INFORMED CONSENT TO PARTICIPATE IN RESEARCH STUDY

Date

Dear ___________________:

I, _______________, a student at the University of Phoenix working on a Doctor of Management, am conducting a phenomenological research study entitled, "Assessing a Customer Service Model in the Financial Services Industry". The purpose of the study is to evaluate the efficacy of a customer relations model relevant to the financial services industry, which is intended to support debt collection efforts, reduce customer complaints and lawsuits, improve customer relations, and provide a positive image for the financial services industry. Also, the research entails probing the participants to explore how the model has been applied in their ordinary workday.

Your participation will involve a one-on-one tape-recorded interview that will last approximately 45 minutes. Your participation will be completely voluntary, and you may choose not to participate and withdraw at any time. The results of the study will be published, but your name will not be used, and the responses provided will be held in strict confidence and destroyed in 3 years.

In this study, there are no anticipated risks, and although there may be no direct gain to you as a subject, there is a possible gain by your involvement that will come from describing your lived experiences of the 3 C initiative. Benefits of this study to the financial services industry, society, and economic status of the United Stat may be improved debt collection practices processes and the reduction of debt. Please e-mail me at XXX or call me at XXX if you have any questions.

Sincerely,

Doctoral Student

Informed Consent Form

By signing this form I acknowledge that I understand the nature of the study, potential risks to me as a participant, means by which my identity will be kept confidential, and name along with responses provided will be destroyed in 3 years. My signature on this form also indicates that I am not a member of any protected category of participants (minor, pregnant female when considered part of a research group rather than individual, prisoner, cognitively impaired) and that I give my permission to voluntarily serve as a participant in the study described.

______________________	______________________
Participant	Date
______________________	______________________
Phone	Email
______________________	______________________
Researcher	Date

APPENDIX D: CONFIDENTIALITY AGREEMENT--TRANSCRIPTIONIST

Lady of
LETTERS, Inc.

CONFIDENTIAL DISCLOSURE AGREEMENT

AGREEMENT made this _____day of ____________________, 20__, by and between Lady of Letters, Inc, hereinafter referred to as Contractee and ______________________________________hereinafter referred to as Contractor.

WITNESSETH:

WHEREAS, Contractee has all rights to all recorded media, printed media, or other work related documents and documentation given to Contractor to complete assignments. All work produced by Contractor is the sole property of the Contractee and shall not be disseminated in any form to any other person(s) except Lady of Letters, Inc., or their designated associates named by the President of Lady of Letters, Inc.

Contractor shall hold all contexts of all work products and the associated materials related to the work products and all documents, blue prints, and any research materials gathered or reproduced by Contractor in total and strict confidence.

Should Contractor decide to accept and then later reject any assignment, all materials and work produced shall be delivered to Lady of Letters, Inc., no longer than 12 hours after rejection of assignment. Contractor will still be held by this agreement to hold any and all information learned from rejected assignment in strict confidence.

Contractor may NOT sub-contract any work assigned by Lady of Letters, Inc., without prior WRITTEN approval by the President of Lady of Letters, Inc. or designated associates.

Upon request of the Contractee, Contractor will turn over all media, documents, research, and any work products completed or not, to Lady of Letters, Inc. within 12 hours of notification to do so. Notification shall be in the form of a phone call, e-mail, or US mail. Contractee agrees not to duplicate any materials given to her/him to complete any assignment, nor duplicate any work product for personal use or dissemination to any other party.

This agreement is legally binding upon both parties. By signing this agreement, Contractor acknowledges they have read and understood this complete agreement and will be bound by all articles therein.

____ _________

CONTRACTOR DATE

____ _________

CONTRACTEE DATE

APPENDIX E: INTERVIEW SCRIPT

Good morning, afternoon, or evening:

I am, a doctoral candidate with the University of Phoenix-Online.

[Shake Hands]

It is nice that we can _________

[Sit Down]

Although indicated in the initial correspondence, I would like to restate the objective of the research. The purpose of this phenomenological, qualitative research study is to

Explain the format of the interview: Explain the type of interview you are conducting and its nature***. Address terms of confidentiality again. Indicate how long the interview usually takes.***

. Before I proceed with the questions, are you comfortable and do you have any questions?

