

Call Centre Debt Collection Skills

1. Pre-training collection call assessment
2. Telephone debt collection training
3. Team Leader training
4. Post-training collection call assessment
5. One to one coaching
6. Reporting results



Assessment → Training → Re-assessment

For

25 Debt Collection Agents & their Team Leaders

Conducted by

Shahrukh Moghal
Principal Consultant

18/6/2014

Quality Input Resources

7-15, PV15, 2A Jalan Danau Saujana, Off Jalan Genting Klang, 53300 Kuala Lumpur
Tel: 603-23326665 Fax: 03-79482999 Mobile: +60123278240 Email: shahrukh@contactskills.com web: www.please.com.my

Index

Introduction	2
Audience	2
Project objectives	2
Our understanding	3
A telephone debt collector's required mental approach	3
Project flow	4
Pre-training call performance assessment and reporting	4
Collection agent training	5
Team Leader training	8
Post training call performance assessment	8
Project deliverables	9
Project duration, group size, methodology	10
Fee Structure and terms	11
About the consultant	12

Call Centre Debt Collection Skills

Introduction











This training and Consultancy project takes a practical approach in terms of enhancing skills that are imperative for Telephone debt collectors to perform their functions confidently. Learning of each key element of Telephone collection has been included, in order to give the professionals a complete understanding of how to apply the required skills. Our objective is to analyze and evaluate rep performance, review and fine tune telephone collection team leadership strategies, train the reps, train the team leaders, identify further opportunities for improvement and track statistics for success.

Designed for

Telephone debt collectors and Team leaders

Project Objectives

By the end of this program the participants shall:

-  **Plan and Structure** calls more effectively
-  **Understand** the elements of consultative telephone communication and improve skills in this area
-  **Discover** opportunities to guide customers towards suitable payment arrangements
-  **Improve** probing and listening skills
-  **Make a conscious effort** to understand the customer's environment in order to convince and create impact
-  **Be genuinely** interested in the customer's questions and remarks in order to continue fruitful 2-way communication for longer periods of time
-  **Collect** better using **empathy**
-  **Recognize** each customer's unique telephone personality and adjust accordingly
-  **Be smart** about collection signals but practice patience in the voice tone
-  **Understand** various types of probing questions and be able to apply suitable questions according to the flow e.g fact finding questions, leading, requesting for payment etc.

Call Centre Debt Collection Skills

Our understanding

The client is in the midst of looking for a trainer to train, educate, and enhance the skills of their personnel from their Revenue Management Unit who are involved in debt collection over the phone.

Mental Approach

1. Focus on listening, understanding, recommending solutions and resolving issues
2. Prioritize calls
3. Manage time according to priorities
4. Handle difficult customers through excellent communication skills
5. Profile various types of customers and have mental action plans prepared for each one
6. Follow the right behaviour pattern using :
 - Active Listening
 - Articulate and persuasive speaking
 - Maintaining professionalism
6. Understand various customer behaviours and act accordingly
7. While focusing on effective time management, create a strategic balance between uncovering and resolving issues AND growing, generating and retaining revenue
8. Be skillful during the call:
 - Strategic probing to uncover dissatisfactions and needs
 - Be honest and consultative while resolving issues
 - Stay motivated to continue the consultative state of mind through out the day
 - Be sharp in identifying opportunities to collect
 - Re-frame my thinking. Control my urge to talk more than the customer. Continue my listening mode until the customer completes his/her explanation

Call Centre Debt Collection Skills

Proposed Project flow

Step 1: Pre-training call assessment of 4 to 5 calls - 15 selected collectors' calls – 1 day



Step 2: Debt collection training session for 25 collectors – 2 days



Step 3: Team leader skills training – 1 day



Step 4: Post-training assessment of 4 to 5 calls - 15 selected collectors' calls – 1 day