[Wait for Response]

[Begin Asking Questions]

[Central Questions]

APPENDIX F: PILOT STUDY DEMOGRAPHIC

Table F9

Demographics of Pilot Study Participants

Code	Position title	Age	Race	Sex	Education level	Years in collections	Years in current position
PPSUP1	(SHS) Loss Recovery	26-35	H	M	Associates	1-5	1-3
PPSUP2	Collection Supervisor: (PPB)	45+	H	F	Associates	15-30	Less than 1 year
PPCOLL1	Call Center Agent	18-25	H	F	Bachelors	1-5	1-3
PPCOLL2	Deficiency Collector	26-35	Other	M	Associates	6-14	1-3
PPCOLL3	Call Center Agent	26-35	AA	M	Bachelors	1-5	1-3
PPCOLL4	Admin: CSR Requests	26-35	H	M	High School	1-5	Less than 1 year
PPCOLL5	Recovery Specialist	26-35	H	M	High School	1-5	1-3

(*table continues*)

Table F1

Demographics of Pilot Study Participants

Code	Position title	Age	Race	Sex	Education level	Years in collections	Years in current position
PPCOLL6	Team Lead	26-35	Other	F	Associates	Less than 1 year	Less than 1 year
PPCOLL7	Profit Builder 30 Day Collector	18-25	H	F	Associates	1-5	Less than 1 year
PPCOLL8	Repossession Inventory:(LPS)	26-35	H	M	Associates	6-14	1-3

Note. SHS denotes Special Handling Supervisor. PPB denotes Pre 30_Profit-Builder. LPS denotes Loss Prevention Specialist. H denotes Hispanic. AA denotes African America.

APPENDIX G: DATA ANALYST COLLABORATION AGREEENT

UNIVERSITY OF PHOENIX

LETTER OF COLLABORATION AMONG INSTITUTIONS

Date: 04/01/07

To: Office of the Provost/Institutional Review Board
University of Phoenix

This letter acknowledges that

Brigette's Technology Consulting and Research Firm is collaborating with
(Name of the agency)

Ms./Mr. William Hubbell
(Name of the student)

enrolled in the Doctorate of Management and Organizational Leadership program at the University of Phoenix in conducting the

proposed research. We understand the purpose of this research

is to understand a customer relations model relevant to the financial services industry and describe how the model has supported debt collection efforts, improved customer relations, and provided a positive image for the financial services industry and for Brigette's Technology Consulting and Research Firm to assist with conducting the data analysis (coding and developing themes). The Firm will keep the information (data) provided by Hubbell confidential. We understand the research and data is to be used solely for the dissertation process

and will be conducted under the supervision of Dr. Meredith Ward
(Faculty Name)

This project will be an integral part of our institution/agency and will be conducted as a collaborative effort and will be part of our curriculum/research/data/service delivery model.

Sincerely,
Brenda Nelson Porter
Brenda Nelson-Porter, DM, CPP, MIT
Representative
Collaborating Institution/Agency

1

APPENDIX H: FREQUENCY OF PILOT TEST CODED DATA

Table H10

Pilot Test Code

Frequency of Pilot Test Coded Data

Codes	*f*
ThreeCModelCRQ1Implementation	11
ThreeCModelCRQ1ImplementationCompetence	10
ThreeCModelCRQ1ImplementationCompliance	8
ThreeCModelCRQ1ImplementationCourtesy	8
ThreeCModelCRQ1ImplementationNotPracticed	7
ThreeCModelCRQ1ImplementationNotPracticedResults	10
ThreeCModelCRQ1ImplementationPracticedResult	5
ThreeCModelCRQ2Measure	6
ThreeCModelCRQ2MeasureCompetence	3
ThreeCModelCRQ2MeasureCompliance	3
ThreeCModelCRQ2MeasureCourtesy	1
ThreeCModelCRQ2MeasureMultiAnswer	2
ThreeCModelCRQ3Perception	8
ThreeCModelCRQ3PerceptionNegativeExample	2
ThreeCModelCRQ3PerceptionPositiveExample	5
ThreeCModelManagement	24
ThreeCModelOrganization	4
ThreeCModelRQ4CourtesyAttitude	6