STEP 1: PRE-TRAINING ASSESSMENT OF 15 COLLECTORS

1 DAY

1. Detailed interaction with the management team to understand:
 - What products are being collected on
 - Satisfaction and dissatisfaction levels towards the team and process
 - General culture in the centre
 - Operational details
 - Team size
 - Policies and procedures
 - Do and don'ts for the consultant
 - Signing of NDA – if required
2. Collection strategy and review of the existing call script
3. Sharing the call performance evaluation sheet, with the management team, to be used in order to assess call performance:
 - Guidance for internal call evaluators on call monitoring skills
 - Customer objections
 - Customer agreements
 - Rep skill level
 - Rep telephone behaviour
 - Time spent per call
 - Identifying Strengths and weaknesses in order to develop customized training modules
4. Developing Profiles of various types of customers
5. Assessing recorded calls made by a minimum of 40 telephone collectors
6. Developing a Pre-Training Call Performance Assessment Report
7. Adjusting / tailoring debt collection training modules according to findings of the report.

Call Centre Debt Collection Skills

Step 2: Debt collection training program (50 pax) 2 DAYS X 2 GROUPS = 4 DAYS

Program objectives

By the end of this program the participants shall:

- ☎ **Increase** collections through applied skills
- ☎ **Understand** the elements of successful telephone communication and improve skills in this area
- ☎ **Structure** calls more effectively
- ☎ **Improve** questioning and listening skills
- ☎ **Identify** customer's real needs and match with appropriate solutions.
- ☎ **Sharpen** their **assertiveness skills**
- ☎ **Handle** objections effectively and treat them as new opportunities
- ☎ **Build** better relationships with customers using **empathy**
- ☎ **Recognize** each customer's unique telephone personality and tailor personal dialogue accordingly
- ☎ **Become** collection machines

The Training Session

Debt Collection by Phone

This session is designed to help participants collect and prosper through a service driven culture. The activities are easy to participate in and quick at generating meaningful discussions and skills improvement among participants. Each activity allows for a thorough examination of performance and formulation of effective strategies to create a true culture of **profitable collection**. The 4 main ingredients used in this program are:

1. Involvement
2. Interaction
3. Personal Reflection
4. Fun!

9:00am – 10:30am

1. Customer Behaviours

This is an awareness activity designed to help participants focus on the different customer types they encounter in the collection environment. It injects fun into reflecting on customer characteristics and allows individuals to establish

their own guidelines for dealing with various customer types. Some key points to considered are:

- We all have different ways of communicating, problem solving and interacting with each other
- We all have experienced particular customer types who behave in predictable ways
- If we can learn to identify customer types, we are better prepared

⇒ **(Activity-Forest Fire)**

- The assertive customer
- The difficult customer
- The talkative customer
- The passive customer

10:30am – 10:45am

Tea / Coffee Break

10:45am – 1:00pm

2. Active Listening

There is a strong link between effective listening and increased collections. This is a fast moving and thought-provoking module on the central communication skill of listening. This activity is designed to help participants understand from within, the importance of listening effectively and improving in this area.

⇒ **(Activity-The Diagram)**

3. Persuasiveness through EMPATHY

People who are emotionally intelligent are able to communicate clear and convincing messages that engender openness and receptivity among their listeners. This activity will help participants practice their skills at persuasiveness and empathy in most difficult of all situations: selling the un-sellable. The ability to understand others' perspectives and to align one's own goals with the values and goals of the other person helps collection call agents excel in their quest to successfully move and influence others. It is safe to say that if you want to be

Call Centre Debt Collection Skills

persuasive, you need to work a little harder to convey the WIIFM – What’s in it for me? – to your customers

1:00pm – 2:00pm

Lunch Break

2:00pm – 3:30pm

4. Professional Speaking

- Articulate speaking
- Mastering and Applying **Voice Characteristics**
- Tone, Pitch, Rate of Speech and Volume

⇒ **(Activity-The Blindfold)**

3:30pm – 3:45pm

Tea / Coffee Break

3:45pm – 5:00pm

5. Probing Skills

- The art of asking the right questions to identify and understand underlying customer issues and to seek **collection opportunities**
⇒ **Activity - 20 Questions**

PROGRAM CONTENT – DAY 2

9am-10:30am

The Collection Call

– Steps to telephone collection

1. Get through to and identify the customer
2. Identify yourself and your company
3. **State the reason for the call and full amount due**
4. Strategically pause and listen
5. Ask for or discuss the reason for delinquency
6. Motivate and educate the customer to pay
7. Negotiate a payment arrangement to make the account current
8. Verify and update customer information
9. Confirm payment arrangements
10. Thank the customer and conclude the call

10:30am-10:45am

Tea / Coffee break

10:45am-1:00pm

Developing a structured collection call dialogue

Quality Input Resources

7

Call Centre Debt Collection Skills

1:00pm-2:00pm	Lunch break
2:00pm-3:30pm	Debt Collection Call Role play scenario development Role play sessions begin
3:30pm-3:45pm	Tea break
3:45pm-5:00pm	Role Plays continue until 5pm Certificate presentation and program close

END OF TRAINING PROGRAM

Follow up (FOC)

A follow-up skills retention exercise shall be performed 2 weeks after completion of the program in order to evaluate performance once again and to provide recommendations for further improvement. This session shall be conducted classroom style – 2 hours per group.

Call Centre Debt Collection Skills

Team Leadership Skills

1 day

This portion of the project is indispensable for further reinforcement of lessons learnt through the telephone debt collection training. A team leader is the driving force behind any successful collection operation. This leader plans activities, monitors and evaluates performance, tracks statistics, analyzes the database and motivates the staff. In short, it is the team leader's responsibility to ensure smooth administration of the collection operation in a friendly, productive and motivated environment.

In order to groom the manager for this extremely crucial task, the following **tool-based** telesales management modules have been included:

1. **Telesales team development and synergy through leadership styles**
2. **Call monitoring techniques**
3. **Call performance evaluation**
4. **Coaching for success**
5. **Decoding / picturing the statistics in order to develop improvement strategies**
6. **Motivating the Telesales executives**

POST – TRAINING ASSESSMENT – 15 COLLECTORS

1 DAY

1. Implementing the new learning (Back to phones)
2. Launching the new Script / Call Guide
3. Assessing calls made after the training –15 pax
4. Fine tuning script / call guide, collector skills and dialogue
5. Engaging with team leaders pertaining to call assessment and motivational activities
6. One to one coaching for selected participants to further reduce the skills gap
7. Project report including individual call performance assessment and improvement recommendations for the future

Call Centre Debt Collection Skills

Project Deliverables

This project is accompanied by the following deliverables:

1. Debt collection rep training manuals – 50 books
2. Team leader training manuals – 10 books
3. Tools to develop collection call scripts including:
 - Initial call presentation script
 - List of industry related objections
 - Objection handling rebuttal scripts (the exact number of rebuttal sheets shall be determined during the program)
 - Industry related collection signals sheet
4. Sample Individual and Overall Collection Department post training Performance Evaluation Report
5. Specific tools to be used by the Team Leaders:
 - Coaching format
 - Call performance evaluation sheet

END OF CAMPAIGN

Professional Fees

Day	Work Description	Fees
Day 1	Pre-training call monitoring – 15 call agents	RM3000
Day 2	Call Centre Customer Service Training – 30 agents	RM4500
Day 3	Call Centre Customer Service Training – 30 agents	RM4500
Day 4	Call Centre Team Leader Skills	RM4500
Day 5	Post-training call monitoring – 15 call agents	RM3000
Total		RM19,500

Note:

30% project mobilization fee is due upon Day 1 of the project. Balance of payment shall be due upon project completion.

The trainer's travel and lodging expenses are borne by the client.