ThreeCModelRQ4CourtesyAttitudeChangeModerate	1
ThreeCModelRQ4CourtesyAttitudeChangeMuch	5
ThreeCModelRQ4CourtesyAttitudeChangeNone	2
ThreeCModelRQ4CourtesyAttitudeChangeReasonMuchModerate	5
ThreeCModelRQ4CourtesyAttitudeChangeReasonNone	2
ThreeCModelRQ5CourtesyRelationship	6
ThreeCModelRQ5CourtesyRelationshipEmpathy	9
ThreeCModelRQ5CourtesyRelationshipListening	6
ThreeCModelRQ5CourtesyRelationshipTrust	8
ThreeCModelRQ6CourtesyCustomerAction	12
ThreeCModelRQ6CourtesyCustomerActionCollectorError	11
ThreeCModelRQ6CourtesyCustomerActionPersonalReason	5
ThreeCModelRQ6CourtesyCustomerActionSolution	15
ThreeCModelRQ7CourtesyCollectorBehavior	5
ThreeCModelRQ7CourtesyCollectorBehaviorClientError	1
ThreeCModelRQ7CourtesyCollectorBehaviorNegative	3
ThreeCModelRQ7CourtesyCollectorBehaviorNegativeReason	7
ThreeCModelRQ7CourtesyCollectorBehaviorPositiveReason	2
ThreeCModelRQ7CourtesyCollectorBehaviorSolution	7
ThreeCModelRQ8CourtesyTrainingProgram	9
ThreeCModelRQ8CourtesyTrainingProgramNeeded	17
ThreeCModelRQ8CourtesyTrainingProgramSuccessful	6
ThreeCModelRQ9CompetenceImprovementTechniqueCustomerCare	10

ThreeCModelRQ9CompetenceImprovementTechniqueEffectCommunication	10
ThreeCModelRQ9CompetenceImprovementTechniqueInnovative	3
ThreeCModelRQ9CompetenceImprovementTechniqueJobProficiency	14
ThreeCModelRQs10CompetenceImportantSkill	29
ThreeCModelRQs11CompetenceLeastImportantSkill	13
ThreeCModelRQs12CompetenceKnowledgeGain	5
ThreeCModelRQs12CompetenceKnowledgeGainUnderstandClient	6
ThreeCModelRQs13CompetenceMeanKnowledgeSharing	23
ThreeCModelRQs13CompetenceMeanKnowledgeSharingBarrier	4
ThreeCModelRQs13CompetenceMeanKnowledgeSharingBenefit	3
ThreeCModelRQs14CompetenceTrainingProgramImprove	3
ThreeCModelRQs14CompetenceTrainingProgramImproveKnowledge	9
ThreeCModelRQs14CompetenceTrainingProgramImproveNeeded	17
ThreeCModelRQs14CompetenceTrainingProgramImproveSkillset	6
ThreeCModelRQs15ComplianceCollectorTechiniqueCauseComplaint	21
ThreeCModelRQs15ComplianceCollectorTechiniqueCauseLawsuit	3
ThreeCModelRQs15ComplianceCollectorTechiniqueCauseSolution	2
ThreeCModelRQs16ComplianceCollectorActionRestrucPolicies	10
ThreeCModelRQs17ComplianceModelResultDecreaseUnethicalPractice	12
ThreeCModelRQs18ComplianceModelResultAssistRestructureGuideline	10
ThreeCModelRQs19ComplianceRetentionReason	4
ThreeCModelRQs19ComplianceRetentionTurnoverNegative	1
ThreeCModelRQs19ComplianceRetentionTurnoverPositive	7

ThreeCModelRQs20ComplianceEffectiveMeasure	2
ThreeCModelRQs20ComplianceEffectiveMeasureImplementationOf	1
ThreeCModelRQs20ComplianceEffectiveMeasureSolution	7
ThreeCModelRQs21ComplianceAudit	2
ThreeCModelRQs21ComplianceAuditImplemented	10
ThreeCModelRQs21ComplianceAuditPromptQuarterReview	12
ThreeCModelRQs21ComplianceAuditTimeFrame	4
ThreeCModelRQs22ComplianceReshapeMission	9
ThreeCModelRQs22ComplianceReshapeMissionEducation	7
ThreeCModelRQs22ComplianceReshapeMissionFinancial	11
ThreeCModelRQs23ComplianceFDCPA	4
ThreeCModelRQs23ComplianceFDCPAOpposition	4
ThreeCModelRQs23ComplianceFDCPASupport	16
ThreeCModelRQs24ComplianceLegislatorAmend	13
ThreeCModelRQs24ComplianceLegislatorAmendFeasible	1
ThreeCModelRQs24ComplianceLegislatorAmendNotFeasible	9
ThreeCModelRQs25ComplianceLegislativeRights	1
ThreeCModelRQs25ComplianceLegislativeRightsAll	4
ThreeCModelRQs25ComplianceLegislativeRightsClient	7
ThreeCModelRQs25ComplianceLegislativeRightsOrganization	12
ThreeCModelTheSmartCustomer	13

APPENDIX I: ACTUAL STUDY QUETIONNIARE FOR QUALITATIVE RESEARCH

Demographic

Official Position Title: ______________________________

Years of Experience:

In Collections: ☐ less than 1 year ☐ 1-5 years ☐ 6-14 years

☐ 15-30 ☐ 30+

In Current Position: ☐ less than 1 year ☐ 1-4 years ☐ 5-10 years

☐ 10-15 ☐ 16+

Race: ☐ African American ☐ Asian American ☐ Hispanic American

☐ Native American ☐ White American ☐ Non Resident Alien ☐

Other

Gender: ☐ Male ☐ Female

Education Level: ☐ High School ☐ Associate ☐ Bachelor ☐ Master

Age Group: ☐ 18-25 ☐ 26-35 ☐ 36-45 ☐ 45+

Central Research Questions

R_1: How has the Three C initiative been implemented throughout the organization?

$R_{2.}$ Which element (Courtesy, Competence, and Compliance) of the Three C model has been consistently applied in each department?

R_3: What perceptions do collectors have about XYZ Financial Services’ Three C initiative?

Associated Subquestions

Courtesy

R_4: How have the attitudes of co-workers changed since the organization employed the Three C model?

R_5: How do customer-client relationships improve once collectors come to understand the financial and personal situations of their customers?

R_6: What feedback or actions displayed by customers cause collectors to refrain from being courtesy?

R_7: What behaviors do collectors display that may cause customers to refrain from filing complaints or lawsuits?

R_8: How might the training programs assist in the improvement of customer care relationships?

Competence

R_9: Describe how collectors use interpersonal skills to satisfy customers and resolve delinquent accounts?

$R_{10:}$ What skills are most important in a high-pressured collection environment?

R_{11}: What types of skills are seldom used or not required in a high-pressured collection environment?

R_{12}: What knowledge is gained when collectors seek to understand customers' personal and financial situations?

R_{13}: How is knowledge shared between collectors and leaders who formulate organizational policies?

R_{14}: What training program might improve the skill-set and knowledge-level of collectors?

Compliance

R_{15}: What types of collection techniques have collectors engaged in that have caused customers to file complaints or lawsuits?

R_{16}: What types of collection techniques have collectors engaged in that have caused organizational leaders to restructure policies?

R_{17}: How has employing the Three C model helped collector refrain from engaging in collection activities that could result in complaints and lawsuits?

R_{18}: How has employing the Three C model assisted organizational leaders in restructuring procedures and guidelines?

R_{19}: How has retention of collectors increased since employing the Three C model?

R_{20}: What types of activities might organizational leaders enforce to obtain recommendations on how to restructure policies, procedures, and guidelines that collectors use in their daily workflow?

R_{21}: What situation(s) may prompt organizational leaders to implement formal quarterly audits?

R_{22}: How might a financial institution reshape their mission to improve and help customers who are bankrupt and need to overcome the stress of debt?