Call Centre Debt Collection Skills



Shahrukh Moghal has over 17 years of experience in Sales, Customer Service and Telemarketing for various products and services. He majored in Communication at Knox College, Galesburg, Illinois, USA. The experiences that he has injected into sales and service training and consultancy date back to 1990 when he began his career as a sales agent in the United States. Subsequently, he moved up the ranks of agent to team leader to internal trainer over a period of 6 years. Since then, he has been actively involved with developing agent and team leader skills within customer service teams in a multitude of industries including Banking, Insurance, Manufacturing, BPO companies, Software Developers and more. This experience as a customer service trainer has been instrumental in the development of his understanding of agent and team leader psychology, what drives each position and how skills are developed in each area. His training sessions are filled with an air of positivity and motivation for the participants. His training style revolves around Concepts, Application, Reflection and most of all FUN!! Shahrukh's training experiences in Malaysia and Singapore include but are not limited to:

- **Mimos Berhad** – Mutiara Smart Computing – Call Centre Customer Service Skills **(CURRENT PROJECT)**
- **Citylink Express Courier** – Call Centre Customer Service Skills **(CURRENT PROJECT)**
- **Honda Malaysia Sdn. Bhd.** – Call Centre Customer Service **(CURRENT PROJECT)**
- **Affin Bank Berhad** –Telephone debt collection skills
- **HSBC Bank Malaysia Berhad** – Branch training of financial products TELESALLES
- **HSBC Bank Malaysia Berhad** – CRM training for the DRM Team
- **Hong Leong Group Call Centre** – Finance, Bank, Assurance and Customer Service
- **The Bank of Nova Scotia Berhad Call Centre** - Branch training of financial products sales
- **Malaysia National Insurance** – Sales training for a Child Education plan
- **Legend Hotel** – Time Share appointment and Customer Service training
- **Palace of the Golden Horses** - Time Share appointment setting and Customer Service
- **Boustead Development** – Property Sales and Appointment Setting training
- **Bumiputra Commerce Bank Berhad Call Centre** –Phone Banking sales
- **Malaysian Oxygen Berhad Call Centre** –Industrial Products sales and Service
- **Malaysia Airlines Golden Boutiques** – Buy n Fly card sales training
- **New Straits Times**– Classified Ads-Call Centre & Face to face service
- **Utusan Melayu**– Classified Advertising-Outbound Telemarketing and recruitment
- **Knowledge Group of Companies Call Centre**– Telesales training and motivation
- **Elken Sdn Bhd** – Counter Service / Effective Communication and Customer Service
- **British American Tobacco** – Effective Communication and Selling Skills **(Kent)**
- **Telekom Publications Sdn. Bhd. Call Centre** – Appointment setting Skills for Yellow Pages
- **Alterni (M) Sdn. Bhd. Call Centre** – Herbal products sales
- **MNI Online Call Centre** – Telesales and Teleservice training
- **Zuellig Pharma Call Centre** - Customer Service Training
- **Vsource (M) Sdn. Bhd.** – Outbound Telemarketing Training for this Outsourced Call Centre
- **AmAssurance** – Setting up a new Telemarketing Unit
- **RHB Bank Call Centre**– Outbound Telemarketing Training
- **Maybank Group Contact Centre** – Outbound Telemarketing Skills (Insurance products)
- **OCBC Bank (Malaysia) Berhad** – Outbound Telemarketing Skills for transactional banking
- **Jabatan Kesihatan Wilayah** - Counter Customer Service Skills – by resource trainer
- **Bank Rakyat Call Centre** – Telesales and Service training
- **SP Setia** – Outbound telemarketing skills
- **Bonuslink Call Centre** – Outbound Telemarketing Skills & Inbound Customer Service
- **EDS MSC Malaysia Sdn. Bhd.** – Call Centre Tele-Service and Handling Complaints
- **Etiqa Insurance Berhad** – Brand Delivery training campaign
- **CSC Malaysia Berhad** – Ensuring contact centre success

Call Centre Debt Collection Skills

- **Mitsubishi Motors Malaysia** – Customer Service Skills
- **Ricoh Malaysia** – Telesales skills
- **Pos Laju** – Debt collection by phone