R_{23}: What is your view about the laws (e.g., FDCPA) that protect the customers?

R_{24}: How might legislation amend laws to control unethical practices?

R_{25}: How might legislation take into consideration that the “client” is not always right and protect all parties?

APPENDIX J: STUDY DEMOGRAPHICS

Table J11

Demographics

Code	Position title	Age	Race	Sex	Education level	Years in collections	Years in current position
EX1	Director of Human Resources	36-45	Hispanic-American	M	Masters	15-30	5-10
EX2	VP of Marketing	26-35	White-American	M	Associates	6-14	1-3
EX3	Senior VP of Servicing	26-35	White-American	M	Associates	6-14	1-3
EX4	Senior VP of Portfolio Management	36-45	White-American	M	Bachelor	6-14	5-10
EX5	Senior VP of Production	26-35	White-American	M	Bachelor	1-5	1-3
SUP1	Collection Trainer	26-35	Other	F	High School	6-14	1-3
SUP2	Assistant Manager: Recovery	36-45	African American	M	Bachelor	15-30	Less than 1 year
SUP3	Quality Assurance Manager	36-45	African American	M	Bachelor	6-14	5-10
SUP4	Collection Manager	26-35	Hispanic-American	F	Associates	6-14	5-10
SUP5	Recovery Supervisor	26-35	Hispanic-American	M	High School	6-14	5-10
SUP6	Customer Service Supervisor	36-45	Hispanic-American	F	High School	6-14	5-10
SUP7	Collection Supervisor	26-35	Hispanic-American	M	High School	6-14	1-3
SUP8	Loss Recovery Manager	45+	Hispanic-American	M	Associates	30+	1-3
SUP9	Collection Supervisor	26-35	Hispanic-American	M	High School	6-14	1-3
SUP10	Collection Supervisor	26-35	Hispanic-American	M	High School	6-14	5-10

(*table continues*)

Table J1

Demographics

Code	Position title	Age	Race	Sex	Education level	Years in collections	Years in current position
SUP11	Collection Supervisor	26-35	Hispanic-American	M	High School	6-14	1-3
SUP12	Call Center Manager	36-45	Hispanic-American	M	Associates	6-14	1-3
SUP13	30 Day Collection Supervisor	26-35	Hispanic-American	M	High School	6-14	Less than 1 year
SUP14	Back-Sheet Collection Supervisor	36-45	Hispanic-American	M	High School	15-30	1-3
SUP15	Back-Sheet Collection Supervisor	36-45	Hispanic-American	M	High School	6-14	5-10
SUP16	30 Day Collection Supervisor	26-35	Hispanic-American	M	Associates	1-5	1-3
SUP17	Back-Sheet Collection Supervisor	26-35	Hispanic-American	M	Associates	6-14	1-3
SUP18	Customer Service Supervisor	26-35	Hispanic-American	F	Associates	6-14	1-3
SUP19	Back-Sheet Collection Supervisor	26-35	Hispanic-American	F	High School	6-14	1-3
SUP20	Collection Manager	26-35	Hispanic-American	M	High School	6-14	5-10
COLL1	Collector	26-35	Hispanic-American	M	Associates	6-14	5-10
COLL2	90 day Team Lead	26-35	Hispanic-American	M	Associates	6-14	1-3
COLL3	90 day Team Lead	26-35	Other	F	High School	6-14	5-10
COLL4	90 Day Collector	26-35	Hispanic-American	F	High School	6-14	1-3
COLL5	90 Day Collector	26-35	Hispanic-American	F	High School	6-14	1-3

APPENDIX K: FREQUENCY OF STUDY CODED DATA

Table K12

Coded Data

Frequency of Study Coded Data

Codes	*f*
CollectorCommercialSustainabilityEducationTrainingFocus	7
CollectorCommercialSustainabilityMonitorProgressCollectorDebtor	1
CollectorCommercialSustainabilityMonitorProgressSelf	6
CollectorCommercialSustainabilityWorkEnvironment	7
CollectorCorporateEthicHumanRelationSupportiveCollector	4
CollectorCorporateEthicHumanRelationSupportiveStressCause	4
CollectorCorporateEthicInternalProcessResponsibilityComplaintLawsuit	8
CollectorCorporateEthicInternalProcessResultsMeetDivisionGoal	5
CollectorCorporateEthicInternalProcessRevisePoliciesMission	20
CollectorCorporateEthicInternalProcessTakeAssessment	8
CollectorCorporateEthicOpenSystemFlexibleBankruptcy	3
CollectorCorporateEthicOpenSystemFlexibleGrantExtension	5
CollectorCorporateEthicOpenSystemFlexibleRewriteContract	5
CollectorCorporateEthicOpenSystemRepro	1
CollectorCorporateEthicRationalGoalExcellenceServiceCompetence	23
CollectorCorporateEthicRationalGoalExcellenceServiceCompliance	5
CollectorCorporateEthicRationalGoalExcellenceServiceCourtesy	33
CollectorPersonalValueHumanRelationInfoSharingFreelyCoCollector	4

CollectorPersonalValueHumanRelationInfoSharingFreelySupervisor	16
CollectorPersonalValueInternalProcess3CCollView	34
CollectorPersonalValueInternalProcess3CCollViewHigh	6
CollectorPersonalValueInternalProcess3CCollViewLow	3
CollectorPersonalValueInternalProcessImproveKnowledgeSkills	26
CollectorPersonalValueInternalProcessImproveTrainingNeeded	17
CollectorPersonalValueOpenSystemAdaptabilityDebtorAttitudeSituation	17
CollectorPersonalValueOpenSystemAdaptabilityLaw	7
CollectorPersonalValueOpenSystemAdaptabilityLawAllRight	7
CollectorPersonalValueOpenSystemAdaptabilityLawAmend	4
CollectorPersonalValueRationalGoalFiduciary	14
ExecutiveCommercialSustainabilityDecisionPlan	2
ExecutiveCommercialSustainabilityDecisionPlanExternalLawAmend	11
ExecutiveCommercialSustainabilityDecisionPlanExternalLaw FDCPAFTCA	7
ExecutiveCommercialSustainabilityDecisionPlanExternalLawProtect	9
ExecutiveCommercialSustainabilityDecisionPlanExternalLawProtectAllRight	4
ExecutiveCommercialSustainabilityDecisionPlanInternal3C	7
ExecutiveCommercialSustainabilityDecisionPlanInternalMission	11
ExecutiveCommercialSustainabilityDecisionPlanInternalPolicies	1
ExecutiveCommercialSustainabilityEstablishGoal	7
ExecutiveCommercialSustainabilityUnitWorkApportionment	7

ExecutiveCorporateEthicHumanRelationSupportiveAccountability	10
ExecutiveCorporateEthicHumanRelationSupportiveCollaboration Leadership	9
ExecutiveCorporateEthicHumanRelationSupportiveLearning	4
ExecutiveCorporateEthicHumanRelationSupportiveSharedMindset	5
ExecutiveCorporateEthicHumanRelationSupportiveTalent	13
ExecutiveCorporateEthicInternalProcessResponsibleProgCreateDevelop	7
ExecutiveCorporateEthicInternalProcessResponsibleProgExecute	9
ExecutiveCorporateEthicInternalProcessResponsibleProgExecute3C	4
ExecutiveCorporateEthicInternalProcessResponsibleProgMonitor	9
ExecutiveCorporateEthicInternalProcessResultsMeasureMonitor	17
ExecutiveCorporateEthicOpenSystemInnovationBankruptcy	3
ExecutiveCorporateEthicOpenSystemInnovationCredit	3
ExecutiveCorporateEthicOpenSystemInnovationExtension 1	1
ExecutiveCorporateEthicRationalGoalProfessionalism	5
ExecutiveCorporateEthicRationalGoalProfessionalismOther	4
ExecutivePersonalValueHumanRelationInfoSharingCollector	6
ExecutivePersonalValueHumanRelationInfoSharingManagement	3
ExecutivePersonalValueHumanRelationInfoSharingTopic	9
ExecutivePersonalValueInternalProcessInitiative3CCollView	3
ExecutivePersonalValueInternalProcessInitiative3CCollViewHigh	11
ExecutivePersonalValueInternalProcessInitiative3CCollViewLow	12
ExecutivePersonalValueOpenSystemAdaptabilityCompetitor	4

ExecutivePersonalValueOpenSystemAdaptabilityDebtor	11
ExecutivePersonalValueOpenSystemAdaptabilityEconomic	4
ExecutivePersonalValueOpenSystemAdaptabilityLaw	12
ExecutivePersonalValueOpenSystemAdaptabilityLegalIssue	6
ExecutivePersonalValueOpenSystemAdaptabilityPartners	1
ExecutivePersonalValueRationalGoalContinuousImprovement	6
ExecutivePersonalValueRationalGoalHonestyCompliance	1
ExecutivePersonalValueRationalGoalHonorMissionToDebtor	1
ManagementCommercialSustainabilityConflictResolution	37
ManagementCommercialSustainabilityMonitorEvaluate	11
ManagementCommercialSustainabilityWorkApportionmentCollector	22
ManagementCommercialSustainabilityWorkFunctionalIssuesEducation Focus	26
ManagementCommercialSustainabilityWorkFunctionalIssuesExperience Focus	15
ManagementCommercialSustainabilityWorkFunctionalIssuesTraining Focus	28
ManagementCommercialSustainabilityWorkSharedValueNorm	30
ManagementCorporateEthicHumanRelationSupportPsychologicalReward	18
ManagementCorporateEthicHumanRelationSupportStressCause	23
ManagementCorporateEthicHumanRelationSupportStressConflict	31
ManagementCorporateEthicHumanRelationSupportStressSendTraining	8
ManagementCorporateEthicHumanRelationSupportStressTeam	14

ManagementCorporateEthicHumanRelationSupportTanagibleReward	8
ManagementCorporateEthicHumanRelationTeamRevisePoliciesProgram Mission	68
ManagementCorporateEthicHumanRelationTeamTakeAssessment	58
ManagementCorporateEthicInternalProcessResponsibilityComplaint LawsuitDamage	77
ManagementCorporateEthicInternalProcessResponsibilityRecruitCollector	76
ManagementCorporateEthicInternalProcessResponsibilityTrainingNeeded	82
ManagementCorporateEthicOpenSystemFlexibleBankruptcy	5
ManagementCorporateEthicOpenSystemFlexibleFinance	
ManagementCorporateEthicOpenSystemFlexibleGrantExtension	18
ManagementCorporateEthicOpenSystemFlexibleOther	2
ManagementCorporateEthicOpenSystemFlexibleRemoveFee	1
ManagementCorporateEthicOpenSystemFlexibleRepair	3
ManagementCorporateEthicOpenSystemFlexibleRewriteContract	15
ManagementCorporateEthicRationalGoalExcellenceServiceCompetence	171
ManagementCorporateEthicRationalGoalExcellenceServiceCompliance	31
ManagementCorporateEthicRationalGoalExcellenceServiceCourtesy	101
ManagementPersonalValueHumanRelationInfoShairngCollectorFloor	59
ManagementPersonalValueHumanRelationInfoShairngManagement	24
ManagementPersonalValueInternalProcessInitiative3CCollView	130
ManagementPersonalValueInternalProcessInitiative3CCollViewHigh	26
ManagementPersonalValueInternalProcessInitiative3CCollViewLow	17

ManagementPersonalValueOpenSystemAdaptibilityCompetitor	13
ManagementPersonalValueOpenSystemAdaptibilityComplaintLawsuit	31
ManagementPersonalValueOpenSystemAdaptibilityDebtorSituation Attitude	99
ManagementPersonalValueOpenSystemAdaptibilityJobMarket	1
ManagementPersonalValueOpenSystemAdaptibilityLaw	33
ManagementPersonalValueOpenSystemAdaptibilityLawAllRight	41
ManagementPersonalValueOpenSystemAdaptibilityLawAmend	34
ManagementPersonalValueRationalGoalHonestyDebtor	3
ManagementPersonalValueRationalGoalImpartialCollector	18